



Your guide to Nelnet's 2023 benefits and wellness programs as you settle in and learn what we do here.

BENEFITS





A letter from our CEO, Jeff Noordhoek

Welcome! We're excited that you are a part of the Nelnet family, and want to take this opportunity to let you know about all the great benefits available to you as a Nelnet associate. We believe that our customers are always #1, and that the health and happiness of our associates is a key part of who we are. To that end, we have worked to create an environment where you can feel respected and able to have open and honest communication with everyone around you. And don't forget - we highly encourage you to have fun. Nelnet should be a place where you enjoy coming to work.

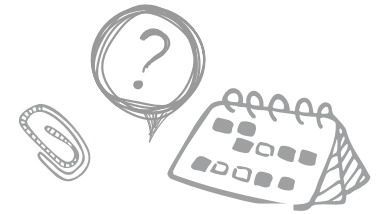
We offer a wide variety of tools to our associates to aid in personal and professional growth. Educating you about the procedures, policies, and benefits available is a crucial part of your employment at Nelnet. You will also learn about our leave accrual, whom to contact when you have questions or concerns, and information about things like our charitable giving matching program.

I encourage you to take the time to review this manual - whether you're a new associate or a seasoned professional. Nelnet is a flexible, moving, growing company; we want associates that reflect those values.

A handwritten signature in black ink that reads "Jeff R. Noordhoek". The signature is written in a cursive, flowing style.

Jeff Noordhoek
CEO, Nelnet

Benefits & Wellness Programs



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401(k) Plan28	Union Bank & Trust 888.769.2362 UBT.com/RPS
Paid Parental Leave29	People Services 877.402.5818 https://nelnet.servicenowservices.com/esc
Paid Medical Leave29	To file a leave: 888.964.2177 Lincoln Financial Group MyLincolnPortal.com
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Employee Share Purchase Plan (ESPP)30	Computershare 866.227.3655 Computershare.com
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Preparing for Retirement31	People Services 877.402.5818 https://nelnet.servicenowservices.com/esc

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, 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 Employee 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.

Dependent Eligibility

Your eligible dependents include:

- Your spouse or domestic partner
- Your child who is younger than age 26, not covered as an employee 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

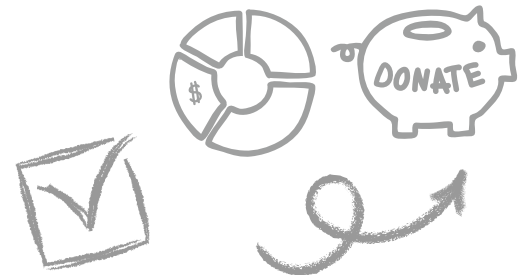
Domestic Partner Coverage

Nelnet offers medical, dental, life, and vision benefits to the domestic partners of Nelnet associates. To enroll your domestic partner in medical, dental, or vision 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 a Health Savings Account (HSA) or Flexible Spending Account (FSA) dollars to pay for their health care 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.



Eligibility Qualifications and Requirements

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	Copy of coverage term information or copy of new insurance identification cards Must include: Participants names Enrolled or Terminated plans Effective date of change
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>



Eligibility and Enrollment

	Eligible associates	How to enroll	Are my dependents eligible?
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Eligible first day of employment

Time-Off

Earned Time Off (ETO) and Holidays	Full-time, part-time	Automatically enrolled	No
Paid Time Off (PTO) and Sick Leave	FACTS Ed*	Automatically Enrolled, Sick Leave based on your state's rules	No
Personal Leave	Full-time, part-time, FACTS Ed	To request leave, contact Lincoln Financial Group	No
Bereavement Leave	Full-time, part-time, FACTS Ed*	Request leave in Workday	No
Military Leave	Full-time, part-time, FACTS Ed*	To request leave, contact Lincoln Financial Group	No
Jury Duty and Court Witness Leave	Full-time, part-time, FACTS Ed*	Request leave in Workday	No
Domestic Violence Leave	Full-time, part-time, FACTS Ed*	Request leave at https://nelnet.servicenowservices.com/esc	No

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

Wellness

Employee Assistance Program (EAP)	All Associates	Automatically enrolled	Yes
Wellness Platform, Virgin Pulse by US Wellness	Full-time, part-time, Nelnet temporary	Join Virgin Pulse by visiting: join.virginpulse.com/nelnet	Spouses & domestic partners
Wellnet, Lincoln's onsite health clinic	Full-time, part-time	Automatically enrolled if employed in Nebraska	Yes, if age 2 or older and covered by a Nelnet medical insurance plan
Healthy Me Buck\$ Wellness Reimbursement	Full-time, part-time	Request reimbursement at https://nelnet.servicenowservices.com/esc	No
Marathon Health, Anywhere Virtual Care	Full-time, part-time	Automatically enrolled if employed in Wisconsin	Yes, if age 2 or older
Recreational Sport Sponsorship Program	Full-time, part-time	Complete sponsorship form and waiver	No
Livongo, Diabetes management program	Full-time, part-time	Contact Livongo at 800.945.4355, Registration code: Nelnet	No
Real Appeal	Full-time, part-time	https://Nelnet.RealAppeal.com	No
Health Improvement Coaching	Full-time, part-time	Wellnet powered by Marathon Health Lincoln Square, Suite 203, and 401 Building, Lower Level 402.369.7057 (Nebraska only) Virgin Pulse 888.671.9395	Yes. Must be a spouse or domestic partner to participate with US Wellness.
Tobacco Cessation Program	Full-time, part-time	Contact ComPsych at 866.379.0892 Contact Wellnet at 402.369.7057 (Nebraska only)	If over age 18 and living in same household as associate Yes, if covered by a Nelnet medical insurance plan

	Eligible associates	How to enroll	Are my dependents eligible?
Benefits			
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
Virtual Medical Visits and Telemental Health	Full-time, part-time, FACTS Ed*	Automatically enrolled if enrolled in a Nelnet Medical plan	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
Voluntary Plans: Accident, Critical Illness, Hospital Indemnity	Full-time, part-time, FACTS Ed*	Enroll online in Workday	Yes
Maternity Support Program	Enrolled in Nelnet Medical Plan, FACTS Ed*	Contact UnitedHealthcare at 877.201.5328	Yes

Eligible first day of the month following six months of employment

Adoption Benefits	Full-time, part-time, FACTS Ed*	Go to the Portal	No
Tuition Assistance	Full-time, part-time, FACTS Ed*	Go to Tuition Assistance Portal Page	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
**Paid Medical Leave	Work 6 months, FACTS Ed*	Go to Leaves Portal Page	No
**Paid Parental Leave	Work 6 months, FACTS Ed*	Go to Leaves Portal Page	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
FMLA Leave	Work 1,250 hours in prior 12 months, FACTS Ed*	Lincoln Financial Group	No

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

**Leave hour requirement currently waived due to tax credit until 2025.





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 320 hours.

Paid Holidays

As a Nelnet associate, you receive 10 paid holidays each year. Nelnet observes six standard holidays and five floating holidays each year.

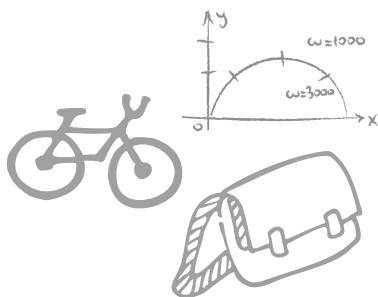
- New Year's Day
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving Day
- Christmas Day

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 [Portal](#) for more information.

Paid Time Off (PTO) Accruals FACTS Ed ONLY

Full-time benefit 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 Portal](#) for details on those specific accrual rates.

Length of employment	ETO accrual per hour paid
Regular Full-Time Non-Exempt Associates (40 hours per week)	
0-4 years	.0693
5-9 years	.0923
10+ years	.1039
Regular Full-Time Exempt Associates (40 hours per week)	
0-4 years	.0846
5-9 years	.1078
10+ years	.1193
Regular Part-Time Non-Exempt Associates (32-39 hours per week)	
0-4 years	.0500
5-9 years	.0693
10+ years	.0769
Regular Part-Time Exempt Associates (32-39 hours per week)	
0-4 years	.0654
5-9 years	.0846
10+ years	.0923
Part-Time Non-Exempt Associates (20-31 hours per week)	
0-4 years	.0346
5-9 years	.0462
10+ years	.0500
Part-Time Exempt Associates (20-31 hours per week)	
0-4 years	.0500
5-9 years	.0616
10+ years	.0646

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 [Portal](#) for additional details.

Free, confidential services are available 24/7. You can access services by phone at 866.379.0892 or by visiting [GuidanceResources.com](https://www.guidanceresources.com) and registering using our 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 Lincoln Financial Group. If approved, you must use any available accrued ETO before going to an unpaid status. See the [Portal](#) for more information.

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 [Service Portal](#) for additional details and list of approved family members.

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 Lincoln Financial Group 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 Lincoln Financial Group as soon as possible. A copy of military orders and military pay is required. See the [Portal](#) for more information.

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 [Portal](#) for more information.

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 [Portal](#) for more information.





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.

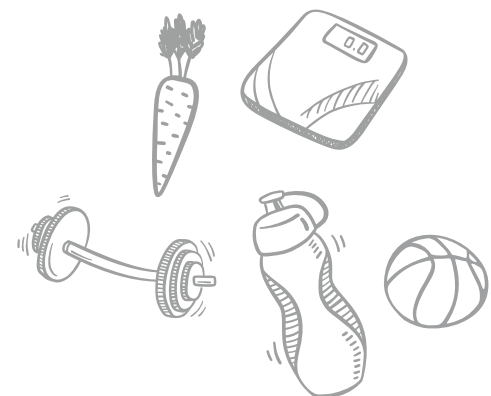
Nelnet offers incentives to associates who participate in our wellness program by completing activities and challenges found on member.virginpulse.com. Associates earn points for each activity or challenge completed, and those who reach level 3 (10,000 points) each quarter will be eligible for the incentives listed below.

Full-time, Part-time, FACTS Ed Benefit Eligible, and Nelnet Temp associates are all eligible

Quarterly Wellness Incentive Payout Timing and Amounts

Earning Period	Paid	Associate only medical coverage with active Health Savings Account at Union Bank	Dependent medical coverage with active Health Savings Account at Union Bank	Not enrolled in medical plan or not eligible for Health Savings Account at Union Bank
Quarter 1 (January 1–March 30)	April	\$225 tax-free HSA deposit	\$450 tax-free HSA deposit	Taxable \$100 added to paycheck
Quarter 2 (April 1–June 30)	July	\$225 tax-free HSA deposit	\$450 tax-free HSA deposit	Taxable \$100 added to paycheck
Quarter 3 (July 1–September 30)	October	\$225 tax-free HSA deposit	\$450 tax-free HSA deposit	Taxable \$100 added to paycheck
Quarter 4 (October 1–December 31)	January 2024	\$225 tax-free HSA deposit	\$450 tax-free HSA deposit	Taxable \$100 added to paycheck

You must be employed at the time of payout. You must have an active Health Savings Account (HSA) prior to receiving the incentive deposit. Your incentive payout will depend on the Nelnet medical plan you are enrolled in at the time of payout. Associates that have hit their annual HSA contribution limit will instead receive \$100 added to their paycheck.



Health Screenings and Goals

New associates who are tobacco-free automatically receive discounted medical premium for the remainder of 2023. Those who elect associate-only medical coverage and are tobacco-free receive free medical premiums.

For the 2023 plan year, medical premiums are determined by the number of health screening goals met during the annual health screenings in fall of 2022. Please review the chart and take action now to reach your goals. If you are unsure of your current health status as it relates to the health screening goals, consider scheduling an appointment with your physician or at Wellnet. Nelnet's medical plans cover 100% of preventive care as well as **two free exams** each calendar year and all associates are encouraged to utilize this benefit.

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. We encourage associates to make healthy choices to improve their overall wellbeing and want associates to fully understand the cost, both financial and physical, of using tobacco products.

Tobacco Cessation Programs

If you or your spouse/domestic partner would like to quit tobacco, consider enrolling in the free ComPsych tobacco cessation program. Associates who successfully complete the program requirements qualify for the tobacco-free premium discounts. To enroll, call ComPsych at 866.379.0892. Nebraska associates also have the opportunity to enroll in tobacco cessation through Wellnet by calling 402.369.7057.

New associates that use tobacco products must enroll in a tobacco cessation course within 30 days of electing benefits, and complete the course within 90 days to receive discounted premiums. Failure to meet these requirements will result in higher medical premiums and discounts will not be awarded related to tobacco status.

Spouse/Domestic Partner Wellness Incentive Plan

Spouses and domestic partners who are enrolled in a Nelnet medical plan and complete a Nelnet health screening are eligible to receive an annual incentive up to \$500 in the form of a Health Savings Account (HSA) deposit, paid out in April 2023. Spouses and domestic partners are welcome to participate annually in the free, on-site health screenings.

\$5 for 5% Improvement Program

Associates that miss a health metric have the opportunity to receive a \$5 discount (or more) for making a 5% improvement during the year. Learn more [here](#).

Health Screening Goals

1. Body Composition

Body Mass Index (BMI) ≤ 25
OR

Body fat:

Ages 20-39

Women $\leq 33\%$

Men $\leq 20\%$

Ages 40+

Women $\leq 34\%$

Men $\leq 21\%$

OR

Waist circumference:

Women $\leq 33"$

Men $\leq 38"$

2. Blood pressure (mm Hg) $\leq 120/80$

3. Total cholesterol (mg/dL) ≤ 200

OR

Cholesterol ratio ≤ 5

4. Blood glucose (mg/dL) ≤ 100

Tobacco/Nicotine:

You must be tobacco free or enrolled in the ComPsych or Wellnet Tobacco Cessation program.

Wellnet is Nelnet's on-site health and wellness center located in Lincoln, powered by Marathon Health.

***For Nebraska associates only.**

Wellnet's staff is licensed to diagnose, treat, and prescribe for a wide variety of common illness and injuries. They have a full range of health screening, lifestyle coaching, tobacco cessation, and disease management services.

Services are available exclusively to Nelnet benefit-eligible associates (scheduled work hours are 20 or more per week) as well as their families and

dependents ages six years and older who are enrolled in the Nelnet medical plan.

Hours of Operation:

Lincoln Square: Monday - Friday, 7 a.m. to 1 p.m. and 2 p.m. to 4 p.m. (Central)

401 Building: Tuesday, 8 a.m. to 1 p.m. and Thursday, 8 a.m. to 3 p.m. (Central)

Wellnet visits are by appointment only. Call 402.369.7057 or visit Marathon-Health.com/MyPHR to schedule an appointment.

Marathon Health-Anywhere

***For Wisconsin associates only.**



Virtual care is available Monday-Friday from 7 a.m. to 5 p.m. For any acute (sick) care after hours, the Marathon Health Anywhere on-call team is available 24/7, 365 days a year.

Free Flu Shots

Free flu shots are available to associates and their spouse/domestic partner during annual on-site health screenings, where available. This benefit is available even if you or your spouse/partner is not enrolled in a Nelnet medical plan or participating in a health screening. 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.

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](#).

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 [Portal](#).

Real Appeal

Real Appeal is a free online lifestyle program designed to help you lose weight, feel better, and improve your health - one step at a time.

This program is offered by UnitedHealthcare (UHC) using the Rally Coach platform and is available to associates participating in the UHC medical plan* as part of your insurance benefit. Get started by registering at: nelnet.realappeal.com

Livongo, Diabetes Management Program

Livongo is a new approach to diabetes management that combines advanced technology with personal coaching to support you 24/7 with your diabetes. Livongo provides you with unlimited strips and lancets, a Smart blood glucose monitor, and tips to help you stay on track. This is a FREE program available to associates that manage a form of diabetes and are enrolled in a Nelnet Medical Plan.

To enroll, visit <https://welcome.livongo.com/Nelnet> and enter the registration code NELNET. For more details, visit the [Portal](#).

Maternity Support Program

Expecting mothers, either Associate or Spouse/Domestic Partner, enrolled in a Nelnet medical plan are eligible to enroll in the [Maternity Support](#) program through UnitedHealthcare and can earn a Health Savings Account (HSA) contribution of up to \$1,000 for completing the program. To enroll, contact UnitedHealthcare at 877.201.5328 or visit MyUHC.com.

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 [Portal](#) for more information.

Lifestyle Coaching

Virgin Pulse offers free lifestyle coaching programs. If you are interested in losing weight, managing stress, or eating healthier, log in to Virgin Pulse 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.

Understanding Medical Terminology

Glossary of terms

Aggregate deductible	Gold HSA Medical Plan has an aggregate deductible. You must meet the deductible before coinsurance begins.
Coinsurance	Coinsurance is the percentage of the cost you pay for services provided after the deductible has been met.
Co-pay	A copayment or co-pay is the fixed amount you pay to a healthcare provider each time a service is provided.
Deductible	Your deductible is the amount of money you must pay for healthcare services before the insurance company begins paying their portion of the cost.
Embedded deductible	Silver and Bronze HSA Medical Plans have an embedded deductible. If you are on a family medical plan with an embedded deductible, your plan contains two components, an individual deductible and a family deductible. Having two components to the deductible allows for each member of your family the opportunity to have insurance policy cover their medical bills prior to the entire dollar amount of the family deductible being met. The individual deductible is embedded in the family deductible.
FSA	A Flexible Spending Account is an account you can contribute pre-tax dollars to and use to pay for out-of-pocket health care expenses and eligible dependent care services.
HDHP	High deductible health plans are health plans that allow you to contribute pre-tax dollars to a Health Savings Account.
HSA	A Health Savings Account is a tax-advantaged savings account. The funds contributed to this account are not subject to federal income tax at the time of deposit, and can be used to offset your medical, pharmacy, dental, and vision expenses.
Open Enrollment	Open Enrollment is the period each fall (usually early November) when Nelnet associates select and enroll in their benefits for the following year.
Out-of-pocket	Out-of-pocket expenses are medical care costs that are not reimbursed by insurance. Out-of-pocket costs include deductibles, coinsurance, and copayments for covered services plus all costs for services that are not covered.
PPO	A Preferred Provider Organization is a type of health plan that contracts with medical providers, like hospitals and doctors, to create a network of participating providers. You pay less if you use providers that belong to the plan's network.
Premiums	Premiums are the funds deducted from each paycheck to pay for your benefits that you elect to enroll in.



Nelnet offers three qualified High Deductible Health Plans (HDHP), administered by UnitedHealthcare (UHC). Each plan is a Preferred Provider Organization (PPO) medical and pharmacy plan offering competitive premiums and covering 100% of preventative care as well as two free exams each calendar year. As a New Hire, you 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 days of a Qualifying Event. (see [Eligibility Chart](#) for details).

All plans offer the following:

- UnitedHealthcare medical identification cards mailed directly to your home 10-15 business days after enrollment.
- In- and out-of-network coverage that allows you to visit any doctor you choose. Discounts are applied to in-network providers.
- Prescription drug coverage through a network retail pharmacy or UnitedHealthcare's mail order program.
- Advocate4me hotline available to assist with questions about coverages and costs related to UnitedHealthcare coverage: 844.333.2614.
- The Core Plus and Healthcare Reform Preventive listings have medications that are covered at 100%.
- Eligibility to contribute to a Health Savings Account (HSA) when you are enrolled in a HDHP and meet all other HSA requirements.
- Eligibility to earn tax-free wellness incentives deposited into your HSA.

These plans do not:

- Require you to have a primary care physician.
- Require referrals to see specialists.
- Exclude coverage for pre-existing conditions.
- Allow first dollar coverage under the IRS therefore co-pays are not allowed. All covered medical and pharmacy expenses goes toward your annual deductible and coinsurance. Prescription drug costs apply toward your annual deductible and coinsurance.

Virtual Visits

Nelnet associates and their dependents enrolled in a Nelnet medical plan have access to Virtual Visits, a 24/7 telemedicine portal, using the app via a mobile phone or computer. This is a convenient and affordable option for receiving medical advice, mental health services, and treatment of non-life-threatening symptoms such as an ear infection or flu symptoms. Visit [MyUHC.com](#) for more information.

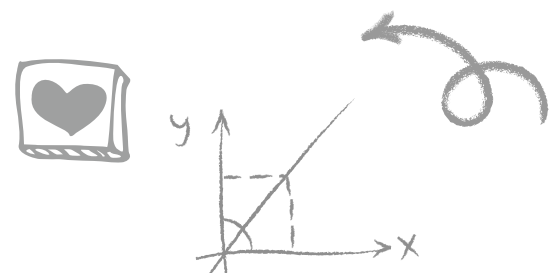
UnitedHealthcare Tools

Prior to enrollment:

Locate an in-network doctor or search prescription drug listings by visiting [WhyUHC.com/Nelnet](#)

Once enrolled:

- UHC Mobile App
- [MyUHC.com](#)
- Virtual Medical visits
- Telemental health



MEDICAL	Gold HSA Medical Plan		Silver HSA Medical Plan		Bronze HSA Medical Plan	
	In-network	Out-of-network	In-network	Out-of-network	In-network	Out-of-network
Annual deductible	\$1,500 individual \$3,000 dependent	\$3,000 individual \$6,000 dependent	\$3,500 individual \$7,000 dependent	\$7,000 individual \$14,000 dependent	\$6,500 individual \$13,000 dependent	\$6,750 individual \$13,500 dependent
	Aggregate Deductible: Dependent coverage must reach the dependent deductible before coinsurance begins		Embedded Deductible: Each person must reach the individual deductible before coinsurance applies		Embedded Deductible: Each person must reach the individual deductible before coinsurance applies	
Coinsurance applies after deductible	80% paid by plan	50% paid by plan	100% paid by plan		100% paid by plan	
Out-of-pocket maximums	\$3,000 individual \$6,000 dependent	\$6,000 individual \$12,000 dependent	\$3,500 individual \$7,000 dependent	\$7,000 individual \$14,000 dependent	\$6,500 individual \$13,000 dependent	\$6,750 individual \$13,500 dependent
Physician services						
Office physician visits	80% coinsurance after deductible	50% coinsurance after deductible	Applied to deductible		Applied to deductible	
Preventive care: well-baby, well-person, immunizations	100% paid by plan	50% coinsurance after deductible	100% paid by plan	Applied to deductible	100% paid by plan	Applied to deductible
Chiropractic: limit of 20 visits per year Acupuncture: limit of 20 visits per year	80% coinsurance after deductible	50% coinsurance after deductible	Applied to deductible		Applied to deductible	
Virtual Visits and Telemental Health	Consults for acute care are \$50 or less. Mental health costs vary by treatment; 80% coinsurance after deductible	Not covered	Consults for acute care are \$50 or less. Mental health costs vary by treatment; 100% co-insurance after deductible	Not covered	Consults for acute care are \$50 or less. Mental health costs vary by treatment; 100% co-insurance after deductible	Not covered
Hospital services						
Inpatient hospitalization Office visits Outpatient surgery Lab, X-ray, & other services	80% coinsurance after deductible	50% coinsurance after deductible	Applied to deductible		Applied to deductible	
Emergency room	80% coinsurance after deductible		Applied to deductible		Applied to deductible	
Mental health/substance abuse						
Office visits Inpatient facility Outpatient facility	80% coinsurance after deductible	50% coinsurance after deductible	Applied to deductible		Applied to deductible	
Prescription drugs						
Retail pharmacy: generic & brand name	80% coinsurance after deductible	50% coinsurance after deductible	Applied to deductible		Applied to deductible	
Mail order pharmacy: generic & brand name	80% coinsurance after deductible	Not covered	Applied to deductible	Not covered	Applied to deductible	Not covered
Core Plus or Health Care Reform Preventive Drug listing	100% paid by plan	50% coinsurance after deductible	100% paid by plan	Applied to deductible	100% paid by plan	Applied to deductible

Note: This information is a brief summary of benefits and is not all-inclusive. If a discrepancy should exist between this document and official plan documents, the plan documents will supersede this document. Nelnet has the sole discretion of interpreting the plan if an omission or misstatement is discovered on the summary documents and/or summary plan descriptions or any other plan document.

Selecting the Best Medical Plan for You

When selecting a medical plan, start by considering what types of medical situations you or your family may encounter this 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](#) for assistance.

Costs for Associate-Only Coverage Using In-Network Providers

	Gold HSA Medical	Silver HSA Medical	Bronze HSA Medical
\$150 preventive care office visit	\$0	\$0	\$0
\$22 preventive generic prescription	\$0	\$0	\$0
\$100 tier 3 antibiotic prescription	\$100 (applies to deductible)	\$100 (applies to deductible)	\$100 (applies to deductible)
\$6,000 outpatient surgery	Deductible: \$1,400 20% coinsurance: \$920	Deductible: \$3,400	Deductible: \$6,000
TOTAL you pay	\$2,420	\$3,500	\$6,100
Less wellness participation incentive⁶	-\$900 (HSA deposit)	-\$900 (HSA deposit)	-\$900 (HSA deposit)
Plus single coverage annual premium⁷	\$0	\$0	\$0
Your TOTAL annual costs	\$1,520	\$2,600	\$5,200

⁶Assumes you will earn the full 2022 wellness participation incentive of \$900 for HDHP associate-only coverage.

⁷Assumes you are tobacco-free and will meet four health screening goals or were hired in 2022.

Costs for Family Coverage Using In-Network Providers

	Gold HSA Medical	Silver HSA Medical	Bronze HSA Medical
\$150 preventive care office visit	\$0	\$0	\$0
\$22 preventive generic prescription	\$0	\$0	\$0
\$100 Tier 3 antibiotic prescription	\$100 (apply to deductible)	\$100 (apply to deductible)	\$100 (apply to deductible)
\$6,000 outpatient surgery	Deductible: \$2,900 20% coinsurance: \$620	Deductible: \$3,400	Deductible: \$6,000
TOTAL you pay	\$3,620	\$3,500	\$6,100
Less wellness participation incentive⁸	-\$1,800 (HSA deposit)	-\$1,800 (HSA deposit)	-\$1,800 (HSA deposit)
Less spouse/partner wellness incentive⁹	-\$500 (HSA deposit)	-\$500 (HSA deposit)	-\$500 (HSA deposit)
Plus family coverage annual premium¹⁰	\$3,640	\$2,548	\$1,690
Your TOTAL annual costs	\$4,960	\$3,748	\$5,490

⁸Assumes you will earn the maximum 2023 wellness participation incentive of \$1,800 for HDHP family/dependent coverage.

⁹Assumes spouse/partner completes a health screening and earns the maximum incentives from health screening goals.

¹⁰Assumes you are tobacco-free and will meet four health screening goals or were hired in 2023.

Union Bank & Trust also provides calculators to assist in analyzing health plan options. To check them out visit ubt.com/health.



Dental Plan



Nelnet’s dental plan, administered by Ameritas, provides preventative, 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.

DENTAL – Same coverage for both in-network and out-of-network	
Calendar year deductible	\$50 per individual (\$150 family)
Coinsurance	
Preventive services	100%; not subject to deductible
Basic services	80% after deductible
Major services	50% after deductible
Orthodontic services	100% for children and adults; not subject to deductible
Maximums	
Preventive, basic, and major	\$1,500 per year per covered dependent
Dental Care Rewards Program	\$100 per year (five-year max) per covered dependent for completing a visit each year
Orthodontic	\$2,000 per lifetime per covered dependent

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



Vision Benefits

Nelnet's vision plan is provided by EyeMed and includes two plans: Essential and Enhanced. Review the plan options below and select the one that best fits the needs of you and your family. You will receive an identification card from EyeMed 10-15 business days after you elect to enroll in a plan. Visit EyeMed.com or call 866.723.0596 for a list of participating providers or PLUS providers in your area.

Essential Vision	In-network	Eye360 PLUS Provider	Out-of-network maximum reimbursements
Exam (once per calendar year)	100% after a \$20 co-pay	100%; no co-pay	\$35 allowance
Maximums			
Single, bifocal, and trifocal lenses	100% after a \$20 co-pay		\$25 allowance
Standard progressive lenses	100% after an \$85 co-pay		\$40 allowance
Standard anti-reflective coating	100% after a \$45 co-pay		Not covered
Standard plastic scratch coating	100%; no co-pay		\$5 allowance
Frames (calendar year allowance)	\$100; 20% off balance over \$100	\$150; 20% off balance over \$150	\$45 allowance
Disposable contacts (calendar year allowance)	\$115 paid by plan per year		\$100 paid by plan per year
Standard fit and follow up	\$55 co-pay		Not covered
Retinal imaging	100% after a \$39 co-pay		Not covered

Enhanced Vision	In-network	Eye360 PLUS Provider	Out-of-network maximum reimbursements
Exam (once per calendar year)	100%; no co-pay	100%; no co-pay	\$35 allowance
Maximums			
Single, bifocal, and trifocal lenses	100% after a \$10 co-pay		\$25 allowance
Standard progressive lenses	100% after a \$10 co-pay		\$55 allowance
Standard anti-reflective coating	100%; no co-pay		\$5 allowance
Standard plastic scratch coating	100%; no co-pay		\$5 allowance
Frames (calendar year allowance)	\$160; 20% off balance over \$160	\$210; 20% off balance over \$210	\$80 allowance
Disposable contacts (calendar year allowance)	\$160 paid by plan per year		\$128 paid by plan per year
Standard fit and follow up	\$0 co-pay (includes 2 follow-up visits)	\$40 allowance	
Retinal imaging	100% after a \$39 co-pay	Not covered	

Additional benefits provided with your 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.
- **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).

Bi-weekly Medical, Dental, and Vision 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.

Medical Plan Bi-Weekly Premiums

*Free Premiums: New associates who are tobacco-free and enroll in associate-only medical coverage will receive free medical premiums for the remainder of 2023.

	Meet 4 Goals	Meet 3 Goals	Meet 2 Goal	Meet 0-1 Goals	Tobacco User
Gold HSA Medical					
Associate only	\$53*	\$61	\$83	\$98	\$214
Associate + spouse	\$102	\$117	\$154	\$186	\$427
Associate + child(ren)	\$100	\$104	\$149	\$181	\$412
Family	\$147	\$168	\$216	\$268	\$616
Silver HSA Medical					
Associate only	\$36*	\$44	\$63	\$75	\$178
Associate + spouse	\$70	\$89	\$115	\$137	\$340
Associate + child(ren)	\$67	\$83	\$107	\$129	\$321
Family	\$103	\$129	\$167	\$198	\$495
Bronze HSA Medical					
Associate only	\$23*	\$37	\$47	\$58	\$116
Associate + spouse	\$47	\$68	\$89	\$95	\$267
Associate + child(ren)	\$42	\$63	\$84	\$100	\$243
Family	\$68	\$89	\$116	\$131	\$368

Domestic partner bi-weekly fringe

Gold HSA Medical	\$301.30
Silver HSA Medical	\$203.96
Bronze HSA Medical	\$187.64

This is not a premium charged for your domestic partner. It is an amount that we are required to tax you on. Therefore, the taxes on this amount will be deducted from your paycheck for the coverage of your domestic partner.

Vision plan bi-weekly premiums

Essential Plan	
Associate only	\$2.57
Associate + spouse	\$4.88
Associate + child(ren)	\$5.14
Family	\$7.55
Enhanced Plan	
Associate only	\$8.22
Associate + spouse	\$15.62
Associate + child(ren)	\$16.45
Family	\$24.17

Dental plan bi-weekly premiums

Associate only	\$4.65
Associate + spouse	\$10.23
Associate + child(ren)	\$8.37
Family	\$11.16
Domestic partner taxable non-cash fringe¹⁶	\$17.94

¹⁶You will be required to pay taxes on this domestic partner fringe.

Weekly Medical, Dental, and Vision 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.

Medical Plan Weekly Premiums

*Free Premiums: New associates who are tobacco-free and enroll in associate-only medical coverage will receive free medical premiums for the remainder of 2023.

	Meet 4 Goals	Meet 3 Goals	Meet 2 Goal	Meet 0-1 Goals	Tobacco User
Gold HSA Medical					
Associate only	\$26.50*	\$30.50	\$41.50*	\$49	\$107
Associate + spouse	\$51	\$58.50	\$77	\$93	\$213.50
Associate + child(ren)	\$50	\$52	\$74.50	\$90.50	\$206
Family	\$73.50	\$84	\$108	\$134	\$308
Silver HSA Medical					
Associate only	\$18*	\$22	\$31.50	\$37.50	\$89
Associate + spouse	\$35	\$44.50	\$57.50	\$68.50	\$170
Associate + child(ren)	\$33.50	\$41.50	\$53.50	\$64.50	\$160.50
Family	\$51.50	\$64.50	\$83.50	\$99	\$247.50
Bronze HSA Medical					
Associate only	\$11.50*	\$18.50	\$23.50	\$29	\$58
Associate + spouse	\$23.50	\$34	\$44.50	\$47.50	\$113.50
Associate + child(ren)	\$21	\$31.50	\$42	\$50	\$121.50
Family	\$34	\$44.50	\$58	\$65.50	\$184

Domestic partner weekly fringe

Gold HSA Medical	\$150.65
Silver HSA Medical	\$101.98
Bronze HSA Medical	\$93.82

This is not a premium charged for your domestic partner. It is an amount that we are required to tax you on. Therefore, the taxes on this amount will be deducted from your paycheck for the coverage of your domestic partner.

Vision plan weekly premiums

Essential Plan	
Associate only	\$1.29
Associate + spouse	\$2.44
Associate + child(ren)	\$2.79
Family	\$3.78
Enhanced Plan	
Associate only	\$4.11
Associate + spouse	\$7.81
Associate + child(ren)	\$8.23
Family	\$12.09

Dental plan weekly premiums

Associate only	\$2.33
Associate + spouse	\$5.12
Associate + child(ren)	\$4.19
Family	\$5.58
Domestic partner taxable non-cash fringe ¹⁶	\$8.97

¹⁶You will be required to pay taxes on this domestic partner fringe.



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 health care 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 website. Note that non-eligible expenses may be subject to penalty.

To contribute to an HSA:

- You must open an HSA account through 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 6 months prior to enrolling. Please notify People Services of enrollment in these benefits by submitting a [ticket](#).
- Your spouse cannot be enrolled in a Health Care Flexible Spending Account.

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 health care 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.

2023 Annual IRS Contribution Limits

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

- Single Coverage Maximum \$3,850
- Dependent Coverage Maximum \$7,750
- Age 55 or Older: Add \$1,000 to the above maximums

Contributions include:

- Your Paycheck Contributions
- Nelnet Contributions
- Quarterly Wellness Incentives
- Bonus Incentives
- ETO Cashout
- Personal Contributions through Omnify

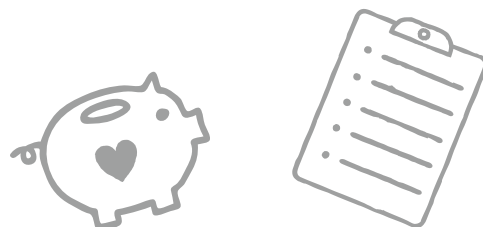
Eligible Dependents

- Your HSA can be used for health care expenses of dependents eligible to be claimed on your federal tax return.
- Dependents do not need to be insured on a Nelnet health 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 health care 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 Account 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 QHDHP information is true.
- Select Submit.

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.



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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 health care expenses and eligible dependent care services.

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

- **Health Care FSA:** This account is available to associates who are not eligible to participate in an HSA or are not covered by a Nelnet medical insurance plan. Contributions are made pre-tax, up to the maximum annual contribution of \$3,050. 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 2023 is \$5,000. Dependent Care FSA will only be available for associates with an annual salary up to \$100,000.
- **Limited Purpose Health Care FSA:** This account is only available to Nelnet associates enrolled in a medical insurance plan. These funds can only be used on dental and vision expenses with an annual maximum contribution of \$3,050.

Contributions

Each year, elect the total amount you would like to 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 must be submitted to UnitedHealthcare by March 31, 2023. 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. 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 health care 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 health care 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 Omnify website at www.ubt.com/health. Once enrolled, you can register your FSA at ubt.com/health to view your account balance and any claims submitted for reimbursement.

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



Supplemental Benefits

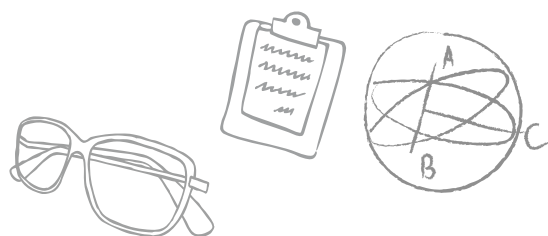
Nelnet offers additional supplemental benefits through Lincoln Financial Group. These plans are designed to fill the gaps in your major medical plan, such as deductibles and coinsurance, and help to cover the non-medical expenses associated with an injury or personal illness (e.g., taking time off work). You don't need to have Nelnet's medical plan in order to purchase either of these supplement benefits. Benefit payments are paid directly to you upon your approved claim.

For more detailed information, review the brochure:

- [Hospital Indemnity](#)
- [Critical Illness](#)
- [Accident Care](#)

To request more information or to visit with a Lincoln Financial Group representative, please call 800.423.2765 or visit [MyLincolnPortal.com](https://www.mylincolnportal.com)

Pre-existing exclusions may apply. To enroll in any of these plans, please complete your benefit election in Workday.





Life Insurance and Accidental Death and Dismemberment Insurance



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

Company-Paid Basic Life and AD&D

All premiums are paid by Nelnet, and coverage is equal to two times your annual base salary, up to \$500,000. Any benefit amount valued above \$50,000 will be taxed by the IRS. The benefit value, referred to as imputed income, will appear on your paycheck.

Voluntary Life and AD&D

Voluntary life and AD&D insurance are bundled into one premium. Coverage is available for 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.

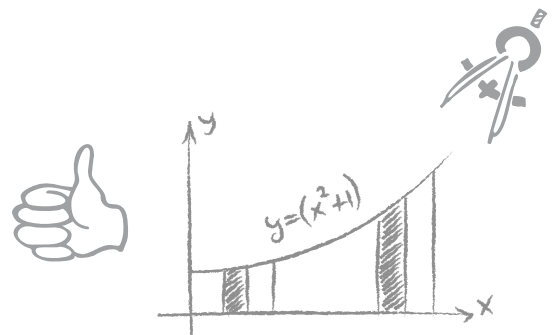
Associate: You can purchase Voluntary Life/AD&D Insurance in increments of \$10,000 up to \$500,000. Evidence of good health is required if you do not enroll when you are first eligible or if you elect coverage of more than \$150,000. Premiums are deducted on an after-tax basis.

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 when you elect coverage in excess of \$30,000. 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 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.

Associate's Age	Monthly Rate per \$1,000
Younger than 25	\$0.07
25-29	\$0.08
30-34	\$0.10
35-39	\$0.110
40-44	\$0.164
45-49	\$0.317
50-54	\$0.542
55-59	\$0.784
60-64	\$1.310
65-69*	\$1.990
70 and older*	\$2.910

*Upon an associate reaching age 65, insurance coverage will decrease according to plan documents.



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.

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.

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

2023 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 employee contribution is \$22,500.

*For those age 50 or older, you can contribute an additional 'catch-up' contribution up to \$7,500. Note: The above limits only apply to contributions you are making. The match dollars from Nelnet are not included.

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 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 [Portal](#).

How to set up your account

- Go to 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 401k election event in Workday when you become eligible, you will automatically be enrolled into a Traditional 401k 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 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.

Benefits Available After Six Months cont.

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 significant other give birth, you will be eligible for 4 weeks paid leave at 100% of your weekly earnings. And, if you both work for Nelnet, you both get 4 weeks paid, to use the time in 1 week increments. Please review the Paid Parental Leave [policy](#) for details or contact [People Services](#) with any questions.

Paid Medical Leave

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:

1. Complete 6 months of employment, and are medically authorized off work.
2. Provide Lincoln Financial Group (LFG) appropriate medical certification from a licensed health care provider, supporting the need for time off work, as well as periodic updates throughout the leave as requested. LFG 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 we 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 Paid Medical Leave 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 or contact [People Services](#) with any questions.

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 6 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 or contact [People Services](#) with any questions.

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.

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 4 weeks in a rolling 12-month period, with time usable in 1 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 or contact [People Services](#) with questions.

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.

Benefits Available After Six Months cont.

Employee Share Purchase Plan |

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. It makes sense to want 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

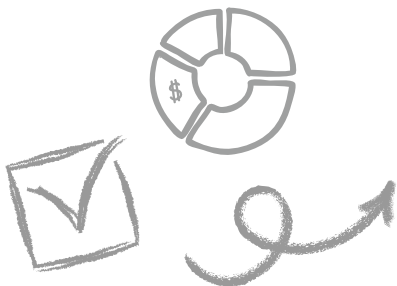
- Complete the ESPP election event in Workday upon your eligibility date and designate your beneficiary.
- Contribution options are either whole percents (up to 20 percent) or flat dollar (\$15 minimum).

Highlights

- Manage your account at Computershare.com/US.
- Maximum stock purchase is \$25,000 market value per calendar year.
- Stock purchases are made on a quarterly basis.

Tuition Assistance Program

Tuition assistance is available to all full-time and part-time associates after one year of employment at Nelnet. The major/degree/certificate program must be related to areas of business 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.



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 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.

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 Lincoln Financial Group. Refer to the [Portal](#) to review eligibility, qualifying events, amount and timing of leave, and pay and benefits during leave.

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.

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 see the [Portal](#) for details.

Associate Discounts

There are various discounts available to Nelnet associates ranging from theme parks to fitness centers. Please see the [Portal](#) for a complete list.

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](#).

Required Notifications

Summary Plan Documents

The following benefit plans documents are accessible through the Nelnet Portal within the correlating Benefit pages: Dental plan, Vision plan, Medical plans, General Health Care Flexible Spending Account plan, Limited Purpose Health Care Flexible Spending Account plan, Life insurance/Accidental Death and Dismemberment (AD&D) plans, Long-Term Disability, Cafeteria plan, Employee Assistance plan, Health and Welfare Benefit plan, 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 October 21, 1998. The Act requires that all group health programs that 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, co-pays, and coinsurance provisions, applicable to other such medical and surgical benefits provided under the program. Health and Human Services requires Nelnet's healthcare plans (e.g., medical, 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. This individually identifiable health information is known as "protected health information" (PHI).

The Nelnet medical care 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.

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 health care plans (e.g., medical, 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. This individually identifiable health information is known as "protected health information" (PHI).

The Nelnet medical care 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 health care 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, UnitedHealthcare is the claims administrator for the medical program). That notice will describe your rights with respect to benefits administered by that individual/organization.

For further information on the Nelnet medical plan or to view the HIPAA Privacy Notice, please refer to Nelnet's HIPAA Policy located on the [Portal](#).

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. There are two situations in which Nelnet must be notified of events that occur:

- If you and your spouse become divorced or legally separated.
- If a dependent child no longer qualifies as an eligible dependent under our plan.

Children will lose eligibility upon reaching a certain specified age. Please refer to your benefit materials for each plan for specific information on your children's eligibility for coverage.

If you or a member of your family experiences any of the events listed above, contact People Services as soon as possible. More detail on the notice is incorporated into the Nelnet Summary Plan Descriptions of our health plans found on the [Portal](#).

Medicare Part D Creditable Coverage

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 or not 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.

Medicare prescription drug coverage became available in 2006 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 October 15 to December 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?

You should also know that 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 receive 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.

For more information about Medicare prescription drug coverage:

- Visit [Medicare.gov](https://www.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 assistance, visit [SocialSecurity.gov](https://www.SocialSecurity.gov), or call 800.772.1213 (TTY 800.325.0778).

Date: November 1, 2022
Nelnet
Jamie Fountain, Benefit and Wellness Director
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

Disclaimer: This catalog is intended to be a general description of the plans and programs offered by Nelnet. It is for informational purposes only and is not all-inclusive. Coverage by these benefits does not imply an employment contract or guarantee of employment and should not be interpreted as such. Nelnet and any successors reserve the right to change, amend, terminate, or modify the provisions of these plans and programs by action of the Company with or without advance notice. All benefits are subject to provisions of the plan document or contracts. No one shall accrue any rights because of any statements in or omission in this catalog, nor shall any statement or omission modify or affect the plan documents. Please refer to the Summary Plan Description and contracts, located on the Nelnet Portal, for further details. Nothing in this catalog is intended to provide medical, tax, or legal advice.

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

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

