ICUBA Membership 2019

A Non-Profit, Self-Funded Employee Health Insurance Plan
Created by Educators for Educators

“Better Benefits Through Collaboration”

Celebrating our 17th Year of Service
ICUBA Growth

As ICUBA celebrates its 17th year, membership has continued to grow, with 27 member educational institutions and more than 16,200+ people enrolled in an ICUBA sponsored Health and WellBeing Plan.
What makes up ICUBA?
ICUBA Health Benefits and Services

Included in the Cost of Medical Insurance Premiums:
• BCBS Global Medical Network with PPO Provider In and Out of Network coverage and NO gatekeeper
• Best-in-class prescription drug benefit management
• BlueRewards powered by Rally, culture of WellBeing with built in incentives
• Retiree coverage
• Employee Assistance Program for all employees and household members
• Single web portal access at ICUBAbenefits.org for all benefits*
• COBRA administration for all benefits*
• Strategic customer service and call centers
• Billing services for all benefits*
• Compliance for all benefits* (e.g., Annual Notice, Plan Documents, SBC, 5500, SAR)
• Lockton services, including big data and communications

* All of the employer’s health and welfare benefits, including endorsed and non-endorsed ICUBA benefits.
Additional Costs beyond Medical Insurance Premiums

- Dental
- Vision
- Life
- Disability
- Health Reimbursement Accounts
- Flexible Spending Accounts
  - Health Care and Dependent Care

Low administrative fee of $2.50 per employee enrolled in the medical plan per month for participation in the ICUBA WellBeing Program
By joining a large health insurance pool like ICUBA, employer members significantly reduce the annual volatility that claims have on employee health care cost each year.

1. Exceptional Medical Benefit Plan Designs
2. Prescription Drug Benefits
3. Employee Assistance Program
4. Competitive and Stable Annual Medical Insurance Premiums
5. Large Employer Support
6. Culture of WellBeing
7. Competitive Voluntary Benefits
Excellent Plan Design

• Offering two Gold Level and one Silver Level BlueCross BlueShield of Florida PPO Blue Options Self-Funded Medical Plans to all employees and their families with premium based only on tier selection (not individual or employer medical claims experience).

• Low out-of-pocket costs for value based benefits that engage employees and their families to access services early when they are least expensive and most effective to treat.
In-Network Benefits – ALWAYS FREE to our members

- Lab Tests
- Pap Tests
- Urinalysis
- Colorectal Screenings
- Prostate Cancer Screenings

Please note: Lab tests performed at an in-network physicians office and not sent to Quest Diagnostics may be subject to coinsurance (deductible does not apply beginning 04/01/18).

- Electrocardiograms
- Echocardiograms
- Mammograms
- Colonoscopies and Sigmoidoscopies
- Immunizations
- Allergy Injections
- Bone Mineral Density Tests
- Ultrasounds of the Breast
- Primary Care BDTC Visits

- Our Employee Assistance Program is available to all members of your household
- Receive up to 6 FREE face-to-face counseling sessions per plan year

Call the Resources for Living EAP 24-hours a day at 1-877-398-5816

- Prescribed diabetic supplies including meters, lancing devices, lancets, test strips, control solution, needles, and syringes
- Prescribed Aspirin for adults
- Prescribed generic folic acid and generic prenatal vitamins for pregnancy
- Prescribed generic statins (if eligible)

All Primary Care Blue Distinction Total Care Provider Visits are always FREE!
The deductible DOES NOT APPLY to the following services!

- Advanced Imaging (MRI, CT scan, PET scan)
- Annual checkups
- Cardiologist*
- Chiropractic services
- Cold
- Common illnesses
- Convenient Care Clinic (Minute Clinic)
- Dermatologist*
- Emergency Room
- Emergency transportation
- Gastroenterologist*
- Gynecologist*
- Health screenings
- Hematologist*
- Hospice
- Immunizations
- Mammograms
- Maternity visits
- Occupational therapy
- Outpatient Mental Health/Substance abuse treatments
- PCP office visits
- Physical therapy
- Physicals
- Prescription drugs
- Preventive care
- Quest Lab work
- Rash
- Sore throat
- Specialist visits
- Speech therapy
- Spinal manipulation
- SurgeryPlus non-emergent surgeries
- Ultrasounds of the breast
- Urgent Care
- Well Woman’s exam

* specialist office visit setting
Knowledge is Power – Deductible first!

Deductible only applies to major services!

• Hospital expenses
• Hospital delivery expenses for maternity
• Outpatient Facility charges
• Durable Medical Equipment
• Prosthetic appliances
• Hearing aids
• TMJ
• Inpatient rehabilitation
• Skilled nursing rehab

• Home health care
• Private duty nursing
• In-patient Mental Health/Substance abuse treatments
• All Hospital or Out-Patient Surgery (unless through SurgeryPlus)
• X-ray
• Ultrasound (except breast ultrasound)
<table>
<thead>
<tr>
<th>In-Network Benefit Summary Comparison</th>
<th>Preferred PPO</th>
<th>Premier Copay</th>
<th>$4,000/$8,000 Ded PPO</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Deductible</strong> – Individual/Family</td>
<td>$2,500/$5,000</td>
<td>$2,500/$5,000</td>
<td>$4,000/$8,000</td>
</tr>
<tr>
<td><strong>Coinsurance</strong></td>
<td>20%</td>
<td>20%</td>
<td>30%</td>
</tr>
<tr>
<td><strong>Separate Out-of-Pocket Maximums</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Medical – Individual / Family</td>
<td>$4,000/$8,000</td>
<td>$4,000/$8,000</td>
<td>$5,350/$10,700</td>
</tr>
<tr>
<td>Prescription Drugs – Individual / Family</td>
<td>$2,000/$4,000</td>
<td>$2,000/$4,000</td>
<td>$2,000/$4,000</td>
</tr>
<tr>
<td><strong>Blue Distinction Total Care PCP</strong></td>
<td></td>
<td>$0</td>
<td></td>
</tr>
<tr>
<td>Teladoc (1-800-Teladoc)</td>
<td></td>
<td>$5 Copay</td>
<td></td>
</tr>
<tr>
<td>Convenient Care Clinics</td>
<td></td>
<td>$10 Copay</td>
<td></td>
</tr>
<tr>
<td>Emergency Transportation</td>
<td></td>
<td>$250 Copay</td>
<td></td>
</tr>
<tr>
<td>Prescription Drugs</td>
<td></td>
<td>$5 / $10 / $40 / $75 Copay</td>
<td>$10 / $20 / $80 / $150 Copay</td>
</tr>
<tr>
<td>Physician Office Visits</td>
<td>20%</td>
<td>$25 Copay</td>
<td>$35 Copay</td>
</tr>
<tr>
<td>Specialist Office Visits</td>
<td>20%</td>
<td>$50 Copay</td>
<td>$70 Copay</td>
</tr>
<tr>
<td>Urgent Care Center</td>
<td>$30 Copay</td>
<td>$50 Copay</td>
<td>$70 Copay</td>
</tr>
<tr>
<td>Emergency Room Services <em>(waived if admitted)</em></td>
<td>$300 Copay</td>
<td>$300 Copay</td>
<td>$500 Copay</td>
</tr>
<tr>
<td>Independent Clinical Labs <em>(free standing facilities and office visits)</em></td>
<td>0% - Quest 20% - Outpatient Setting</td>
<td>0% - Quest 20% - Outpatient Setting</td>
<td>0% - Quest 30% - Outpatient Setting</td>
</tr>
<tr>
<td>Mental Health &amp; Substance Abuse</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Inpatient</td>
<td>20% AD*</td>
<td>20% AD*</td>
<td>30% AD*</td>
</tr>
<tr>
<td>Outpatient</td>
<td>20%</td>
<td>$25 Copay</td>
<td>$35 Copay</td>
</tr>
</tbody>
</table>

**Deductible Does Not Apply:** Physician & Therapy Visits, Convenient Care Visits, Specialist Visits, Urgent Care, Imaging, Emergency Room, Emergency Transportation, and Prescription Drugs

**Deductible Applies:** Hospital Expenses, Outpatient Facility Charges, X-rays, Durable Medical Equipment, Prosthetic Appliances, Inpatient Rehabilitation, and Home Health Care

* After Deductible
Blue Distinction Total Care – Free PCP!

Primary Care
Blue Distinction Total Care Providers are always $0

(Medically necessary services performed in a Family Practice, Internal Medicine and Pediatric BDTC are always FREE)
Get the care you need!

<table>
<thead>
<tr>
<th>Primary Care Office Visit</th>
<th>Teladoc, Convenient Care or Urgent Care</th>
<th>Emergency Room (ER)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Your first stop for everyday health services</strong></td>
<td><strong>Everyday health concerns when you cannot see your PCP</strong></td>
<td><strong>Life-threatening health problems</strong></td>
</tr>
<tr>
<td>• Annual checkups</td>
<td>• Sinus problems</td>
<td>• Chest pains</td>
</tr>
<tr>
<td>• Preventive care</td>
<td>• Pink eye</td>
<td>• Uncontrollable bleeding</td>
</tr>
<tr>
<td>• Historical information</td>
<td>• Bronchitis</td>
<td>• Trouble breathing</td>
</tr>
<tr>
<td>• Health screenings</td>
<td>• Cold/Flu</td>
<td>• Major traumas</td>
</tr>
<tr>
<td>• Common illnesses</td>
<td>• Urinary tract infection</td>
<td>• Severe burns</td>
</tr>
<tr>
<td>• Health questions</td>
<td>• Ear infection</td>
<td>• Heart attack symptoms</td>
</tr>
<tr>
<td>• Ongoing medical conditions</td>
<td>• Upper respiratory infection</td>
<td>• Stroke symptoms</td>
</tr>
<tr>
<td>• Disease management</td>
<td>• Nasal congestion</td>
<td>• Coughing/vomiting blood</td>
</tr>
</tbody>
</table>

BDTC $0  
PCP 20%/$25/$35  
Teladoc $5  
Convenient Care $10  
Urgent Care $30/$50/$70  
Emergency Room $300/$500 (waived if admitted)

Please be mindful of free standing pop-up ER clinics which look like Urgent Care!
SurgeryPlus – Surgeons of Excellence

• Certified **Surgeons of Excellence** through a comprehensive evaluation process
• Network participants are licensed, board certified, completed fellowship, with the lowest complication rates
• In addition to physician contracting, SurgeryPlus evaluates facility performance data and controls venue selection appropriately
• SurgeryPlus covers hundreds of medically necessary, non-emergent, planned surgeries including, but not limited to:

  ✓ Knee
  ✓ Hip
  ✓ Shoulder
  ✓ Ankle
  ✓ Wrist/Elbow
  ✓ Rotator Cuff
  ✓ Tendon Repair
  ✓ Carpal Tunnel
  ✓ Spine
  ✓ Disk repair/replacement
  ✓ GI
  ✓ Cardiac
  ✓ ENT
  ✓ General surgery
SurgeryPlus Care Advocates handle everything!

- Full-concierge service creates a better member experience for our Members
- SurgeryPlus will **waive your coinsurance and deductible**, eliminating all out-of-pocket costs, including consultation, surgical procedure and post-procedure appointments up to 90 days

**Locate**
Find best fitting Surgeon of Excellence

**Schedule**
Book timely appointments & manage logistics

**Coordinate**
Organize record transfers from physicians

**Follow Up**
Ensure complete member satisfaction

- First Call Length: ~4 minutes
- Time to Consult: ~21 days
- Time to Procedure: ~35 days
Teladoc

• Single Sign-On available through MyHealthToolkit!
• Telemedicine and Video Consultations are available through Teladoc for just $5 – 24/7/365!
• Members must establish an account at www.teladoc.com prior to seeking treatment
• Company: ICUBA

1-800-Teladoc
(1-800-835-2362)

Teladoc physicians are a national group of NCQA qualified physicians, contracted with Teladoc. This benefit provides national coverage, excluding Arkansas.
Take a doctor with you!

**TOP DIAGNOSES**
• Sinus problems
• Pink eye
• Bronchitis
• Allergies
• Flu
• Cough

**PRESCRIPTIONS AS NEEDED**
• No controlled substances, psychiatric or lifestyle drugs
• Member convenience through e-prescribing
• Appropriate prescribing following CDC guidelines

Please note: Restrictions apply as it relates to number of consults during the year and severity of condition for consultation.

This benefit is meant to *supplement* an ongoing relationship with a PCP and be used as an alternative to Urgent Care. Please make sure you share your Teladoc records with your PCP!
ICUBAcares Pharmacist Advocate Program

Real Pharmacists -- Real Advocates -- Real Solutions

• Prescription Check-up!
• Preferred Brand vs. Non-Preferred tier confusion
• Prior Authorization, Step Therapy, Quantity Limits

ICUBAcares 1-877-286-3967
Monday through Friday 9AM – 5PM
Exceptional Prescription Drug Plan

What makes ICUBA’s prescription plan exceptional?

• High touch Health Advisors and ICUBAcares Pharmacist Advocates
• Access to OptumRx is available through our Single Sign-on
• Low Out-of-Pocket Maximum for Prescriptions
• 30 and 90 day supplies available at Retail
• Diabetic supplies & preventive generic OTC drugs are free
• Low cost, high quality access to specialty drugs
• 24 hour live customer service
OptumRx digital member tools

- SSO from ICUBAbenefits.org
- Mail Order
- Search, compare and save tools
- Manage your medications
- View prescription claims history
- Search plan “Prescription Drug List”
- Find retail pharmacies by zip code
- Create and update text message reminders

![OptumRx digital member tools](image-url)
Employee Assistance Program

Employees do not have to be enrolled in an ICUBA medical plan to use this benefit. All benefit-eligible employees (and everyone who lives in the household) can take advantage of this resource, which includes six free counseling sessions per issue per plan year.

The EAP is a confidential resource that can help employees deal with problems that seem overwhelming. No issue is too large or too small.

- Family problems
- Stress-related issues
- Depression
- Problems at work
- Financial crisis
- Moving
- Retirement planning
- Adopting a child
- Finding childcare or eldercare
- Legal questions

The right support when your employees need it – 24 hours a day / 7 days a week!
Employee Assistance Program

**Emotional**
Speak with a licensed clinician regarding life events to obtain an objective expert point of view over the phone, televideo or in the office. Six sessions per issue per year per covered employee.

**Life**
Obtain referrals for services needed by you or your dependents and save you time. Access to retail, entertainment, travel and fitness discounts.

**Legal**
Gain expert council regarding a wide array of legal needs. Access online legal documents. Request ID theft prevention and resolution support.

**Financial**
Consult with a financial specialist regarding budgeting, retirement planning, college planning, taxes and much more.

1-877-398-5816

Free & Confidential
Our EAP goes digital – With Talkspace you can text a therapist!!

- Talkspace is an online therapy platform that makes mental healthcare more convenient and accessible by connecting users with licensed therapists
- On average, one week of Talkspace messaging equals one EAP session
- Send unlimited multimedia messages (text, audio, pictures, videos, etc) to a therapist via web browser or the Talkspace mobile app
- Expect to hear back from your therapist within one working day, during their business hours, five days per week

1. Call Resources for Living for authorization
2. Register at talkspace.com/rfl
3. Organization Name is your Employer/School

Talkspace is currently provided to adults who are 18 or older. Non-California residents only. If you are a resident of California and need support, please contact Resources for Living at 877-398-5816.
Aetna Resources for Living – Emotional Wellbeing

1-877-398-5816

Option 1: Employee Assistance Program
Option 2: Behavioral Health

Download program apps on Apple and Android:
Resources for Living | MyStrength | Aetna Mobile
Behavioral Health & Substance Abuse Benefits

Professional Counseling
Speak with a licensed clinician to manage a diagnosed behavioral health condition over the phone, televideo or in the office

Psychiatric Medication Evaluation
Medication management for diagnosed behavioral health conditions

Applied Behavioral Analysis Therapy*
Behavioral health services related to Autism Spectrum Disorder (ASD) diagnosis

Intensive Services*
Hospitalization Detoxification Residential treatment

* Prior Authorization required
Condition Management – **FREE WEEKLY SESSIONS!**

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**Health**
- Breast and prostate cancer recovery
- Heart problems
- Diabetes
- Depression
- Digestive health
- Pain management
- Respiratory problems
- Substance abuse

**Life**
- Depression/anxiety
- Postpartum depression
- Caregiver status (child, elder, autism)
- Grief and loss
- Military transition

### Program Details

**How do I meet with my therapist and coach?**
- You choose
- Meet via web-based videoconferencing or over the telephone

**What is the appointment frequency?**
- Meet once a week with your therapist, to address emotional challenges
- And meet once a week with a behavior coach, to identify health goals and develop an action plan

**How long is the program?**
- Eight weeks
- Sixteen sessions
ICUBA medical plan annual premium increases have been, on average, about 4.5% per year for the last five years.

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<thead>
<tr>
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</tr>
</thead>
<tbody>
<tr>
<td>Employee Only</td>
<td>$636</td>
<td>$673</td>
<td>$641</td>
<td>$602</td>
<td>$580</td>
<td>$558</td>
<td>$539</td>
</tr>
<tr>
<td>Employee and Spouse</td>
<td>$1,357</td>
<td>$1,431</td>
<td>$1,364</td>
<td>$1,281</td>
<td>$1,234</td>
<td>$1,186</td>
<td>$1,109</td>
</tr>
<tr>
<td>Employee and Child(ren)</td>
<td>$966</td>
<td>$1,212</td>
<td>$1,154</td>
<td>$1,084</td>
<td>$1,044</td>
<td>$1,005</td>
<td>$971</td>
</tr>
<tr>
<td>Employee and Family</td>
<td>$1,618</td>
<td>$1,886</td>
<td>$1,797</td>
<td>$1,687</td>
<td>$1,625</td>
<td>$1,562</td>
<td>$1,510</td>
</tr>
<tr>
<td>Employee Only Increase</td>
<td>N/A</td>
<td>6.5%</td>
<td>6.5%oh</td>
<td>3.8%</td>
<td>4.0%</td>
<td>3.5%</td>
<td>5.5%</td>
</tr>
</tbody>
</table>

Preferred PPO Plan rates and increases displayed
How does ICUBA stack up to the others?

Average annual cost of Employee Only coverage

- ICUBA: $10,458
- Education Industry: $12,202
- Everyone Else: $13,395

Illustration includes adjustment factors for demographics, location, and plan value.
How does ICUBA stack up to the others? (Continued)

ICUBA’s costs are 17% below the broad database benchmark average and 22% below the education industry benchmark average.
Long-Term Stability of ICUBA Medical Plan

ICUBA self-insures Medical, Prescription Drug and Behavioral Health Benefits, and fully-insures dental, vision, life, and disability benefits

Self-insuring allows ICUBA to use more than 92% of premium dollars directly on benefits

This exceeds Health Reform standards by 7%
All inclusive – Big employer Customer Service level, including full support with all compliance issues regarding employee health insurance.

- Dedicated medical case manager access for each enrolled member
- Useful big data to employer in order to gauge population’s health
- Comprehensive customer service
- All electronic enrollment, billing, communications and reporting for all benefits, including payroll interface
- Consolidated billing for all benefits
- COBRA service for all benefits
- Pre and Post-Medicare retiree benefits
- Regular meetings at the Human Resources Advisory Committee on a regional and state level
- Free health fairs and budget support for wellness initiatives
- ICUBA and vendor campus presence
- Consumer price transparency and advocacy
- Discount Program on a host of consumer goods
BCBS Care Connected enhanced customer service

The next generation of service to facilitate care!

A real-time connection to BCBS customer service with your own designated, personal advocate!

– Help with claim questions
– Concierge assistance for billing
– Provider appointments
– Lifestyle coaching
– Chronic condition coaching
Health Management and Care Consultants

We are calling because we care!

- These trained health advisors and registered nurses provide tools, education and advocacy to help you manage chronic health conditions
- Assist with goal setting, help you better understand your doctor’s treatment plan and support you with referrals, transition of care and assistance addressing gaps in care
- ICUBA Members with specific health challenges, may receive a call from one of our Care Consultants from BCBS, Optum, ICUBAcares or Aetna.

As a member of our self-insured health plan, and the primary person responsible for managing your health, we highly recommend you take advantage of this valuable service if a health advisor calls you! Working together to manage your health will help you live life to the fullest!

Members in case management for more than three months typically receive a significant reduction in costs saving everyone premium dollars!
Enrolling in your benefits at ICUBAbenefits.org

• During your enrollment period you are free to update your benefits
• Elections will remain in effect until the next plan year, as stipulated by Section 125 Internal Revenue Code
• Employees may change elections during the plan year only within 30-days of a qualified life event

How to get started:

• Click the Start Your Enrollment button located at the top of your home page.
• You will be asked to confirm your personal information. Once complete, select the orange Continue button on the right panel to review your selections and complete your enrollment.
• View, Email or Print your enrollment confirmation once complete!
Ask Emma!

If you have questions while you are enrolling for benefits – simply ask Emma!

- Emma is a decision support tool and she can help you make smart, cost-effective benefits decisions to fit your individual needs.
- She will ask you a few questions for a personalized “walk through”.
- Using these questions, Emma estimates your annual costs, using real-life scenarios from your personal experiences and premium contribution.
- Emma also has FAQs on various benefit information.
- Emma is available if you need her in the top left corner of your enrollment.

No more wondering...

*Which Plan Is Right For Me*
ICUBAbenefits.org Single Sign-On!

Universal username:
First Initial + Last Name + Last 4 of your SSN
Mobile Apps

Good health is in your hands – Access personalized health information and tools while on the go! Mobile Apps provide your employees with easy access to personalized health information.

Now you can enjoy the making-your-life-easier utility of the MyHealthToolkit in an app! With the app you can use your digital medical ID card from your phone and smart wallet feature, check the status of your claims, view benefits and what's covered by your medical plan and find local providers quickly!

OptumRx mobile app gives you instant, secure access to your personal prescription information and trusted pharmacy resources. Check your prescription history, compare prescription prices and locate nearby pharmacies.

Rally Health app gives you direct access to ICUBA's interactive wellbeing program, Blue Rewards powered by Rally Health. Download this app and sync it with your favorite fitness device to start earning dollars and coins today! Hint: Register in City Challenges for Private Sweepstakes entry!

MyQuest™ allows you to conveniently access your health information, request and receive lab results, schedule your next lab appointment or find the nearest Quest Diagnostics Patient Service Center location.

Resources for Living allows you to access information, support and resources to help you manage the issues that impact your work, life and well-being.

MyStrength allows you to access information, support and resources to help you manage the issues that impact your work, life and well-being.

MyHumana Mobile app gives you quick access to view your dental plan and coverage details as well as a search feature to help you easily locate an in-network provider in your area.

Bswift Benefits app gives you instant, secure access to your personal benefits information. View high level plan information, easy access to Insurance Partner contact information and use the "go to your benefits site" feature to gain direct access to ICUBAbenefits.org! CompanyID: ICUBABENEFITS

EyeMed Members gives you access to your benefit information on-the-go. Check your benefit details for eye exams, eyeglass frames, contacts, and lenses directly from your phone.
REASON 6 Create a Culture: ICUBA WellBeing

- Receive professional support in creating and sustaining a culture of WellBeing
- Earn funds for your school WellBeing committee at $24 PEPY
- Provide free health fairs with biometric screenings by certified health coaches at each employer location

BlueRewards powered by Rally offers enrolled employees and spouses the opportunity to earn up to $250 per year in incentives for achieving personal WellBeing goals

✓ Double layered WellBeing incentives keep employees and covered spouses engaged with ICUBA Dollars and Rally Coins
✓ Dollars earned are redeemable for a variety of electronic gift cards
✓ ICUBA Sweepstakes winners ever 14 days!

Some examples on how to earn $:

<table>
<thead>
<tr>
<th>Activity</th>
<th>Dollars</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rally Survey</td>
<td>Gatekeeper</td>
</tr>
<tr>
<td>Biometric Screening</td>
<td>$25</td>
</tr>
<tr>
<td>Wellness Exam</td>
<td>$25</td>
</tr>
<tr>
<td>Mammogram</td>
<td>$50</td>
</tr>
<tr>
<td>Colonoscopy</td>
<td>$50</td>
</tr>
<tr>
<td>Campus Events</td>
<td>$50</td>
</tr>
<tr>
<td>Unlimited Coins for participation in Rally Missions, Challenges, Surveys, Coaching and more!</td>
<td></td>
</tr>
</tbody>
</table>
Clinical Rewards – Targeting Chronic Conditions

- Asthma
- Chronic Obstructive Pulmonary Disease
- Congestive Heart Failure
- Coronary Artery Disease
- Diabetes
- Hypertension
- Hyperlipidemia

Additional conditions coming soon:
- Metabolic Syndrome
- Migraines

500 Rally Coins each quarter if goals are achieved totaling 2,000 Rally Coins for the year!
City Challenges & Private Sweepstakes!

*Ready to win? ICUBA is giving away $50 Amazon Incentives!*  

When you earn a cross city challenge milestone, not only will you earn coins as you sync your tracking device, but you will be entered for a chance to win **EVERY SINGLE TIME A MILESTONE IS REACHED!**

No limits or restrictions and multiple entries are permitted! Private sweepstakes winners will also be featured in ICUBA’s BenefitsWise Newsletters.
For an additional charge, ICUBA offers low cost, competitive, fully insured products, including:

- Humana Dental
- EyeMed Vision
- Symetra Life, Disability and FMLA administration

One number for FMLA and Disability makes it a simplified process for employers and employees.
Consumer Directed Health

Health Reimbursement Accounts (HRAs) allow healthy Members to accrue benefit dollars in their HRAs rather than merely “consume” in premium.

**HRA Perks**

✓ Rollover
✓ Vest
✓ Earn Interest
✓ Ties to ICUBA MasterCard
ICUBA Benefits MasterCard

- Can be used for eligible medical and dependent care expenses with flexible spending accounts (FSA) and health reimbursement accounts (HRA)
- Funds available through ICUBA Benefits MasterCard
- Electronic debit at point of service/sale or submit claim for reimbursement
- Smartcard technology-card will use FSA funds first, then employer sponsored HRA funds
- For each HCFSA and HRA, ICUBA deposits the employee’s annual election on the card on day one and bills the employer monthly (reconciliation is performed in July/August of the year following the Plan Year)
Know your spending accounts!

**Employer Funded**
- **HRA**
  Health Reimbursement Account

**Employee Funded**
- **HCFSA**
  Health Care Flexible Spending Account
- **DCFSA**
  Dependent Care Flexible Spending Account
Health Reimbursement Accounts (HRA)

- Funded by your employer at the end of each month
- Automatically paired with enrollment in an ICUBA Medical Plan
- After 36 months of continuous participation in an ICUBA Medical Plan, you are considered vested and the funds are yours to keep
- Funds...
  - can only be used for eligible healthcare expenses incurred by the employee and covered dependent(s)
  - rollover at the end of each plan year as long as you are on the ICUBA Medical Plan or vested
  - earn interest quarterly
Healthcare Flexible Spending Account (HCFSA)

- Funded by the employee with pre-tax contributions
- Maximum annual limit of $2,700
- You do not need to be enrolled in an ICUBA medical plan to elect an FSA
- Entire election amount is available on 04/01/19
- Funds...
  - are subject to the use-it-or-lose-it rule *(plan wisely!)*
  - can only be used for eligible healthcare expenses incurred by the employee and taxable dependent(s)
  - can be accessed by using the ICUBA Benefits MasterCard

**Please note:**
This benefit requires active enrollment each year!
Dependent Care Flexible Spending Account (DCFSA)

- Funded by *employee* with pre-tax contributions
- Maximum *calendar year* limit of $5,000 *per household*
- Funds...
  - can only be used for the care of dependent(s) under age 13 and physically or mentally challenged adults who are unable to care for themselves when employee (and spouse) are either working or looking for work
  - are used to pay for eligible dependent daycare expenses (*preschool, summer day camp, before or after school programs, and child or adult daycare*)
  - Subject to use-it-or-lose-it rule (*plan wisely!*)
  - are available as they are deducted from payroll

*Please note:*
This benefit requires active enrollment each year!
Administration Fee

ICUBA charges $4.50 per month, per employee enrolled in any combination of the following:

**HRA**
Health Reimbursement Account

**HCFSA**
Health Care Flexible Spending Account

**DCFSA**
Dependent Care Flexible Spending Account

This administration fee includes claims adjudication, online claims processing, hands on customer service, and more!
Joining ICUBA...

The ICUBA plan year for all benefits is April 1 – March 31

Your first year with ICUBA could be a short year: ________ – 03/31/20
Health Care Reform – Affordable Care Act

• ICUBA’s Preferred PPO and Premier Copay Medical Plans are equivalent to Gold Plans offered on the Public Marketplace Exchanges.
• ICUBA’s $4,000/$8,000 Deductible PPO Plan is equivalent to Silver Plans offered on the Public Marketplace Exchanges.
• ICUBA has lower out-of-pocket costs, broader networks of providers, pre-tax benefits, employer contributions into HRA’s, and more generous FREE wellness benefits.
• At no additional charge, ICUBA produces 1094 tax form filings.
• All other requirements of Health Care Reform are in place.
Flexibility

ICUBA understands that each of our Member Institutions have different campus cultures. ICUBA allows your school to decide:

• When new employees are eligible to participate in the plan
• When employees are eligible for retiree benefits
• What the employer contributes towards the medical plan and Health Reimbursement Account
• Whether you choose to offer sensitive benefits such as abortion coverage or domestic partner coverage
• Whether to offer ICUBA endorsed voluntary benefits
Dependent Children

ICUBA covers dependent children through the end of the calendar year in which they attain **Age 26**

- December
  
  31
Collaboration

Who are the Members of ICUBA?

• As a Multiple Employer Welfare Arrangement (MEWA), each employer is a Member
• As a Voluntary Employees’ Beneficiary Association (VEBA), each employee is a Member

Collaboration happens through...

• Human Resources Advisory Committee (HRAC)
• Annual Meetings each November
• ICUBA Board of Directors
Becoming a Member

In order for an employer to become a member of ICUBA, the employer must meet the due diligence criteria and be approved by the Board of Directors.

Upon Board approval, you will sign a three (3) year membership agreement, giving ICUBA the right to assess monies beyond premiums collected. *(This is highly unlikely given the large ICUBA cash reserves.)*

After three (3) years of membership, a six (6) month notice is required in order to terminate membership.

Once you are a member, you will experience all the great perks of better benefits through collaboration!
Implementation

ICUBA will...

- Provide overall project management of implementation
- Coordinate and orchestrate transition with all vendors
- Ensure that the data feeds and card distributions are timely
- Perform benefits presentations to employees
- Deliver exceptional support during implementation including enrollment support for your employees
Beyond implementation, ICUBA provides ongoing customer service and communication support, COBRA, compliance and billing services.
# Contact Information

<table>
<thead>
<tr>
<th>Name</th>
<th>Title</th>
<th>Phone</th>
<th>Mobile</th>
<th>Email</th>
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<tbody>
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</tr>
</tbody>
</table>

**ICUBA.org**

**ICUBAbenefits.org**
Thank you for your attention!

We are excited about our 17th year of continued service! We look forward to serving our 27 Employer Members and 16,200+ Individual Members!