

# THE WELL STREET JOURNAL

## 2026 Benefits Guide

Learn about Nelnet's benefits and wellness programs and how they can best support you.



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# Caring for Your Well-Being at Nelnet

At Nelnet, we believe your overall well-being is essential to both your success and ours.

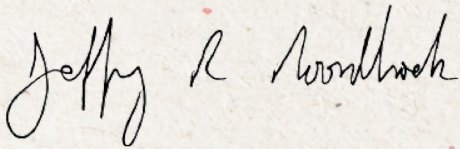
That's why we offer a wide range of benefits designed to support your health, financial security, and personal growth—helping you thrive inside and outside of work.

We know benefits can feel complex, so this guide is here to make things simpler. Inside, you'll find clear information on everything from health coverage and leave options to programs that encourage wellness and community involvement. Our goal is to give you the tools and resources you need to make informed choices and enjoy the full value of what Nelnet offers.

Whether you're exploring new options or looking for ways to optimize your current benefits, this guide is your starting point. Nelnet is committed to creating an environment of respect, open communication, and enjoyment—because when you feel your best, you can do your best.

Here's to supporting your journey toward holistic wellness!

Jeff Noordhoek

A handwritten signature in black ink that reads 'Jeffrey R. Noordhoek'.

Chief Executive Officer, Nelnet



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For quick access to all your Nelnet benefit and wellness details, download the mobile directory, which features phone numbers, hours of operation, member websites, and mobile apps. It takes 20 seconds to add this free resource onto your smartphone.

**Step 1** Text NelnetBenefits to 67936

**Step 2** Click on the link in the text response

**Step 3** iPhone: tap the "Share" button  
Android: tap the "Option" button

**Step 4** Click "Add to Home Screen"

Please note: This is a mobile site found at [Nelnetdirectory.com](http://Nelnetdirectory.com), not found in the App Store or Google Play.

# Eligibility Qualifications and Requirements

## Associate Eligibility

You are eligible to enroll in the Plan if you are a regular part-time or full-time associate who is scheduled to work at least 20 hours per week.

If you are employed by FACTS Education, you must be full-time, working 30 hours per week, to be eligible for benefits.

For associates located in Hawaii, you must work 20 hours per week to be eligible.

## Dependent Eligibility

Your eligible dependents include:

- Your spouse or domestic partner.
- Your child who is younger than age 26, not covered as an associate under this plan.

Dependent child(ren) include:

- Biological children.
- Stepchildren.
- Legally adopted children.
- Children of domestic partners, as long as domestic partner is covered under the plan.
- Children or grandchildren that you are responsible for under court order.
- Disabled adult children, if the disability occurred before age 26.
- For continuation of coverage, supporting documentation includes a Determination of Disability document from the Social Security Administration, prior to the dependent's 26th birthday.

## Domestic Partner Coverage

Nelnet offers medical, dental, life, and vision benefits to the domestic partners of Nelnet associates. To enroll your domestic partner in medical, dental, vision, or supplemental benefits, you must complete the notarized affidavit, available in Workday, and return it to <https://nelnet.servicenowservices.com/esc>.

If you insure your domestic partner and/or children of your domestic partner, you cannot use Health Savings Account (HSA) or Flexible Spending Account (FSA) dollars to pay for their healthcare expenses on a pre-tax basis, unless the domestic partner is a spouse or your tax dependent. Please consult with your tax advisor regarding any tax implications specific to your situation.

## Associates Working on the Department of Education Contract

If you have been hired to work on the Department of Education contract, Nelnet is required to comply with the contract pertaining to prevailing wage and fringe benefits. If you are eligible under the fringe benefit, you may elect to receive an employer contribution to your Nelnet 401(k) Plan or as cash; default will be cash. This fringe benefit calculation starts on your date of hire and will be adjusted according to the benefit elections you make in Workday.

Nelnet's Tuition Assistance Program ensures

**100% TUITION  
COVERAGE UP  
TO \$5,250/YR.\***

for full-time associates enrolled in accredited institutions.

\*Restrictions apply.

For questions or concerns, please contact:

People Services  
877.402.5818

<https://nelnet.servicenowservices.com/esc>



# Eligibility Qualifications and Requirements Cont.

## Making Benefit Election Changes During the Year

You can only make changes to your medical, dental, vision, and FSA benefits during Nelnet’s Open Enrollment period or if you experience a qualifying life event. You must request the Life Event change in Workday under your Associate portal options within 31 days (60 days for Medicaid or Children’s Health Insurance Program premium assistance) of a life event or loss of coverage. Documentation will be required to support the qualifying life event and the requested change will need to be consistent with the life event reason.

Examples of Qualifying Life Events	Acceptable Support Documentation
Marriage	Copy of Marriage Certificate
Divorce	Copy of Divorce Decree
Birth	Copy of Birth Certificate or Birth Record from Hospital
Adoption or Legal Guardianship	Copy of Adoption Papers with the Date of Placement or Guardianship Papers
Death of Dependent	Copy of Death Certificate
Gain or Loss of Other Coverage	<p>Copy of Coverage Term Information or Copy of New Insurance Identification Cards</p> <p><b>Must include:</b></p> <ul style="list-style-type: none"> <li>• Participants’ Names</li> <li>• Enrolled or Terminated plans</li> <li>• Effective Date of Change</li> </ul>
Change in Spouse Employment Status	Letter from Employer Stating the Change and Effect on Benefits

## Workday

You have access to view your personal information in Workday from work and home. Access is available 24/7 to Nelnet associates. You can change your direct deposit and view your paychecks. Workday also allows you to make many changes related to benefits, payroll, and wellness along with resources that you can access anytime, anywhere. <https://www.NelnetSSO.com>



For questions or concerns, please contact:  
**People Services**  
 877.402.5818  
<https://nelnet.servicenowservices.com/esc>

# Eligibility and Enrollment

## Eligible First Day of Employment

### Time Off

	Eligible Associates	How to Enroll	Are My Dependents Eligible?
<b>Earned Time Off (ETO) and Holidays</b>	Full-time, part-time	Automatically enrolled	No
<b>Paid Time Off (PTO) and Sick Leave</b>	FACTS Ed*	Automatically enrolled; sick leave based on your state's rules	No
<b>Personal Leave</b>	Full-time, part-time, FACTS Ed	To request leave, contact <a href="#">Aflac</a>	No
<b>Bereavement Leave</b>	Full-time, part-time, FACTS Ed*	Request leave in Workday	No
<b>Military Leave</b>	Full-time, part-time, FACTS Ed*	To request leave, contact <a href="#">Aflac</a>	No
<b>Jury Duty and Court Witness Leave</b>	Full-time, part-time, FACTS Ed*	Request leave in Workday	No
<b>Domestic Violence Leave</b>	Full-time, part-time, FACTS Ed*	Request leave at <a href="https://nelnet.servicenowservices.com/esc">https://nelnet.servicenowservices.com/esc</a>	No

\*Associates of FACTS Education (Ed) must work 30 hours per week to be eligible for benefits.

### Wellness

<b>Employee Assistance Program (EAP)</b>	All associates	Automatically enrolled	Yes
<b>Wellness Platform, Personify Health</b>	Full-time, part-time, Nelnet temporary	Join Personify Health by visiting: <a href="https://join.personifyhealth.com/nelnet">join.personifyhealth.com/nelnet</a>	Spouses & domestic partners
<b>Healthy Me Buck\$ Wellness Reimbursement</b>	Full-time, part-time	Request reimbursement at <a href="https://nelnet.servicenowservices.com/esc">https://nelnet.servicenowservices.com/esc</a>	No
<b>Recreational Sport Sponsorship Program</b>	Full-time, part-time	Complete sponsorship form and waiver	No
<b>Virta—Weight Management Program</b> Pre-diabetes and Diabetes Reversal Program	Full-time, part-time	<a href="#">Virta</a>	Yes
<b>Lifestyle Coaching</b>	Full-time, part-time	Personify Health: enroll under Health tab > Coaching Contact ComPsych at 866.379.0892	Personify Health = No ComPsych = If over 18 and living in same household as associate
<b>Tobacco Cessation Program</b>	Full-time, part-time	Contact ComPsych at 866.379.0892	If over age 18 and living in same household as associate

For questions or concerns, please contact:  
**People Services**  
 877.402.5818  
<https://nelnet.servicenowservices.com/esc>

**Benefits**

	Eligible Associates	How to Enroll	Are My Dependents Eligible?
Medical/Dental/Vision Health Savings Account (HSA) Flexible Savings Account (FSA)	Full-time, part-time, FACTS Ed*	Enroll online in Workday within 15 days after your hire date	Yes
Company Paid Life/AD&D	Full-time, part-time, FACTS Ed*	Automatically enrolled	No
Voluntary Life/AD&D	Full-time, part-time, FACTS Ed*	Enroll online in Workday, complete Evidence of Insurability (EOI), if applicable	Yes
Supplemental Plans: Accident, Critical Illness, Hospital Indemnity	Full-time, part-time, FACTS Ed*	Enroll online in Workday	Yes
Maven Maternity & Newborn Care Resources	Enrolled in Nelnet medical plan, FACTS Ed*	Enroll with <a href="#">Maven</a>	Yes

**Eligible First Day of the Month Following Six Months of Employment**

Adoption Benefits	Full-time, part-time, FACTS Ed*	Go to the <a href="#">Associate Center</a>	No
Tuition Assistance	Full-time, part-time, FACTS Ed*	Go to <a href="#">Tuition Assistance Page</a>	No
401(k)	Full-time, part-time, Nelnet temporary, FACTS Ed*	Complete election in Workday	No
Employee Choice	Full-time, part-time, Nelnet temporary, FACTS Ed*	BenefitEd will send email with enrollment steps	No
*Short Term Disability	Work 6 months, FACTS Ed*	Go to <a href="#">Leaves Page</a>	No
Paid Parental Leave	Work 6 months, FACTS Ed*	Go to <a href="#">Leaves Page</a>	No

**Eligible First Day of the Quarter Following Six Months of Employment**

Employee Share Purchase Plan (ESPP)	Full-time, part-time, FACTS Ed*	Complete election in Workday	No
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**Eligible First Day of the Month Following One Year of Employment**

Long Term Disability (LTD)	Full-time, part-time, FACTS Ed*	Automatically enrolled	No
Family and Medical Leave Act (FMLA)	Work 1,250 hours in prior 12 months, FACTS Ed*	<a href="#">Aflac</a>	No

\*Employer-funded paid medical leave benefit.

For questions or concerns, please contact:  
**People Services**  
 877.402.5818  
<https://nelnet.servicenowservices.com/esc>

# Supporting Work-Life Balance

\*FACTS Ed associates are not eligible for these benefits.

## Earned Time Off (ETO)

Nelnet associates accumulate paid time off through the Earned Time Off (ETO) program. Accrual of ETO is based on length of employment, full-time or part-time work, exempt or non-exempt employment status, and if you work on the Department of Education contract.

**The maximum ETO balance cannot exceed 200 hours.**

## Paid Holidays

As a Nelnet associate, you receive 11 paid holidays each year. Nelnet observes six standard holidays and offers five floating holidays each year.

- New Year’s Day
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving Day
- Christmas Day

## Earned Time Off Donation Program

The ETO Donation Program allows associates to donate their own accrued hours for the benefit of other associates in an “emergent time of need.” Associates wishing to participate in the program by donating or receiving hours must complete an approval process. See the [Nelnet Associate Center](#) for more information.

## Paid Time Off (PTO) Accruals

### FACTS Education Associates ONLY

Full-time benefits-eligible associates working 30 or more hours per week are eligible to earn PTO accrued at .048 per hour worked, maxing out at 36 hours per year.

## Earned Time Off (ETO) Accruals

**Note:** If you work on the Department of Education contract, please refer to the [Nelnet Associate Center](#) for details on specific accrual rates.

Length of Employment	ETO Accrual Per Hour Paid
<b>Regular Full-Time &amp; Part-Time Non-Exempt Associates (20+ hours per week)</b>	
0/4 years & part-time	.0693
5/9 years	.0923
10/14 years	.1039
15/19 years	.1039
20+ years	.1240
<b>Regular Full-Time &amp; Part-Time Exempt Associates (20+ hours per week)</b>	
0/4 years & part-time	.0846
5/9 years	.1078
10/14 years	.1193
15/19 years	.1193
20+ years	.1240



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# Supporting Work-Life Balance

## Employee Assistance Program

The Employee Assistance Program (EAP), through ComPsych Guidance Resources, offers free, confidential counseling, guidance, and support on a range of personal and professional issues. Associates and their household members may use this service starting on their first day of Nelnet employment. If you leave Nelnet, you are still able to take advantage of this benefit for up to 36 months after your employment ends. Please visit the [Nelnet Associate Center](#) for additional details.

Free, confidential services are available 24/7.

For questions or concerns, please contact:  
**ComPsych Guidance Resources**  
 866.379.0892  
[GuidanceResources.com](https://www.guidanceresources.com) | Company ID: nelnet4U

## Personal Leaves of Absence (PLOA)

A personal leave of absence can be used when you are not eligible for FMLA, have exhausted FMLA leave, or for non-medical personal situations. You are eligible for up to 90 days of personal leave in a 12-month period. You must file a PLOA through Aflac. If approved, you must use any available accrued ETO before going to an unpaid status. See the [Associate Center](#) for more information.

For questions or concerns, please contact [People Services](#).

## Bereavement Leave

Bereavement leave is granted to grieve, attend to business, and participate in funeral services of a family member who has passed. You must notify your supervisor and request leave through Workday as soon as leave is needed. You are granted up to three days of paid bereavement leave for immediate family members and one day of paid bereavement leave for the death of a family member not considered to be immediate family. See the [Associate Center](#) for additional details and list of approved family members.

For questions or concerns, please contact [People Services](#).

## Military Leave

Members of the National Guard or Reserves will be granted military training leave as required by law and eligible for one paid week for training scheduled during your normal work hours. If you require leave, you must notify your supervisor and Aflac as soon as possible. A copy of military orders is required.

If you are called for active duty, you will be granted leave as required by law and will receive pay equal to the difference between military pay and your regular earnings. You must notify your supervisor and Aflac as soon as possible.

A copy of military orders and military pay is required. See the [Associate Center](#) for more information.

For questions or concerns, please contact [People Services](#).

## Jury Duty, Civil Duty, and Court Witness Leave

If you are summoned to serve on jury duty, volunteer to work on Election Day at an election booth/center, or are voluntarily or subpoenaed for witness duty, notify your supervisor and provide documentation. You will need to submit your request through Workday. See the [Associate Center](#) for more information.

For questions or concerns, please contact [People Services](#).

## Domestic Violence Leave

Domestic violence leave is defined as “reasonable and necessary” leave for an associate who is a victim of domestic violence, sexual assault, or stalking, or whose parent, spouse, or child is a victim, to prepare for and attend court, for medical treatment, to relocate and/or take safeguarding measures, and for other necessary services. Associates may be eligible for up to three days paid domestic violence leave. Notify People Services to initiate a leave request. See the [Associate Center](#) for more information.

For questions or concerns, please contact [People Services](#).

# Participation-Based Wellness Programs

We offer a holistic approach to wellness by providing services that motivate associates to achieve their physical, financial, professional, and personal well-being goals. Each area is just as important as the next. That’s why our wellness program offers you tools and resources to help you establish and reach goals in all of these areas—and rewards you for participating! This wellness program is provided at no cost to you, and Nelnet pays a generous incentive when you participate.

## Pharmacy:

Pharmacy options are offered to provide transparent pricing and specialty support.

- [Nelnet’s Pre-Enrollment Site](#)
- [Capital Rx \(Replaced OptumRx\)](#) This Pharmacy Benefit Manager (PBM) offers transparent pricing, so you can benefit from clear, predictable costs.
- [Archimedes](#)—For costly specialty drugs that are commonly needed for chronic illnesses, Archimedes provides sustainable cost control and true clinical care.

## Well-Being Solutions:

These additional solutions help Nelnet invest in better health outcomes for all associates, while managing costs.

- [Sword](#)—Offered to provide virtual musculoskeletal (MSK) care, this solution can provide added support to anyone struggling with pain in muscles, bones, joints, tendons, ligaments, and related structures.
- [Carrum](#)—Carrum Health negotiates directly with top-quality healthcare providers to give you nationwide access to the very best specialty care.
- [Virta Diabetes Reversal Program](#)—For sustainable weight loss and diabetes reversal, Virta offers a transformative approach that can put you on a better path to health while reducing or eliminating medications.

## Maternity Support:

Healthy lives start with healthy births, so we offer Maven—a top-tier maternity and newborn care resource that provides a robust suite of maternity and family health clinical support and resources designed to support every stage of pregnancy, postpartum, and newborn care.

Note: Maven is available for HDHP and Surest members in 2026.



## 2026 Wellness Incentives

This incentive structure gives equal opportunity for incentives, regardless of plan. Rewards are tied to results, driving meaningful health improvements.

\*For each health screening goal met (see page 11), the associate and/or covered spouse/partner each earns \$150, plus \$150 each for being tobacco-free.

\*\* Participation-based incentives earned in quarter 4 (Q4) each year will follow the upcoming year’s incentive structure since the payment for these incentives will be received in quarter 1 (Q1) of the upcoming benefit year. As such, incentive rewards for reaching biometric goals and/or participation in Personify Health in Q4 2026 will follow the new 2027 incentive reward chart, to be paid out in January 2027, and are subject to change.

+ Personify Health engagement for Q4

	Q1	Q2	Q3	Q4**	Total Possible
	PPE * ANNUAL	-personify <sub>HEALTH</sub> QUARTERLY			
Associate Only	Up to \$750	\$25	\$25	\$25	Up to \$850 HSA or HRA
Associate & Child(ren)	Up to \$750	\$75	\$75	\$75	Up to \$1,050 HSA or HRA
Family or Associate & Spouse/Partner	Up to \$1,500 (\$750 each for associate and spouse/partner)	\$75	\$75	\$75	Up to \$1,800 HSA or HRA
Not Enrolled in Medical/No HSA/HRA	Not Applicable	\$25	\$25	\$25	Up to \$100 Paycheck Addition

To receive these incentives you must be employed at the time of payout. You must have an active Health Savings Account (HSA) or Health Reimbursement Account (HRA) prior to receiving any incentive deposit. Your incentive payout will depend on the Nelnet medical plan you are enrolled in at the time of payout. Associates that have reached their annual HSA contribution limit will instead receive up to \$25 added to their paycheck.

Getting an annual preventive physical exam (PPE) with your preferred provider each year is a critical component to staying healthy and well.

# Outcome-Based Wellness Program Preventive Physical Exams and Incentives

Associates hired in 2025 or before (and their spouse/partner, if applicable) were required to complete a preventive physical exam (PPE) with a preferred primary care provider (PCP) by Nov. 30, 2025, to be eligible for 2026 medical plan premium discounts and the PPE wellness incentive ([see page 10](#)).

**To qualify for a medical premium discount in 2027, associates hired before July 1, 2026, and their covered spouse/partners must complete a preventive physical exam (PPE) and submit results to eHealth Screenings by Sept 30, 2026.** Associates (and their covered spouses/partners) who participate and are tobacco-free will receive the lowest available premium for the plan they elect for 2027.

Nelnet’s medical plans covers preventive care as well as **two free exams** each calendar year, and all associates and their covered spouse/partner are encouraged to utilize this benefit. Nelnet’s Surest Plan allows for a **\$0 copay** on preventive exams.

People Services is available to assist you and your spouse/domestic partner with understanding the options for improving your health or achieving discounted premiums.



### Nelnet Is Tobacco-Free

Nelnet properties are tobacco-free, and associates who are tobacco-free are rewarded with discounted medical premiums and incentives. We encourage you to make healthy choices to improve your overall well-being and want you to fully understand the cost, both financial and physical, of using tobacco and vaping products.

### Tobacco Cessation Program

If you or your spouse/domestic partner would like to quit tobacco, consider enrolling in the free ComPsych tobacco cessation program. Associates and spouses/partners who successfully complete the program requirements qualify for the tobacco-free premium discounts. To enroll, call ComPsych at 866.379.0892. The deadline to complete tobacco cessation to qualify for HSA/HRA incentives related to your PPE is Dec 15, 2026.

For questions or concerns, please contact:  
**ComPsych Guidance Resources**  
 866.379.0892  
[GuidanceResources.com](https://www.guidanceresources.com)  
 Company ID: nelnet4U

### Spouse/Domestic Partner Wellness Incentive Plan

Spouses and domestic partners who are enrolled in a Nelnet medical plan and complete a PPE are eligible to receive annual incentives based on the medical plan they are covered by ([see page 10](#)). Associates and their covered spouses/partners are eligible for \$150 for each health screening goal met at the annual PPE event, with payouts occurring in January 2027. For those enrolled in the HDHP, the incentive will be deposited into their HSA. For those enrolled in the Surest Plan, the incentive will be added to their HRA. Spouses and domestic partners are encouraged to participate annually.

For questions or concerns, please contact [People Services](#).

### Health Screening Goals

Body Composition						
Body Mass Index (BMI)	Body Fat				Waist Circumference	
	Ages 20-39		Ages 40+		Women	Men
	Women	Men	Women	Men		
≤ 25	≤ 33%	≤ 20%	≤ 34%	≤ 21%	≤ 33"	≤ 38"

Blood Pressure (mm Hg)	Cholesterol		Glucose	
	Total Chol. (md/dL)	Chol. Ratio	Blood Glucose (md/dL)	A1C
≤ 120/80	≤ 200	≤ 5	≤ 100	≤ 5.6%

**Tobacco/Nicotine:** You and your covered spouse/partner must be tobacco- or nicotine-free or enroll in and complete the Tobacco Cessation Program with ComPsych to earn HSA/HRA rewards.

# ComPsych's Tobacco Cessation Program

## Breathe Free:

### *A Proven Path to Quit Tobacco for Good*

#### The Tobacco Cessation Program calls for you and/or your covered spouse or partner to complete the following:

##### 1. Assessment and Education:

The program begins with an assessment of your current and past tobacco use, which will help determine your quit plan and whether your tobacco use is physiologically or socially motivated.

##### 2. Prepare to Quit:

While there is no single "right way" to quit, there are some strategic steps that increase the chance of success. The preparation step required prior to quitting provides you with the opportunity to set a quit date, inform family and friends, anticipate challenges, remove tobacco from your personal environment, and discuss nicotine replacement therapy (NRT).

##### 3. Action Plan:

According to the American Cancer Society and ComPsych's years of counseling experience, quitting for good depends largely on commitment, planning, and ongoing support.

By understanding the factors behind your nicotine dependency, certified tobacco cessation specialists help you choose a quitting method, develop alternative coping strategies, and assume a nonsmoker identity.

##### 4. Quit Day:

Designating a quit day motivates you to put the preparation and planning into action at a specific time, which helps ensure success. This day requires focus and energy to cope with temptations, cravings, and withdrawal symptoms and to develop new healthier habits.

##### 5. Relapse Prevention and Follow-Up Assessment:

Staying tobacco-free is the final and most important stage of the process. Tobacco cessation specialists help you identify relevant relapse issues, develop skills to cope with emotional or situational "triggers," and use tactics such as exercise and better nutrition to restore overall health. Following a flexible five-session model, extra sessions will be offered if additional support is needed.



## Wellness Wins: ComPsych, a Leader in Tobacco Cessation

If you and/or your spouse or domestic partner are current tobacco users and you'd like to receive a medical premium discount, the five-session ComPsych Tobacco Cessation Program must be completed (by each of you, if applicable) or you must be deemed tobacco-free by your coach.

#### How to Enroll:

Enroll by calling ComPsych, available 24/7 at 866.379.0892. This program is free to all associates and their spouses/domestic partners. ComPsych is also the provider of [Nelnet's Employee Assistance Program](#). See the [Tobacco Cessation page](#) for more information. Use Company ID: Nelnet4U

#### Deadline:

For the 2027 plan year, the program must be completed—or tobacco free status confirmed—by Dec. 15, 2026, for the premium discount to be applied to the first paycheck of 2027. For the 2026 plan year, the deadline was Dec. 15, 2025, with discounts appearing on the first paycheck of 2026.

# Additional Wellness Offerings

Building on the wellness programs and incentives already introduced in this guide, these additional participation and outcomes based offerings empower you to take control of your health by engaging in activities and achieving milestones that promote physical, financial, personal, and professional wellness.

Through tailored resources, incentives, and challenges, these offerings encourage active participation while recognizing and rewarding progress. Whether you're setting personal health goals, exploring new activities, or simply maintaining your well-being, these programs are here to meet you where you are and help you thrive.

## Participation-Based Programs

### Free Influenza ("flu") Vaccination Shots

Associates and dependents covered by a Nelnet medical plan can visit an in-network provider to obtain a flu vaccine for free any time during the year. Flu shot vouchers are also provided for free each year for the convenience of our associates and spouses/partners not covered by a Nelnet medical plan. The free vouchers are not available to children. Refer to the [Flu Vaccine Program](#).

For questions or concerns, please contact [People Services](#).

### Healthy Me Buck\$ Reimbursement

Through the Healthy Me Buck\$ program, associates are eligible for an annual reimbursement of up to \$300 toward gym memberships, weight management programs, stress management activities, fitness equipment, and tracking devices. These funds are considered taxable income according to IRS regulations. Refer to the [program guidelines](#).

For questions or concerns, please contact [People Services](#).

## Recreational Sports Team Sponsorship

Nelnet sponsors recreational sports teams to encourage associates to engage in active team-building activities outside of the office. Learn more about the sponsorship and eligibility guidelines by visiting the [Associate Center](#).

For questions or concerns, please contact [People Services](#).



# Additional Wellness Offerings cont.

## Outcome-Based Programs

### Maven

As an associate enrolled in a Nelnet medical plan, you and your covered spouse/partner have access to [Maven](#), a FREE virtual platform offering 24/7 support for reproductive health and family planning.

**Program Update:** As of Jan. 1, 2026, Nelnet offers the Maven Maternity and Newborn Care Program to associates enrolled in either the High Deductible Health Plan (HDHP) or the Surest medical plan. (NOTE: The UnitedHealthcare Maternity Support Program for HDHP members ended Dec. 31, 2025.) Visit the [Associate Center](#) for more information.

For questions or concerns, please contact:

**HDHP: UnitedHealthcare**  
888.246.7389  
<https://www.myuhc.com/maternity>  
**Surest: Maven**  
<http://mavenclinic.com/join/uhc>

### Mother's Rooms

Designated mother's rooms are available to all of Nelnet's breastfeeding mothers where they are allowed reasonable break times to express milk. Visit the [Associate Center](#) for more information.

For questions or concerns, please contact [People Services](#).

### Lifestyle Coaching

Personify Health and ComPsych offer free lifestyle coaching programs. If you are interested in losing weight, managing stress, or eating healthier, log in to [Personify Health](#) and click on "Benefits" then "Coaching" and "Start Now." Click on the type of coaching you would like to receive, and schedule directly from the web or via the mobile app.

To enroll with ComPsych, contact them at 866.379.0892 and use Company ID: Nelnet4U. Lifestyle coaching with ComPsych is also available for free to dependents over 18 living in your household.

For questions or concerns, please contact:

**Personify Health**  
888.671.9395  
Email: [support@personifyhealth.com](mailto:support@personifyhealth.com)  
[join.personifyhealth.com/nelnet](http://join.personifyhealth.com/nelnet)

### Virta

#### Diabetes Reversal and Weight Management

Virta offers free, virtual programs to help you improve your health—whether you want to manage weight, reverse type 2 diabetes, or reduce medication use. Enrollment is free and available to associates and covered dependents age 18 and older.

#### GLP-1 Medication Support

If GLP-1 medications (like semaglutide) are right for you, Virta provides safe prescribing and ongoing monitoring, combined with nutrition and lifestyle coaching for better results.

Eligibility: BMI of 25 or higher or co-morbidities

#### Virta Weight Engage Program

A science-based approach to sustainable weight loss. You'll receive a personalized nutrition plan, 1:1 coaching, and continuous support—whether or not medication is part of your plan.

Eligibility: BMI of 25 or higher  
[Learn More](#)

#### Pre-Diabetes and Type 2 Diabetes Reversal

Virta's proven program helps lower blood sugar and, in many cases, reduce or eliminate diabetes medications through nutrition and remote medical care.

Eligibility: Must have a pre-diabetes or type 2 diabetes diagnosis

[Learn More](#)

### Why Choose Virta?

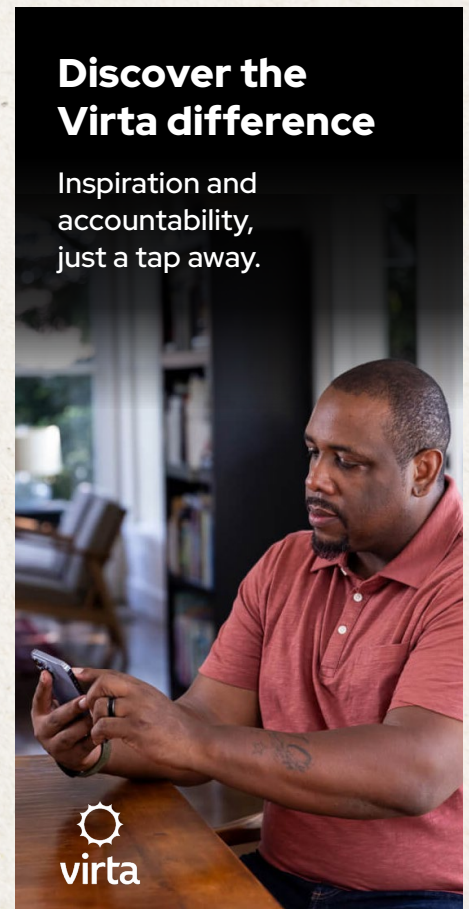
- Free enrollment for associates and covered dependents age 18+
- 24/7 access to a care team
- Personalized plans tailored to your goals
- Ongoing coaching and support
- Virtual care—no office visits required
- Learn more or enroll at: <https://go.virta.com/nelnet>
- Login—Nelnet Service Portal

For questions or concerns, please contact:

**Virta**  
Email: [support@virtahealth.com](mailto:support@virtahealth.com)  
[www.virtahealth.com/join/optumrx](http://www.virtahealth.com/join/optumrx)

## Discover the Virta difference

Inspiration and accountability, just a tap away.



# Understanding Insurance Terms

## Helpful Glossary

<b>Aggregate deductible</b>	The total out-of-pocket cost required for covered healthcare services before the plan's coinsurance begins.
<b>Co-insurance</b>	The percentage of the cost you are responsible for paying for covered services after meeting your deductible.
<b>Copay</b>	A fixed amount you pay to a healthcare provider at the time of service for certain healthcare services, such as doctor's visits or prescriptions, regardless of the total cost of the service.
<b>Embedded Deductible</b>	In a family plan, this type of deductible includes both an individual deductible and a family deductible. Once a family member meets their individual deductible, the plan begins covering a portion of their eligible expenses, with the individual responsible for coinsurance (a percentage of the cost) until the out-of-pocket maximum is reached, even if the family deductible hasn't been met. The individual deductible is embedded within the family deductible.
<b>Deductible</b>	The amount you must pay out-of-pocket for healthcare services before your insurance starts covering a portion of the costs.
<b>Flexible Spending Account</b>	An account you can contribute pre-tax dollars to, which can be used to pay for eligible out-of-pocket healthcare expenses and dependent care services.
<b>High Deductible Health Plan (HDHP)</b>	A health plan with a higher deductible than traditional plans, which allows you to contribute pre-tax dollars to a Health Savings Account (HSA) for eligible medical expenses.
<b>Health Maintenance Organization (HMO)</b>	A type of health plan that provides care through a network of doctors, hospitals, and other providers who agree to set payment rates. HMOs typically require members to choose a primary care provider and obtain referrals to see specialists, with coverage limited to services within the network except in emergencies.
<b>Health Retirement Account (HRA)</b>	An employer-funded account that reimburses associates for qualified medical expenses, such as deductibles, copayments, and other out-of-pocket costs, helping to cover healthcare expenses.
<b>Health Savings Account (HSA)</b>	A medical savings account that allows both you and your employer to contribute pre-tax dollars to pay for qualified healthcare expenses including medical, dental, and vision costs. The funds roll over year to year and can be used for future medical expenses.
<b>Open Enrollment</b>	The annual period, typically in the fall, when associates review, select, and enroll in their benefits for the upcoming year. This is the only time you can make changes to your benefits, unless you experience a qualifying life event.
<b>Out-Of-Pocket</b>	Healthcare costs that you are responsible for paying directly, which are not reimbursed by insurance. These include deductibles, coinsurance, copayments for covered services, and any expenses for services not covered by your insurance plan.
<b>Preferred Provider Organization (PPO)</b>	A type of health plan that contracts with a network of doctors, hospitals, and other providers. You pay less for services when using in-network providers, but you can also see out-of-network providers at a higher cost.
<b>Premiums</b>	The amount deducted from each paycheck to pay for your health insurance and other benefit coverage.
<b>Surest Plan</b>	A health plan that offers predictable costs with no deductibles, allowing you to see upfront prices for services and pay set copays for care. It provides flexibility and transparency in healthcare expenses, helping you make informed decisions about your care.

# Medical Plan Benefits and Premiums



Nelnet offers one High Deductible Health Plan (HDHP) and a Surest Copay Plan, administered by UnitedHealthcare (UHC). Each plan is a Preferred Provider Organization (PPO) medical and pharmacy plan offering competitive premiums and to include two free preventive exams on the HDHP and \$0 copays on the Surest Plan without preventive visit limits. New hires must enroll in a Nelnet medical plan within 15 days of employment by completing the online benefits election in Workday. Mid-year changes must be completed within thirty-one (31) days of a qualifying event. (See [Eligibility Chart](#) for details.)

UnitedHealthcare (UHC) is Nelnet's medical and network service provider. UHC provides excellent customer service, deep network discounts, and a large network of providers. Other services offered include:

## surest

No-Deductible, Copay Health Plan

- **Virtual Visits:** Available 24/7 at no cost for non-emergent medical and mental health concerns through the Surest app.
- **Provider Search Tool:** Easily accessible through the [Surest app](#), allowing participants to search for in-network providers, covered prescriptions, and preventive services, with transparency around costs and coverage.
- **Symptom Support:** The Surest app offers a symptom checker to help participants evaluate their symptoms and select appropriate care options.
- **Mobile App:** Surest's mobile app provides easy access to healthcare information, provider search, cost estimates, and other plan resources.
- **Contact Information:** Surest member services can be reached at 866.683.6440 or through the Surest app for assistance with plan details and inquiries.
- **New ID Cards:** All Surest participants received new medical ID cards for 2026, which will be required starting Jan. 1, 2026, including for pharmacy benefits.

For questions or concerns, please contact:

**Surest**  
866.683.6440  
[Benefits.Surest.com](https://Benefits.Surest.com)

## HDHP

High Deductible Health Plan

- **Virtual Visits:** Available for non-emergent medical and mental healthcare through the [UHC app](#), with cost details provided based on plan coverage.
- **Provider Search Tool:** Available through the UHC app, allowing participants to search for in-network providers and review cost estimates for procedures.
- **Symptom Support:** UHC offers a symptom checker through their app to help participants navigate their symptoms and choose the right care option.
- **Mobile App:** The UHC app offers access to provider searches, procedure cost estimates, and HSA management tools for participants.
- **Contact Information:** UHC member services can be reached at 844.333.2614 for assistance with plan details or inquiries.
- **New ID Cards:** All HDHP participants received new medical ID cards for 2026, effective Jan. 1, 2026, which will also cover pharmacy benefits.

For questions or concerns, please contact:

**UnitedHealthcare**  
Advocate4me: 844.333.2614  
[WhyUHC.com/Nelnet](https://WhyUHC.com/Nelnet)

**High-Level Comparison of 2026 Medical Plans**

Annual Medical Deductibles and Out-Of-Pocket Limits	surest <sup>™</sup> No-Deductible, Copay Health Plan		HDP High Deductible Health Plan	
	Network	Out-Of-Network	Network	Out-Of-Network
<b>Deductible Amounts</b>				
Individual	\$0	\$0	\$3,500	\$7,000
Family	\$0	\$0	\$7,000	\$14,000
<b>Out-Of-Pocket Limits</b>				
Individual	\$4,500	\$9,000	\$5,000	\$14,000
Family	\$9,000	\$18,000	\$10,000	\$28,000
Medical Copays (\$) and Coinsurance (%)	Network	Out-Of-Network	Network	Out-Of-Network
<b>Doctors and Other Professionals</b>				
Primary care visit (illness or injury)	\$45 to \$145	\$215	20% *	50% *
Specialist	\$45 to \$145	\$215	20% *	50% *
Mental health visit (outpatient)	\$45	\$215	20% *	50% *
Preventive care visit	\$0	\$215	0%	50% *
<b>Virtual, Urgent, and Emergency Care</b>				
24/7 virtual visit (online doctor)	\$0	Not covered	20% *	50% *
Urgent care visit	\$100	\$200	20% *	50% *
Emergency room	\$1,000	\$1,000	20% *	50% *

The above is only a summary. It is not intended to be a complete listing of all plan details.

\*After the deductible.

**UnitedHealthcare Tools**

**Prior to enrollment:**

Locate an in-network provider or search prescription drug listings by visiting [WhyUHC.com/Nelnet](https://www.whyuhc.com/Nelnet)

**Once enrolled:**

- UHC Mobile App
- [MyUHC.com](https://www.myuhc.com)
- Virtual medical visits
- Telemental health

**Surest Tools**

**Prior to enrollment:**

Locate an in-network provider or search prescription drug listings by visiting <https://britehr.app/Nelnet/1>.

Use code Nelnet2026

**Once enrolled:**

- Surest Mobile App
- [www.surest.com](https://www.surest.com)

For questions or concerns, please contact:

**UnitedHealthcare**  
Advocate4me: 844.333.2614  
[WhyUHC.com/Nelnet](https://www.whyuhc.com/Nelnet)

For questions or concerns, please contact:

**Surest**  
866.683.6440  
[Benefits.Surest.com](https://www.benefits.surest.com)

# Selecting the Best Medical Plan for You

When selecting the medical plan that is best for you and your family, start by considering what types of medical situations you may encounter in the coming year. Review the summary of benefit coverage for each medical plan to understand what each plan offers and consider which option makes the most sense for your needs. Use the chart below to compare the plans side-by-side and calculate which plan works best for your budget. If you have questions throughout this process, contact [People Services](#) or our benefits support partner [SMBO](#) (See My Benefits Online) for assistance.

## Costs for Associate-Only Coverage Using In-Network Providers

	<b>surest™</b> No-Deductible, Copay Health Plan	<b>HDP</b> High Deductible Health Plan
\$200 preventive care office visit	\$0	\$0 (covered before deductible)
\$40 preventive prescription	\$0	\$0 (covered before deductible)
\$300 tier 3 prescription	\$120 copay	\$300 (applies to deductible)
\$6,400 outpatient surgery	Copay range: \$70 - \$4,000, example: \$2,400 copay (HRA can offset)	Deductible: \$3,200 + 20% coinsurance after deductible
Coinsurance (20%) on remaining surgery cost	N/A	20% coinsurance on \$3,200 = \$640 (applies after deductible)
<b>TOTAL you pay</b>	<b>\$2,520</b>	<b>\$3,500 deductible + \$640 coinsurance = \$4,140</b>
Less HRA/HSA contributions*	-\$850 (HRA contribution)	-\$850 (HSA contribution)
<b>Your TOTAL annual costs**</b>	<b>\$1,670</b>	<b>\$3,290</b>

\*Assumes you will earn the full 2026 wellness outcomes and participation incentive of \$850 HRA or \$850 HSA

\*\*Does not include annual premiums based on exam and tobacco status

## Costs for Family Coverage Using In-Network Providers

\$200 preventive care office visit	\$0	\$0 (covered before deductible)
\$40 preventive prescription	\$0	\$0 (covered before deductible)
\$300 tier 3 prescription	\$120 copay	\$300 (applies to deductible for one family member)
\$6,400 outpatient surgery	Copay range: \$70 - \$4,000, example: \$2,400 copay (HRA can offset)	Deductible: \$3,500 (embedded for one family member)
Coinsurance (20%) on remaining surgery cost	N/A	20% coinsurance on \$2,900=\$580 (applies after embedded deductible for one member)
<b>TOTAL you pay</b>	<b>\$2,520</b>	<b>\$4,380</b>
Less HRA/HSA contributions*	-\$1,800 (HRA contribution)	-\$1,800 (HSA contribution)
<b>Your TOTAL annual costs**</b>	<b>\$720</b>	<b>\$2,580</b>

\*Assumes you will earn the full 2026 wellness outcomes and participation incentive of \$1,800 HRA or \$1,800 HSA

\*\*Does not include annual premiums based on exam and tobacco status

For questions or concerns, please contact:  
**UnitedHealthcare**  
 Advocate4me: 844.333.2614  
[WhyUHC.com/Nelnet](http://WhyUHC.com/Nelnet)

For questions or concerns, please contact:  
**Surest**  
 866.683.6440  
[Benefits.Surest.com](http://Benefits.Surest.com)

# Medical Premiums

Premiums are the funds deducted, pre-tax, from each paycheck. Associates who insure a domestic partner pay the pre-tax deduction listed in the chart below, in addition to taxes on the domestic partner fringe amount as required by law.

## Bi-Weekly Medical Premiums 2026

<b>surest</b> <small>No-Deductible, Copay Health Plan</small>	Completed PPE	Associate Only*	No PPE	Tobacco User Associate or Spouse	Tobacco User Both Associate and Spouse
Associate Only	\$136.08	-	\$216.84	\$251.46	-
Associate + Spouse	\$304.81	\$385.58	\$466.35	\$420.19	\$535.58
Associate + Children	\$289.56	-	\$370.33	\$404.95	-
Family	\$472.45	\$553.22	\$633.99	\$587.83	\$703.22

<b>HDP</b> <small>High Deductible Health Plan</small>	Completed PPE	Associate Only*	No PPE	Tobacco User Associate or Spouse	Tobacco User Both Associate and Spouse
Associate Only	\$67.10	-	\$95.71	\$182.48	-
Associate + Spouse	\$178.49	\$259.26	\$340.02	\$293.87	\$409.26
Associate + Children	\$169.56	-	\$250.33	\$284.95	-
Family	\$276.66	\$357.43	\$438.20	\$392.04	\$507.43

\*Applies to associates with a spouse or domestic partner listed on the plan, if only the associate completes the screening and the spouse/partner does not.

<b>surest</b> <small>No-Deductible, Copay Health Plan</small>	Bi-Weekly	<b>HDP</b> <small>High Deductible Health Plan</small>	Bi-Weekly
Domestic Partner	\$532.79	Domestic Partner	\$490.98
Domestic Partner + Child(ren)	\$1,118.86	Domestic Partner + Child(ren)	\$1,031.06

+This is not a premium charged for your domestic partner. Instead, it represents the taxable value of their coverage, as required by law. Therefore, the taxes on this amount will be deducted from your paycheck to account for the coverage of your domestic partner and any children they may have.

For questions or concerns, please contact:  
**UnitedHealthcare**  
 Advocate4me: 844.333.2614  
[WhyUHC.com/Nelnet](http://WhyUHC.com/Nelnet)

For questions or concerns, please contact:  
**Surest**  
 866.683.6440  
[Benefits.Surest.com](http://Benefits.Surest.com)

# Hawaii State Health Plan



This plan is available only to associates who are full-time residents of Hawaii (scheduled 20+ hours per week). Due to Hawaii’s unique state-level requirements, the Hawaii Medical Service Association (HMSA) Plan is offered separately from Nelnet’s other medical options.

### Key Points about the Hawaii State Health Plan

- **Hawaii State Medical and Drug Plan:** This is the only medical plan offering available to Hawaii-based associates through Nelnet. It provides extensive coverage including preventive services, doctor visits, emergency care, and prescription drugs.
- **Premiums:** Your premiums are not based on wellness participation, unlike other Nelnet plans. This is due to the rich plan design and premium structure required to meet Hawaii’s regulatory standards.
- **No Incentive Design:** Unlike other plans, the Hawaii State Health Plan is not paired with additional incentives, as it already includes comprehensive benefits and a premium structure tailored to the state’s regulations.

### Important Reminder

- **Other Benefits:** In addition to medical and prescription drug coverage, you still have access to the full range of Nelnet-offered benefits including dental, vision, and voluntary plans.

### Key Medical Benefits (2026)

Tier	Description	30-Day Supply Cost
Tier 1	Generic	\$7
Tier 2	Preferred Formulary	\$30
Tier 3	Non-Preferred Formulary	\$30 + \$45 cost share
Tier 4	Preferred Specialty	20% coinsurance
Tier 5	Non-Preferred Specialty	20% coinsurance

90-Day Supply (participating/mail-order): Reduced copays for Tier 1 and Tier 2 drugs

### 2026 Associate Premium Contributions—Bi-Weekly

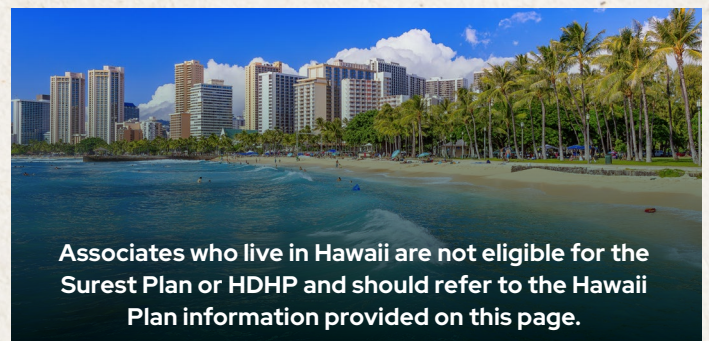
Hawaii State Health Plan Coverage Tier	Associate Only	Associate + Spouse	Associate + Child(ren)	Family
Comprehensive Medical & Drug	\$10.38	\$203.80	\$203.80	\$305.70

Hawaii State Health Plan Domestic Partner Fringe	Bi-Weekly
Domestic Partner	\$339.66
Domestic Partner + Child(ren)	\$679.33

For more information and plan-related documents and resources, visit the Nelnet Service Portal to view the Hawaii State Medical and Drug Plan Overview.

### Key Medical Benefits (2026)

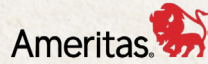
Benefit	Member Cost
Annual Deductible	\$200 single / \$600 family
Annual Copay Maximum	\$2,200 single / \$6,600 family
Preventive Care	\$0 (exams, well-woman, well-child, screenings, immunizations)
Doctor & Specialist Visits	\$12 copay
Urgent Care	\$12 copay
Emergency Room	20% coinsurance



Associates who live in Hawaii are not eligible for the Surest Plan or HDHP and should refer to the Hawaii Plan information provided on this page.

For questions or concerns, please contact:  
**Hawaii State Health Plan**  
 800.776.4672  
[www.hmsa.com](http://www.hmsa.com)

# Dental Plan



## Dental Plan Premiums 2026

	Bi-Weekly
Associate Only	\$5.05
Associate + Spouse/Partner	\$11.10
Associate + Child(ren)	\$9.08
Family	\$12.11
Domestic Partner Taxable Non-Cash Fringe*	\$19.48
Domestic Partner + Child(ren) Taxable Non-Cash Fringe*	\$29.49

Nelnet’s dental plan, administered by Ameritas, provides preventive, basic, major, and orthodontic coverage to associates and their dependents. Ameritas will mail you an identification card 10–15 business days after you elect to enroll in the plan. Coinsurance and deductibles are the same for both in- and out-of-network providers. Utilizing in-network providers will provide discounted rates on services.

Prior to enrollment, visit <https://explore.ameritas.com/nelnet/> to search in-network providers, view benefit coverages, and learn about other services and discounts.

\*The benefit for domestic partners is included in your taxable income.

## Dental—In Network

Calendar Year Deductible	\$50 per individual (\$150 family)
<b>Co-Insurance</b>	
Preventive Services (Type I)	100% paid by plan; not subject to deductible
Basic Services (Type II)	80% paid by plan
Major Services (Type III)	50% paid by plan
Orthodontic Services	100% paid by plan for children and adults; not subject to deductible
<b>Maximums</b>	
Preventive, Basic, and Major	\$1,500 per year per covered dependent
Orthodontic	\$2,000 per lifetime per covered dependent

For questions or concerns, please contact:  
**Ameritas**  
 800.487.5553  
[explore.ameritas.com/nelnet](https://explore.ameritas.com/nelnet)

# Vision Benefits



Nelnet’s vision plan is provided by EyeMed and includes two plans: Essential and Enhanced. You will receive an identification card from EyeMed 10–15 business days after you elect to enroll in a plan. Visit [EyeMed.com](https://eyemed.com) or call 866.723.0596 for a list of participating providers or PLUS providers in your area.

Additional benefits provided with EyeMed coverage include:

- **Additional eyewear:** Save up to 40% on additional pairs of glasses at any participating provider.
- **Replacement contact lens purchases:** Order discounted contacts shipped directly to your home at [ContactsDirect.com/Nelnet](https://ContactsDirect.com/Nelnet).
- **Hearing aid discount program:** Receive discounted hearing aids and 40% off hearing exams. Call 844.526.5432 for more information and to schedule an exam.
- **Laser vision correction:** Save 15% off the retail price or 5% off the promotional price of LASIK and PRC procedures.
- **Eye care supplies:** Receive 20% off retail price for eye care supplies like cleaning cloths and solutions purchased at network providers (not valid on doctor’s services or contact lenses).

## Vision Plan Premiums 2026

	Bi-Weekly	
	Essential	Enhanced
Associate Only	\$2.57	\$8.22
Associate + Spouse/Partner	\$4.88	\$15.62
Associate + Child(ren)	\$5.14	\$16.45
Family	\$7.55	\$24.17

Vision—In Network	Essential	Enhanced
Exam (once per calendar year)	\$20 copay	\$0 copay
<b>Maximums</b>		
Single, bifocal, and trifocal lenses	\$20 copay	\$10 copay
Standard progressive lenses	\$85 copay	\$10 copay
Standard anti-reflective coating	\$45 copay	\$0 copay
Standard plastic scratch coating	\$15 copay	\$0 copay
Frames (calendar year allowance)	\$100; 20% off balance over \$100	\$160; 20% off balance over \$160
Disposable contacts (calendar year allowance)	\$115 allowance	\$160 allowance
Standard fit and follow up	Up to \$55 copay	\$0 copay; includes 2 follow-up visits
Retinal imaging	Up to \$39 copay	Up to \$39 copay
<b>Eye360 PLUS Provider</b>	<b>Essential</b>	<b>Enhanced</b>
Exam (once per calendar year)	\$0 copay	\$0 copay
Frames (calendar year allowance)	\$150; 20% off balance over \$150	\$210; 20% off balance over \$210

For questions or concerns, please contact:  
**EyeMed**  
 866.723.0513  
<https://eyemed.com/>

# Health Savings Account



A Health Savings Account (HSA) is available to associates who participate in a qualified High Deductible Health Plan (HDHP). This account allows you to contribute pre-tax dollars to help pay for qualified medical, dental, and vision healthcare expenses, prescriptions, and certain over-the-counter items. Unused HSA funds roll over year-to-year, even if you change your medical plan or leave the company.

Nelnet's HSA is administrated by Omnify. This account is private and not accessible by Nelnet. Before enrolling, review the eligibility details below. Money can be contributed to your HSA through pre-tax paycheck deductions or incentives earned through wellness incentives; these incentives are also not reported as income on your tax return.

Omnify also offers an Investment HSA. You need a minimum of \$500 to open an investment account that will be invested in mutual funds you choose. The monthly fee on this account is 0.03% of your balance; maximum \$10 per month.

HSA funds can be used for both immediate, out-of-pocket expenses, as well as planned future expenses such as orthodontics, childbirth, or Medicare supplemental plan premiums when you retire. To view eligible expenses, view the Publication 502 and 969 on the [IRS.gov](https://www.irs.gov) website. Note that non-eligible expenses may be subject to penalty.

## To Contribute to an HSA:

- You must open an HSA account through Union Bank & Trust (UBT).
- You must be enrolled in a qualified HDHP.
- You cannot be enrolled in Medicare, Medicaid, or veteran benefits. You must stop contributions at least six months prior to enrolling. Please notify People Services of enrollment in these benefits by submitting a [ticket](#).
- Your spouse cannot be enrolled in a Healthcare Flexible Spending Account.
- You cannot be enrolled in the Surest Plan.

## Advantages of an HSA

- Unused money (including any interest earned) rolls over from one year to the next even if you change your medical plan or leave the company.
- Tax savings: Your contributions are deducted from your paycheck pre-tax and are not subject to federal tax withholding.
- Contributions you earn through wellness incentives are also tax-free and not reported as income on your tax return.
- Once your HSA account balance reaches \$500, you have the ability to open an Investment HSA and invest in mutual funds offered by Omnify. Earnings on your account—and any dollars you contribute—are tax-free.

Funds can also be used for eligible expenses for your dependents, despite whether they are covered on a Nelnet medical insurance plan. Please consult a tax advisor with questions regarding tax-eligible dependents. If you insure your domestic partner and/or children of your domestic partner, you cannot use HSA or FSA dollars to pay for their healthcare expenses on a pre-tax basis, unless the domestic partner is a spouse or your tax dependent. Please consult with your tax advisor regarding any tax implications specific to your situation.

The IRS has established limits on annual total contributions to an HSA. Total contributions include personal contributions combined with employer contributions.

For questions or concerns, please contact:

Union Bank & Trust  
844.472.6567  
[UBT.com/Health](https://www.ubt.com/Health)

# Health Reimbursement Account



No-Deductible, Copay Health Plan

A Health Reimbursement Account (HRA) is available exclusively to associates who participate in the Surest Plan. The HRA is an employer-funded account that helps reduce out-of-pocket healthcare costs. The HRA covers medical expenses like copays.

### Funding

Nelnet fully funds the HRA. Associates are not eligible to contribute personal funds. Nelnet’s annual employer contribution limits for 2026 are up to \$850 for associate-only coverage and up to \$1,800 for dependent coverage.

### Eligibility for the HRA

The HRA is available only to associates enrolled in the Surest Plan. It is not offered for those participating in the High Deductible Health Plan (HDHP).

### Key Features

- **Incentives:** Earn funds through outcomes and participation-based incentives by completing a Preventive Physical Exam (PPE) and quarterly activities via Personify Health.
- **Non-Portable:** The HRA is company-owned, meaning the funds do not follow you if you leave Nelnet.
- **No Rollover:** Unused funds do not carry over from year to year and are forfeited at year-end.
- **No Tax Benefits:** The HRA does not offer tax advantages, though it still helps reduce healthcare costs.

### HRA vs. HSA

- Associates cannot contribute to the HRA.
- The HRA does not grow with tax-free interest.
- The HRA is owned by the employer and is not portable if you leave Nelnet.

	HRA / <b>surest</b> <small>No-Deductible, Copay Health Plan</small>	HSA / <b>HDHP</b> <small>High Deductible Health Plan</small>
<b>Ownership</b>	Nelnet owns the account, and funds are not portable	You own the account, and it stays with you after employment
<b>Contributions</b>	Only Nelnet contributes	You and Nelnet can contribute tax-free
<b>Eligibility</b>	Available with the Surest (copay) Plan	Available with the HDHP
<b>Rollover</b>	Unused funds do not roll over	Funds roll over year to year
<b>Key Difference</b>	<b>Contributions:</b> Associate and Nelnet can contribute to an HSA; only Nelnet (employer) funds the HRA	<b>Portability:</b> HSA is portable (follows you after employment); HRA does not

For questions or concerns with HRA?

United Healthcare

866.527.9597

[MyUHC.com](https://www.myuhc.com)

# 2026 Annual IRS Contribution Limits

## You must add your pre-tax contributions and Nelnet contributions and not exceed the numbers below:

- Single Coverage Maximum: \$4,400
- Dependent Coverage Maximum: \$8,750
- Age 55 or Older: Add \$1,000 to the above maximums

## Contributions Include:

- Your paycheck contributions
- Nelnet contributions
- Quarterly wellness incentives
- Bonus incentives
- Personal contributions through Omnify
- Maternity support program incentive

After your account is open, Omnify will send you a “Welcome” email within 10 business days with information on how to register online and download the Omnify mobile app.

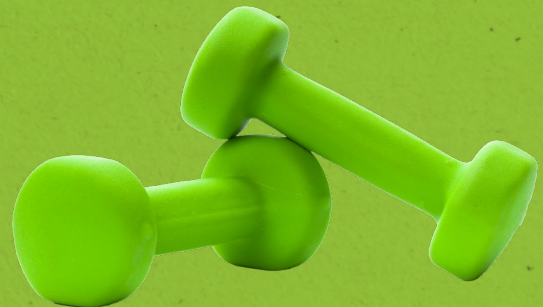
## Eligible Dependents

- Your HSA can be used for healthcare expenses of dependents eligible to be claimed on your federal tax return.
- Dependents do not need to be insured on a Nelnet medical plan to be eligible to use HSA funds.
- Ask your tax advisor if you have any questions about tax-eligible dependents.
- If you insure your domestic partner and/or children of your domestic partner, you cannot use HSA dollars to pay for their healthcare expenses on a pre-tax basis, unless the domestic partner is a spouse or your tax dependent. Please consult with your tax advisor regarding any tax implications specific to your situation.

## HSA Opening Is Automatic

- When making your benefit elections in Workday, the completion of the process will automatically inform Omnify that a new account is needed.
- You must check the electronic signature box and certify the Qualified High Deductible Plan information is true.
- Select “Submit.”

**ENJOY \$300 OFF**  
**Your Gym Membership**



**HEALTHY ME BUCK\$**

Eligible associates can receive up to \$300 per calendar year in reimbursements for approved wellness expenses.

# Flexible Spending Accounts



A Flexible Spending Account (FSA) is an account in which you can contribute pre-tax dollars to pay for out-of-pocket healthcare expenses and eligible dependent care services.

## Nelnet associates have the option to participate in the following types of (FSAs), administered by Omnify:

- **Healthcare FSA:** This account is available to associates who are not eligible to participate in an HSA or are participating in the Surest Plan. Contributions are made pre-tax, up to the maximum annual contribution of \$3,400. These funds can be used for qualified out-of-pocket medical, prescription, dental, and vision expenses.
- **Dependent Care FSA:** This pre-tax benefit account can be used to pay for eligible dependent care services such as preschool, before or after school programs, and child or adult daycare. The annual contribution maximum for 2026 is \$7,500. Dependent Care FSA is only available for associates with an annual salary up to \$100,000.
- **Limited Purpose Healthcare FSA:** This account is only available to Nelnet associates enrolled in the High Deductible Health Plan. These funds can only be used on dental and vision expenses with an annual maximum contribution of \$3,400.

## Contributions

Each year during Open Enrollment, you can contribute to your FSA. This contribution amount is divided by the number of pay periods remaining in the year and deducted equally from each paycheck. **The election amount cannot be changed during the year, except under a qualifying life event.**

## IRS “Use It or Lose It” Rule

FSA claims must be made between the first of the year and March 15 of the following year. All claims from 2025 must be submitted to UnitedHealthcare by March 31, 2026. Funds remaining in the account after this date will be forfeited.

## Claims Submission

Debit cards are provided with each of the FSA accounts to be used on eligible reimbursable expenses. Claims can also be submitted through [www.ubt.com/health](http://www.ubt.com/health). If you elect more than one account type (for example, a Dependent Care FSA and a Limited Purpose FSA), you only have to register once and your debit card can be used for both.

## How to Fund Your FSA

Omnify provides an interactive tool that can assist in estimating the healthcare expenses for you and your dependents and select an optimum contribution amount.

If you insure your domestic partner and/or children of your domestic partner, you cannot use FSA dollars to pay for their healthcare expenses on a pre-tax basis, unless the domestic partner is a spouse or your tax dependent. Please consult a tax advisor regarding any tax implications specific to your situation.

More information about FSAs is available on the Omnify website at [www.ubt.com/health](http://www.ubt.com/health). Once enrolled, you can register your FSA at [ubt.com/health](http://ubt.com/health) to view your account balance and any claims submitted for reimbursement.

**NOTE:** Omnify administers Nelnet’s HSA and FSA offerings, therefore, if you are participating in both, you will get ONE debit card that will have your HSA and FSA balances linked to it.

For questions or concerns, please contact:

Union Bank & Trust  
844.472.6567  
[UBT.com/Health](http://UBT.com/Health)

# Supplemental Benefits



Nelnet's supplemental health plans—Accident, Critical Illness, and Hospital Indemnity—are offered through UnitedHealthcare (UHC). These plans provide added financial protection for unexpected health events and complement your core medical coverage. UHC also provides a suite of helpful tools and resources for managing claims and accessing support for your supplemental benefits.

- Accident Care Plan
- Critical Illness Plan
- Hospital Indemnity Plan

**Accident insurance** from UnitedHealthCare (UHC) can help when accidents hurt in more ways than one. If you or a loved one is injured in an accident, you get a cash benefit. Even though you can't see an accident coming, you can still plan for one.

**Critical illness** can strike at anytime, compounding the challenges of an illness are the financial hardships it can

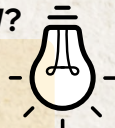
bring. If you or a loved one is diagnosed with a covered illness or experience a covered event, you'll receive a cash benefit that can be used however you choose, providing flexibility to cover any expenses you need.

**Hospital indemnity** coverage offers financial protection during a hospital stay by issuing a lump-sum cash benefit that can be used at your discretion. It helps offset unexpected expenses not covered by other insurance.

For plan benefits and rate tables for all of these plans, please see the [Supplemental Plans page on the Nelnet Service Portal](#). Premiums are paid 100% by the associate for these plan options.

## DID YOU KNOW?

Nelnet offers associates Paid Medical Leave plans after six months of service and Long-Term Disability (LTD) plans after 12 months of service. Please refer to the [Associate Handbook](#) and/or [Nelnet Service Portal](#) for details.



For questions or concerns, please contact:  
**UnitedHealthcare**  
 Advocate4me: 844.333.2614  
[WhyUHC.com/Nelnet](https://www.whyuhc.com/Nelnet)

# Supplemental Benefits



Nelnet provides company-paid Basic Life and Accidental Death and Dismemberment (AD&D) Insurance benefits to eligible associates. Additional Voluntary Life and AD&D coverage is also available for purchase for you and your dependents. Both plans are administered by Aflac.

Aflac as the new carrier for Voluntary Life Insurance and Accidental Death and Dismemberment (AD&D) coverage. Voluntary life insurance provides a financial benefit to a beneficiary if the covered associate or spouse/partner dies, while AD&D insurance pays benefits in the event of death or serious injury resulting from an accident. Both are optional coverages that can supplement Nelnet-provided benefits. This plan offers enhanced options and improved support services to help protect you and your family. Aflac brings a strong reputation for customer care and innovative solutions, ensuring associates have access to reliable coverage and resources when they need them most.

### Voluntary Life and AD&D

Voluntary Life and Accidental Death and Dismemberment (AD&D) Insurance are bundled into one premium. Coverage is available to you, your legal spouse, your domestic partner, and your children.

Changes to Voluntary Life/AD&D Insurance can be made anytime throughout the year. However, any requests to increase Voluntary Life/AD&D Insurance coverage are subject to verification of insurability after initial enrollment.

### Associate

You can purchase Voluntary Life/AD&D Insurance in increments of \$10,000, up to \$500,000. Evidence of good health is required if you do not enroll when you are first eligible. Premiums are deducted on an after-tax basis.

### Spouse/Domestic Partner

You may purchase Voluntary Life/AD&D Insurance for your spouse/domestic partner in increments of \$10,000, up to \$250,000. Evidence of good health is required if you do not enroll when you are first eligible. Spousal/domestic partner coverage cannot be elected unless associate voluntary coverage is elected, and spousal/domestic partner coverage cannot exceed 50% of the value of the associate's voluntary coverage.

### Child

You may elect \$10,000 of life insurance coverage for your eligible dependent children. This coverage is only available if you elect Voluntary Life/AD&D Insurance for yourself. The premium for Child Life/AD&D Insurance, regardless of the number of children covered, is \$.78 per pay period. For more information, visit the [Nelnet Service Portal](#).

### Age-Banded Monthly Rates Per \$1,000 of Coverage

<25: to	\$0.07
25-29:	\$0.08
30-34:	\$0.10
35-39:	\$0.11
40-44:	\$0.164
45-49:	\$0.317
50-54:	\$0.542
55-59:	\$0.784
60-64:	\$1.31
65-69:	\$1.99
70+:	\$2.91

For questions or concerns, please contact:  
[Aflac](#)  
 800.206.8826

# Benefits Available After Six Months

## 401(k) Plan

A 401(k) is a retirement savings plan sponsored by Nelnet. The funds deposited by you are matched by Nelnet up to a certain percent. Union Bank & Trust is the recordkeeper for Nelnet’s 401(k) plan.

### Highlights of the Nelnet 401(k) Plan

All associates paid through Nelnet payroll are eligible to participate in a Traditional and/or Roth 401(k) with Nelnet matching dollar-for-dollar on the first 3% contributed and then \$0.50 on the dollar up to 5%. New associates are eligible to begin contributing to their retirement account on the first of the month following six months of employment.

Traditional 401(k) contributions are deposited pre-tax, with taxes being withdrawn when the funds are used in retirement. Roth 401(k) contributions are taxed up front so that withdrawals are tax-free during retirement.

All contributions made by you and by Nelnet to your 401(k) are immediately 100% vested. Maximum annual contributions apply, with the option for “catch up” contributions for associates over age 50.

Set up your account to make your investment allocations, change them at any time, view your 401(k) account balance and quarterly statements. at [UBT.com/RPS](http://UBT.com/RPS).

Your Contribution to Traditional and/or Roth 401(k)	Nelnet’s Match	Total Contribution
1%	1%	2%
2%	2%	4%
3%	3%	6%
4%	3.5%	7.5%
5%	4%	9%
6% or more	4%	10% or more

## 2026 401(k) Contribution Limits

Each year, the IRS adjusts the contribution limit amounts for 401(k) plans.

- \* If you are under age 50, your total annual associate contribution is \$24,500.
- \* For those age 50 or older, you can contribute an additional ‘catch-up’ contribution up to \$8,000.
- \* For those aged 60 to 63, Super Catch-up contributions up to \$12,000 (\$4,000 additional catch-up) are allowed.

**NOTE: The above limits only apply to contributions you are making. The match dollars from Nelnet are not included.**

For questions or concerns, please contact:  
 Union Bank & Trust  
 844.472.6567  
[UBT.com/Health](http://UBT.com/Health)

## Financial Wellness Educator

A financial wellness educator is available to Nelnet associates to assist with understanding and planning financial benefits. This resource is provided by Union Bank & Trust and can be reached at [RPSeducation@UBT.com](mailto:RPSeducation@UBT.com) or 402.323.1592.

**In addition to assisting you with your 401(k), webinars are offered monthly on topics such as:**

- Debt management.
- Budgeting.
- Understanding credit.
- Understanding your 401(k) plan.

For more information, please visit the [Associate Center](#).

## How To Set Up Your Account

- Go to [UBT.com/RPS](http://UBT.com/RPS) and click on “New User”.
- Enter Plan Password: Nel6056 and click Next
- Enter your Social Security number without dashes or spaces, and date of birth (e.g., MM/DD/YYYY) and click Next.
- Enter your personal information and set up a security question to complete the enrollment process.
- Designate your beneficiaries.

**If you do not complete the 401(k) election event in Workday when you become eligible, you will automatically be enrolled into a Traditional 401(k) at a 5% contribution rate.**

## Accessing 401(k) Contributions

Withdrawals from your account can be made when you leave the company or when you reach age 59.5. Early withdrawals are available in certain hardship situations and up to a specified limit. These withdrawals are subject to IRS penalties.

## Investment Fund Options

Union Bank & Trust allows 401(k) participants to select how their 401(k) funds are invested. Visit [UBT.com/RPS](http://UBT.com/RPS) to review the diversified list of investments and make changes to your account.

**Associates who work on the Department of Education contract may qualify for an employer fringe benefit contribution to their 401(k) account effective the first day of employment. Contact [People Services](#) to learn if you are eligible.**

## Paid Parental Leave

When expanding your family, we know it's important to bond with your new little one, which is why Nelnet is happy to offer paid parental leave. Paid parental leave enriches the lives of families and supports Nelnet's culture of supporting the health and well-being of our associates. If you or your significant other give birth, you will be eligible for four weeks paid leave at 100% of your weekly earnings. And, if you both work for Nelnet, you both get four weeks paid, to use the time in one-week increments. Please review the Paid Parental Leave [policy](#) for details.

For questions or concerns, please contact [People Services](#).

## Short-Term Disability\*

Nelnet offers paid medical leave for an associate's own serious health condition. Paid medical leave is related to medical necessity and does not guarantee job restoration. Associates are eligible for paid leave if they meet the following requirements:

- Complete six months of employment, and are medically authorized off work.
- Provide Aflac appropriate medical certification from a licensed healthcare provider, supporting the need for time off work, as well as periodic updates throughout the leave as requested. Aflac will provide approval to Nelnet and associates that the leave qualifies and is approved.

The following benefits are included within the paid medical leave:

- Waiver of the elimination period. Benefits will begin on the first day of incapacitation as defined by a physician. There will not be a waiting period for paid leave.
- Benefits will be payable at 100% of base wage for up to 12 weeks. If there is a need for additional leave beyond 12 weeks, 60% of base wage will be payable for weeks 13–24; which will be supplemented with ETO/PTO and/or Floating Holiday hours to reach 100% of base wage, when ETO/PTO and Floating Holiday are available.
- Maternity leave is included within Short Term Disability and runs concurrent, providing 10 weeks of paid leave at 100% of base wage for the medical recovery period after child birth, regardless of delivery type.

Please review the [Paid Medical Leave](#) policy for additional details.

\*Employer paid

For questions or concerns, please contact:  
[Aflac](#)  
 800.206.8826

## Paid Adoption Leave

When expanding your family through adoption, Nelnet supports you in necessary time away from work to adjust to your new normal and bond with your newest family member(s). To support the adoption journey, paid adoption leave will provide six weeks of paid leave, in a rolling 12-month period, for all types of adoption regardless of child's age from birth to age 17, with time usable in 1-week increments. Paid adoption leave will run concurrently with paid parental leave.

If associate and spouse/partner both work for Nelnet, both associates are eligible to receive the paid adoption leave benefit. Adoption leave provided will run concurrent with FMLA or Personal Leave of Absence where applicable.

Please review the [Paid Adoption Leave policy](#) for more information.

For questions or concerns, please contact [People Services](#).

## Adoption Benefits

Nelnet will reimburse 80% of eligible adoption expenses to associates who adopt a child, up to \$7,000 per adoption and \$14,000 per associate/family. The child must be younger than 18 at the time of adoption.

Tax-free reimbursement takes place when the adoption becomes final.

For questions or concerns, please contact [People Services](#).

## Paid Foster Placement Leave

There is a growing need for foster parents and Nelnet supports those providing this life-changing care. Foster placement leave will provide 100% of your base wage for up to four weeks in a rolling 12-month period, with time usable in one-week increments. There will be a maximum of 12 weeks paid leave available to Nelnet's foster parents.

Please review [Foster Care Benefits](#) for more information.

For questions or concerns, please contact [People Services](#).

## Employee Choice |

Through Employee Choice, associates have the flexibility to allocate employer-matched funds toward their student loans instead of retirement, helping them pay down their education debt faster and meet personal financial goals. Details will be emailed to you upon becoming eligible.

For questions or concerns, please contact [BenefitEd](#).

## Employee Share Purchase Plan | Computershare

Nelnet associates can purchase company stock at a 15% market discount through the Employee Share Purchase Plan (ESPP). The ESPP is a benefit offered by Nelnet that allows you to invest in your company's stock through payroll deductions. You will find that the ESPP is a convenient and easy way to build your portfolio—you save regularly because you “pay yourself first.” You simply select the dollar amount or percentage you want deducted and the rest is automatic.

Our philosophy behind associate stock ownership is simple—to allow the people who are building the great company to actually own it. Owners care about the company, are committed to it, and are passionate about it. Ownership produces enthusiasm, and is a tangible part of something believed and accomplished.

### How to Enroll

- Complete the ESPP election event in Workday upon your eligibility date and designate your beneficiary.
- Contribution options are either whole percents (up to 20%) or flat dollar (\$15 minimum).

### Highlights

- Manage your account on [EquatePlus](#).
- Maximum stock purchase is \$25,000 market value per calendar year.
- Stock purchases are made on a quarterly basis.

For questions or concerns, please contact [BenefitEd](#).

## Tuition Assistance Program

Tuition assistance is available to all full-time and part-time associates after six months of employment at Nelnet. All programs and classes must be taken through an accredited, nationally-recognized university or college. The degree program may be through public and private institutions, accelerated or traditional courses, and classroom or online enrollment. All programs, non-degree seeking individual classes, or certificate programs require approval by the Tuition Assistance Committee prior to the start date of the class.

For questions or concerns, please contact [People Services](#).

# Benefits Available After One Year

## Long-Term Disability

Nelnet automatically enrolls eligible associates for Long-Term Disability on the first day of the month after 365 days of employment. Long-Term Disability provides a benefit equal to 60% of your base monthly salary in the event of a long-term illness or injury (as defined by the plan). The benefit becomes available after 180 consecutive days of disability and continue for as long as approved.

Associates can choose between two Long-Term Disability tax liability options but will automatically be enrolled in Option 2. This can be updated at the time of enrollment or during the annual Open Enrollment period within Workday. You will receive a Long-Term Disability election event on your eligibility date.

**Taxable Fringe:** You pay taxes through payroll on the premiums paid by Nelnet now. If you become disabled and qualify for Long-Term Disability, your payments will be tax-free.

**No Taxable Fringe:** You pay taxes on any payments you received through Long-Term Disability if you become disabled. If you elect this option, you will not be taxed on the premium Nelnet currently pays on your behalf.

For questions or concerns, please contact:  
[Aflac](#)  
 800.206.8826

## Family and Medical Leave Act (FMLA)

Nelnet complies with federal and state laws (where applicable) in accordance with FMLA of 1993 and all revisions since implementation. Associates requesting leave must notify Aflac. Refer to the [Portal](#) to review eligibility, qualifying events, amount and timing of leave, and pay and benefits during leave.

For questions or concerns, please contact:  
[Aflac](#)  
 800.206.8826



# Additional Benefits

## Nelnet Scholars Program

The Nelnet Scholars Program provides scholarships to children of Nelnet associates. The application and program details are located on the [Portal](#). The required supporting documentation is outlined on the scholarship application.

For questions or concerns, please contact: [People Services](#)

## Matching Gift Program

As part of Nelnet's commitment to helping education-seeking families reach their goals, the Nelnet Matching Gift Program encourages the financial support of educational institutions and 501c(3) organizations. For every dollar that a full-time or part-time Nelnet associate with six months of service contributes, Nelnet may donate additional funds. Please refer to the [Matching Gifts form](#) for details..

For questions or concerns, please contact: [People Services](#)

## Associate Discounts

There are various discounts available to Nelnet associates ranging from theme parks to fitness centers. Visit [Perkspot](#) to view all of the discounts available to you!

For questions or concerns, please contact: [People Services](#)

## Preparing for Retirement—Turning Age 65

As you approach retirement age, Nelnet provides a variety of helpful resources as you prepare for your 65th birthday, retirement, and beyond. Resources can be found [here](#).

For questions or concerns, please contact: [People Services](#)

# Required Notifications

## Summary Plan Documents

The following benefit plans documents are accessible through the Nelnet Service Portal within the correlating Benefit pages: Dental plan, Vision plan, Medical plans, General Healthcare Flexible Spending Account plan, Limited Purpose Healthcare Flexible Spending Account plan, Life insurance/Accidental Death and Dismemberment (AD&D) plan, Long-Term Disability, and Summary Annual Reports. If you would like a copy of a plan document, please contact People Services.

## Women's Health and Cancer Rights Act

The Women's Health and Cancer Rights Act of 1998 was signed into law on Oct. 21, 1998. The Act requires that all group health programs provide medical and surgical benefits with respect to a mastectomy must provide coverage for:

- Reconstruction of the breast on which the mastectomy has been performed.
- Surgery and reconstruction of the other breast to produce a symmetrical appearance.
- Prosthesis and treatment of physical complications of all stages of mastectomy, including lymphedema.

These services must be provided in a manner determined in consultation with the attending physician and the patient. This coverage may be subject to annual deductibles, copays, and co-insurance provisions, applicable to other such medical and surgical benefits provided under the program.

## Nursing Mothers, Lactating Employees, and Pregnancy Accommodations Employee Notice

Minnesota's Nursing Mothers, Lactating Employees, and Pregnancy Accommodations law (Minnesota Statutes §181.939) gives pregnant and lactating employees certain legal rights.

Pregnant employees have the right to request and receive reasonable accommodations, which may include, but are not limited to, more frequent or longer breaks, seating, limits to heavy lifting, temporary transfer to another position, temporary leave of absence or modification in work schedule or tasks. An employer cannot require an employee to take a leave or accept an accommodation.

Lactating employees have the right to reasonable paid break times to express milk at work unless they are expressing milk during a break that is not usually paid, such as a meal break. Employers should provide a clean, private and secure room that is not a bathroom near the work area that includes access to an electrical outlet for employees to express milk.

It is against the law for an employer to retaliate, or to take negative action, against a pregnant or lactating employee for exercising their rights under this law.

Employees who believe their rights have been violated under this law can contact the Minnesota Department of Labor and Industry's Labor Standards Division at [dli.laborstandards@state.mn.us](mailto:dli.laborstandards@state.mn.us) or 651.284.5075 for help. Employees also have the right to file a civil lawsuit for relief. For more information about this law, visit [dli.mn.gov/newparents](http://dli.mn.gov/newparents).

## HIPAA Privacy Notice

The Health Insurance Portability and Accountability Act of 1996 (HIPAA) and the rules issued by the U.S. Department of Health and Human Services, requires Nelnet's healthcare plan (medical insurance, prescription drug, dental, and vision) to protect the confidentiality of your private health information. The intent of HIPAA is to make sure that private health information that identifies or could be used to identify you is kept private. The individually identifiable health information is known as "Protected Health Information" (PHI). The Nelnet healthcare plan will not use or disclose your PHI without your written authorization, except as necessary for treatment, payment, program operations, and program administration, or as permitted or required by law. The plan will not, without your written authorization, use or disclose PHI for employment-related actions and decisions, or in connection with benefits under another employee benefit program. The plan also hires professionals and other companies to advise the plan and help administer and provide healthcare benefits. This plan requires these individuals and organizations, called "Business Associates," to comply with HIPAA's privacy rules. In some cases, you may receive a separate notice from one of the program's business associates (for example, United Healthcare, the claims administrator for the medical programs). That notice will describe your rights with respect to benefits administered by that individual/organization. For further information about the Nelnet health plan or to view the HIPAA Privacy Notice, please refer to Nelnet's HIPAA Policy located in the Benefits section of the Nelnet Service Portal.

## Notice Regarding Wellness Program

Nelnet Wellness is a voluntary wellness program available to all associates. The program is administered in compliance with federal regulations, including the Americans with Disabilities Act of 1990, the Genetic Information Nondiscrimination Act of 2008, and the Health Insurance Portability and Accountability Act of 1996, as applicable. The program aims to improve associate health and prevent disease.

If you choose to participate in the wellness program, you will be asked to complete a preventive physical exam (PPE) with your primary care provider (PCP) annually. This exam may include elements of metabolic screening, as ordered by your physician. Participation in the wellness program is optional for associates and covered spouses/domestic partners covered under the medical plan. However, those who choose to participate will receive medical premium discounts for completing the annual exam. Additionally, you may be eligible for further incentives tied to outcomes from your physician-ordered metabolic screening.

Associates and their covered spouses/partners are eligible for \$150 for each health goal met at the annual PPE event, with payouts occurring in January 2027. For those enrolled in the HDHP, the incentive will be deposited into their elected Health Savings Account (HSA). For those enrolled in the Surest Plan, the incentive will be added to their elected Health Reimbursement Account (HRA).

If you are unable to achieve any of the health outcomes required to earn an incentive, you may be entitled to a reasonable accommodation or an alternative standard. To request a reasonable accommodation or an alternative standard, contact [People Services](#).

Nelnet Wellness also offers participation-based challenges throughout the year focused on physical activities, financial well-being, professional development, and personal growth. Additional incentives may be available for participating in these challenges and accumulating points.

The results from your preventive physical exam (PPE) are intended to help guide discussions between you and your physician about your overall health and any potential concerns. Additionally, if you qualify, you may be eligible to participate in health coaching or chronic disease management and reversal programs offered through Nelnet Wellness, designed to provide further support in improving your health outcomes.

### Protections From Disclosure of Medical Information

We are required by law to maintain the privacy and security of your personally identifiable health information. Although the wellness program and Nelnet, Inc. may use aggregate information it collects to design a program based on identified health risks in the workplace, Nelnet Wellness will never disclose any of your personal information either publicly or to your employer, except as necessary to respond to a request from you for a reasonable accommodation needed to participate in the wellness program, or as expressly permitted by law. Medical information that personally identifies you that is provided in connection with the wellness program will not be provided to your supervisors or managers and may never be used to make decisions regarding your employment.

Your health information will not be sold, exchanged, transferred, or otherwise disclosed except to the extent permitted by law to carry out specific activities related to the wellness program, and you will not be asked or required to waive the confidentiality of your health information as a condition of participating in the wellness program or receiving an incentive. Anyone who receives your information for purposes of providing you services as part of the wellness program will abide by the same confidentiality requirements. The only individual(s) who will receive your personally identifiable health information are the health screening nurses.

In addition, all medical information obtained through the wellness program will be maintained with the applicable business associates who abide by the HIPAA regulations, and no information you provide as part of the wellness program will be used in making any employment decisions. Appropriate precautions will be taken to avoid any data breach, and in the event a data breach occurs involving information you provide in connection with the wellness program, we will notify you immediately.

You may not be discriminated against in employment because of the medical information you provide as part of participating in the wellness program, nor may you be subjected to retaliation if you choose not to participate.

If you have questions or concerns regarding this notice, or about protections against discrimination and retaliation, please contact Emily Olinger, Chief People Services Officer, at [emily.olinger@nelnet.net](mailto:emily.olinger@nelnet.net).

### COBRA Initial Notice

The purpose of this notice is to inform you of certain rights you and your family may have under federal law to continue your medical, dental, and/or other health coverage should you lose eligibility under any of these plans. In addition to rights under federal law, you may have rights under state law. If you lose eligibility, you will receive an additional notice at that time explaining your rights from UnitedHealthcare, Nelnet's COBRA Administrator.

There are two situations where Nelnet would not know to give you a notice unless you first informed People Services that the event occurred.

- You must notify us if you and your spouse/partner become divorced or legally separated.
- You must notify us if a dependent child no longer qualifies as an eligible dependent under our plan. Children will generally lose eligibility upon reaching age 26. Please refer to your benefit materials for each plan for specific information about your children's eligibility for coverage.

If you or a member of your family experiences any of the events listed above, please contact [People Services](#) within 31 days of the event. More details about the notice are incorporated into the Summary Plan Descriptions of Nelnet's health plans. You can access the Summary Plan Descriptions within the [Nelnet Service Portal](#).

### Medicare Part D Creditable Coverage

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with Nelnet and about your options under Medicare's prescription drug coverage. This information can help you decide whether you want to join a Medicare drug plan. If you are considering joining, you should compare your current coverage, including which drugs are covered at what cost, with the coverage and costs of the plans offering Medicare prescription drug coverage in your area. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice.

**There are two important things you need to know about your current coverage and Medicare's prescription drug coverage:**

- Medicare prescription drug coverage is available to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.
- Nelnet has determined that the prescription drug coverage offered is, on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays and is therefore considered Creditable Coverage. Because your existing coverage is Creditable Coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.

### When can you join a Medicare drug plan?

You can join a Medicare drug plan when you first become eligible for Medicare and each year from Oct. 15 to Dec. 7. However, if you lose your current creditable prescription drug coverage, through no fault of your own, you will also be eligible for a two-month Special Enrollment Period (SEP) to join a Medicare drug plan.

### What happens to your current coverage if you decide to join a Medicare drug plan?

If you decide to join a Medicare drug plan, your current Nelnet coverage will not be affected. If you do decide to join a Medicare drug plan and drop your current Nelnet coverage, be aware that you and your dependents will not be able to get this coverage back.

### When will you pay a higher premium (penalty) to join a Medicare drug plan?

If you drop or lose your current coverage with Nelnet and do not join a Medicare drug plan within 63 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare drug plan later. If you go 63 continuous days or longer without creditable prescription drug coverage, your monthly premium may go up by at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you go 19 months without Creditable coverage, your premium may consistently be at least 19% higher than the Medicare base beneficiary premium. You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following October to join.

### For more information about this notice or your current prescription drug coverage:

Contact the person listed on the next page for further information. Note: You will get this notice each year. You will also get it before the next period you can join a Medicare drug plan, and if this coverage through Nelnet changes. You also may request a copy of this notice at any time.

### For more information about your options under Medicare prescription drug coverage:

More detailed information about Medicare plans that offer prescription drug coverage is in the [Medicare & You handbook](#). You will get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare drug plans.

- Visit [Medicare.gov](#).
- Call your State Health Insurance Assistance program (see the inside back cover of your copy of the Medicare & You handbook for their telephone number) for personalized help.
- Call 800.MEDICARE (800.633.4227). TTY users should call 877.486.2048.

If you have limited income and resources, extra help paying for Medicare prescription drug coverage is available. For information about this extra help, visit Social Security on the web at [SocialSecurity.gov](#), or call them at 800.772.1213 (TTY 800.325.0778).

## People Services Contact Information

For questions or concerns, please contact:  
**People Services**  
 877.402.5818  
<https://nelnet.servicenowservices.com/esc>

Date: December 1, 2025  
 Nelnet  
 121 South 13th Street  
 Lincoln, NE 68508  
 402.458.3046

According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is 0938-0990. The time required to complete this information collection is estimated to average eight hours per response initially, including the time to review instructions, search existing data resources, gather the data needed, and complete and review the information collection. If you have comments concerning the accuracy of the time estimate(s) or suggestions for improving this form, please write to: CMS, 7500 Security Boulevard, Attn: PRA Reports Clearance Officer, Mail Stop C4-26-05, Baltimore, Maryland 21244-1850. 2

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This catalog serves as the Summary Plan Description for the Wellness Program. Federal law requires Nelnet to provide the following information regarding this Plan:

<b>Name of the Employer:</b>	Nelnet, Inc. 121 South 13th Street, Suite 201 Lincoln, NE 68508-1904
<b>EIN of Plan Sponsor:</b>	84-0748903
<b>Plan No.:</b>	514
<b>Type of Administration:</b>	Nelnet administers the Wellness Program
<b>Plan Administrator:</b>	Nelnet, Inc. 121 South 13th Street, Suite 201 Lincoln, NE 68508-1904 877.402.5818
<b>Agent of Service of:</b>	Nelnet, Inc.
<b>Legal Process:</b>	121 South 13th Street, Suite 201 Lincoln, NE 68508-1904
<b>Plan Year:</b>	12-month period ending December 31