Welcome to the second edition of the University of Nebraska NUFlex Benefits Newsletter. This is a quarterly communication that provides you with reminders and useful information in managing your University benefit selections.

Feel free to contact your campus benefits office with questions, and let us know if you have any topics you would like discussed in future newsletters.

NUFlex Benefits annual enrollment period is approaching. For most employees this is the ONLY opportunity to make changes to your benefit selections. This year’s enrollment period will start on Monday, November 2 and end on Friday, November 20. This is 2 weeks earlier than last year.

If you have recently experienced a life changing event, have you thought about how this will impact your benefits? TIAA CREF and Fidelity have great resources available that provide guidance in dealing with life events, such as:

• Home Ownership
• Marriage
• Becoming a Parent
• Divorce
• Loss of a Loved One
• Retirement
• Job Change

NOTE: In most cases, you have 31 days to enroll or make changes to your benefits coverage that are related to a qualifying status change.

Resources:  www.tiaa-cref.org/public/advice-guidance
            www.fidelity.com/investment-guidance/overview
PLANNING FOR SOCIAL SECURITY BENEFITS

Social Security benefits are an important part of your retirement planning. There are several options of when and how to receive these benefits. TIAA CREF and Fidelity are able to assist in navigating this difficult process.

Follow the links below to gain a basic understanding of your options:


HEALTH SCREENINGS

How often should you be getting checked?

Are you at risk for diabetes, heart disease and other chronic diseases? Here are some basic guidelines for when you should get a few common tests:

- **Blood pressure check**: At least every two years, more often if you have high readings, heart disease or diabetes.
- **Cholesterol test**: Start at age 20; timing varies, so check with your doctor.
- **Pap test for cervical cancer**: Beginning at age 21 or within three years of becoming sexually active, then every two years unless your doctor tells you otherwise.
- **Bone density test for osteoporosis**: Have a bone density test at age 65 to screen for osteoporosis (thinning of the bones). If you have risk factors (e.g., you smoke, or have a history of fractures) ask your doctor if you should be tested sooner.

This information is not intended to replace the advice of your physician or healthcare provider. See your provider to determine the best plan of action for your health.

MARK YOUR CALENDAR

**NOVEMBER 2 - 20:**
NUFlex Benefits Enrollment

**DECEMBER 31:**
All health and dependent care expenses must be incurred in order to receive reimbursements from 2015 Flex Spending Account funds.

**JANUARY 1:**
Blue Cross will be issuing new ID cards to all members in 2016

**FEBRUARY 1:**
We will be transitioning to a new Long Term care insurer starting in February 2016

BENEFICIARY UPDATES FOR RETIREMENT, LIFE INSURANCE & MORE

It is important to periodically monitor your beneficiaries for your retirement, life insurance, and accidental death and dismemberment plans. The life insurance and accidental death and dismemberment beneficiaries are maintained in Firefly – Employee Self Service. Retirement plan beneficiaries are maintained with the plan vendors (Fidelity and TIAA CREF).

CONTACT US

Additional questions about the University’s Benefits Program? Please call your Campus Benefits Office:

**UNL:** (402) 472-2600  |  **UNMC:** (402) 559-4340  |  **UNO:** (402) 554-3660  |  **UNK:** (308) 865-8516  |  **UNCA:** (402) 472-5258