Member Institution Benefits Presentation
April 1, 2020 – March 31, 2021
18th ANNUAL ICUBA OPEN ENROLLMENT
Celebrating 18 Years of Service to Private Florida Education Employees
Here’s a *sneak peek* of our review today...

<table>
<thead>
<tr>
<th>What's New for April 2020!</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Low increase to Medical Premium!</td>
</tr>
<tr>
<td>• New ICUBA Group Aflac Benefits</td>
</tr>
<tr>
<td>- Critical Illness</td>
</tr>
<tr>
<td>- Hospital Indemnity</td>
</tr>
<tr>
<td>- Accident</td>
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<tr>
<td>• Rally program enhancements with introduction of the Physician Results Form</td>
</tr>
<tr>
<td>• Increase on Flexible Spending limits</td>
</tr>
<tr>
<td>• Dependent verification</td>
</tr>
<tr>
<td>• Phone number &amp; email confirmation for PRIZE!</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Same Great Benefits Continue...</th>
</tr>
</thead>
<tbody>
<tr>
<td>• ICUBA creates the best access to care</td>
</tr>
<tr>
<td>- ICUBA Single Sign-On</td>
</tr>
<tr>
<td>- SurgeryPlus+</td>
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<tr>
<td>- Teladoc</td>
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<tr>
<td>- ICUBAcares Pharmacist Advocates</td>
</tr>
<tr>
<td>- Health Management resources</td>
</tr>
<tr>
<td>- BCBS mobile app and tools</td>
</tr>
<tr>
<td>- Employee Assistance Program</td>
</tr>
<tr>
<td>• BCBS Medical Plans</td>
</tr>
<tr>
<td>• Optum Prescription Plan</td>
</tr>
<tr>
<td>• Aetna Behavioral Health</td>
</tr>
<tr>
<td>• Humana Dental Plans</td>
</tr>
<tr>
<td>• EyeMed Vision Plans</td>
</tr>
<tr>
<td>• Symetra Life and Disability Plans</td>
</tr>
<tr>
<td>• OE Housekeeping</td>
</tr>
</tbody>
</table>
As a self-funded Medical Plan...

- ICUBA pays all claims processed by medical, pharmacy and behavioral health benefits managers from premiums collected and reserves built up over the years.
- ICUBA keeps all premium dollars saved for the exclusive benefit of our Members.
- ICUBA spends premium dollars only on benefits for our Members.
- ICUBA creates Plans specifically designed by educators for educators.
- ICUBA invests in a long-term culture of wellbeing so you can be the best version of yourself.

We are pleased to bring our members a low increase for the 2020-2021 Plan Year!
NEW! ICUBA Group Aflac Benefits

ICUBA is pleased to add Group Aflac as our newest Brand Partner!

New Group Plans:
- Critical Illness
- Hospital Indemnity (Low & High)
- Accident

- New Group Plans will provide better benefits at a lower cost in most cases
- Guaranteed Issue will be offered, meaning no medical questions will be asked
- Prior individual plans will no longer be offered through payroll deductions; portability information was mailed to you if you’d like to keep your prior plan
NEW! Group Aflac – Critical Illness

Coverage includes

• Cancer (Invasive, Non-Invasive, and Skin)
• Heart Attack
• Sudden Cardiac Arrest
• Coronary Artery Bypass
• Major Organ Transplant
• Bone Marrow Transplant
• Kidney Failure
• Stroke

Features

• Pays a lump sum cash benefit to you
• Pays in addition to other insurance coverage
• Guaranteed Issue
  – Up to $30,000 coverage for employee
  – Up to $15,000 coverage for spouse
    (spouse election cannot exceed 50% of the employee election)
• Children automatically covered to age 26
• May take coverage with you if changing jobs or retiring
• If you don’t need the benefit, a $50 Annual Health Screening Benefit still applies!

Every employee is eligible to enroll in the CI plan regardless of health and all covered illnesses in the policy will be covered as long as the diagnosis is after their policy effective date. Those who have been diagnosed with a covered illness prior to enrolling in Critical Illness will collect a recurrence benefit for non-Cancer illnesses as long as the separation time is 6+ months and Cancer requires complete remission and 12 months treatment free.
NEW! Group Aflac – Hospital Indemnity

**Coverage Includes**
Hospital admission or confinement due to an accident or illness

**Features**
- Pays a lump sum cash benefit to you
- Pays in addition to other insurance coverage
- May take coverage with you if change jobs or retire
- Premiums are payroll deducted
- No medical questions asked

<table>
<thead>
<tr>
<th>Two Levels Offered</th>
<th>High</th>
<th>Low</th>
</tr>
</thead>
<tbody>
<tr>
<td>Admission</td>
<td>$1,000</td>
<td>$500</td>
</tr>
<tr>
<td>Confinement</td>
<td>$100</td>
<td>$100</td>
</tr>
<tr>
<td>Intensive Care</td>
<td>$100</td>
<td>$100</td>
</tr>
</tbody>
</table>

**Example for Pregnancy/Delivery**

<table>
<thead>
<tr>
<th></th>
<th>High</th>
<th>Low</th>
</tr>
</thead>
<tbody>
<tr>
<td>Admission</td>
<td>$1,000</td>
<td>$500</td>
</tr>
<tr>
<td>Confinement (3 days)</td>
<td>$300</td>
<td>$300</td>
</tr>
<tr>
<td>Total Payment to You!</td>
<td>$1,300</td>
<td>$800</td>
</tr>
</tbody>
</table>
NEW! Group Aflac – Accident

After an accident, you may have expenses you’ve never thought about. Can your finances handle them? It’s reassuring to know that an accident insurance plan can be there for you in your time of need to help cover expenses such as ambulance rides, emergency room visits, fractures and more!

### Example Benefits

<table>
<thead>
<tr>
<th>Category</th>
<th>Benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td>ER/Urgent Care</td>
<td>$175</td>
</tr>
<tr>
<td>Ambulance</td>
<td>$400</td>
</tr>
<tr>
<td>Concussion</td>
<td>$500</td>
</tr>
<tr>
<td>Second Degree Burns</td>
<td>$75 - $750</td>
</tr>
<tr>
<td>Third Degree Burns</td>
<td>$750 - $15K</td>
</tr>
<tr>
<td>Lacerations</td>
<td>$50 - $400</td>
</tr>
<tr>
<td>Fracture</td>
<td>$240 - $6K</td>
</tr>
<tr>
<td>Dismemberment</td>
<td>$125 - $10K</td>
</tr>
</tbody>
</table>

If you don’t need the benefit, a $50 Annual Health Screening Benefit still applies!
**BlueRewards powered by Rally 2020-2021 Program Enhancements**

<table>
<thead>
<tr>
<th>Activity</th>
<th>Incentives</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rally Survey</td>
<td>Gatekeeper + 400 Coins &amp; ICUBA Private Sweepstakes</td>
</tr>
<tr>
<td>Wellness Exams</td>
<td>$60</td>
</tr>
<tr>
<td>Biometric Screenings</td>
<td>$40</td>
</tr>
<tr>
<td>Onsite/Campus Events</td>
<td>$10 each (up to $70)</td>
</tr>
<tr>
<td>Preventive Exams: PSA/Colonoscopy/Mammogram</td>
<td>$50 (rewarded for first claim processed)</td>
</tr>
<tr>
<td>ICUBAcares Qualified Medication Change</td>
<td>$50</td>
</tr>
<tr>
<td>Missions</td>
<td>Unlimited Coins &amp; ICUBA Private Sweepstakes</td>
</tr>
<tr>
<td>City Challenges</td>
<td>Unlimited Coins &amp; ICUBA Private Sweepstakes</td>
</tr>
<tr>
<td>Teladoc Registration</td>
<td>400 Rally Coins</td>
</tr>
<tr>
<td>Tobacco Attestation</td>
<td>400 Rally Coins</td>
</tr>
<tr>
<td>Clinical Rewards</td>
<td>500 Rally Coins per Quarter = 2,000 Coins</td>
</tr>
<tr>
<td><strong>Incentive Total</strong></td>
<td><strong>$270</strong></td>
</tr>
</tbody>
</table>

**FUN “feel good” FACT...**

ICUBA members donated more than 4 MILLION coins to charity last year!
Introducing the Physician Results Form

No more finger pricks or additional blood draws! Starting in April, ICUBA members can get credit for a biometric screening by visiting your own physician!

1. Member logs into MyQuestForHealth.com; same site to schedule an onsite and Patient Service Center appointment.

2. Download the form; contains valid date ranges and a bar code unique to the employee or spouse.

3. Complete annual wellness exam (including blood work) with members own physician

4. Submit form:
   - Physician faxes form to Quest Diagnostics
   - Member requests a copy of signed form and faxes or uploads it to the Quest portal (encouraged)
Rally Reminders!

Rally Clinical Rewards for Chronic Conditions

The Clinical Rewards program provides members with a chronic condition with additional educational materials!

Conditions include:

• Asthma
• COPD
• Diabetes
• Coronary Artery Disease
• Congestive Heart Failure
• Hypertension
• Hyperlipidemia

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!
Value of the improvements for BlueRewards powered by Rally

Meet **Emma**! By the next Open Enrollment we anticipate this will be her story:

- Emma **downloaded the BCBS mobile app** and was able to **locate a BDTC provider**.
- She got an annual physical at her BDTC primary care doctor for **free** and earned **$60**.
- Her PCP submitted the Quest Physician Results Form earning her an additional **$40** for biometrics.
- At work, Emma participated in 5 onsite events totaling **$50**, she’s hoping for 2 more!
- During a recent doctor’s appointment, Emma was diagnosed as diabetic. She connected with a **BCBS Health Coach** through **Rally’s Clinical Rewards** to help control her condition.
- To date, she has earned **$150** Rally Rewards dollars and has donated **8,000 coins** to various Rally charities!
New Flexible Spending election **required** each year!

### MANDATORY ELECTIONS EACH YEAR

<table>
<thead>
<tr>
<th>HCFSA</th>
<th>DCFSA</th>
<th>HRA</th>
</tr>
</thead>
<tbody>
<tr>
<td>Health Care Flexible Spending Account</td>
<td>Dependent Care Flexible Spending Account</td>
<td>Health Reimbursement Account</td>
</tr>
<tr>
<td>Funded by benefit eligible employees (Please note: A medical insurance election is not required to enroll in flex spending)</td>
<td>Deducted pre-tax throughout the year</td>
<td>Funded by your employer and provided when you enroll in an ICUBA Medical Plan</td>
</tr>
<tr>
<td>Deducted pre-tax throughout the year</td>
<td>Deposited each pay period</td>
<td>No deductions – EMPLOYER MONEY!</td>
</tr>
<tr>
<td>Available for immediate use – 04/01/2020</td>
<td>Available at the end of each month and earns interest quarterly</td>
<td>Available at the end of each month and earns interest quarterly</td>
</tr>
<tr>
<td>Can be used for healthcare expenses for you &amp; eligible dependents</td>
<td>Can be used for the care of dependents under the age of 13</td>
<td>Can be used for eligible healthcare expenses for participants enrolled in an ICUBA medical plan</td>
</tr>
<tr>
<td>If enrolled in an ICUBA medical plan: HCFSA funds are used before HRA</td>
<td>Covered expenses include: Day Care, After Care, Gap Camps</td>
<td>If you elect an HCFSA the Flex funds are used BEFORE the HRA funds</td>
</tr>
<tr>
<td><strong>NEW!</strong> IRS annual <strong>individual</strong> limit: $2,750</td>
<td>IRS calendar year <strong>household</strong> limit: $5,000</td>
<td><strong>Funds Rollover Every Year:</strong> after 36 continuous months of enrollment in an ICUBA medical plan with HRA, you are considered vested and the funds are yours to keep</td>
</tr>
</tbody>
</table>

**Use-it-or-lose-it, no annual carry over**

**Please plan wisely!**
Dependent Verification

Dependents that are “not eligible” on the ICUBA plan should be removed during Open Enrollment (coverage will terminate March 31, 2020)

“I certify all dependents for which I elected coverage are eligible for coverage. I understand that if there is any misrepresentation in the information I have provided, the ICUBA Plan may end my ineligible dependent’s coverage and may seek any other legal remedies available. I also understand that if any of my enrolled dependents obtain a health care benefit of which we are not entitled to receive, knowingly or unknowingly, I can be liable for the full amount of the health care benefit or payment made and for reasonable attorney’s fees and costs, including the cost of investigation. I further agree to notify the ICUBA Health Plan within 30 days of any changes in dependent status and make appropriate updates to my coverages as applicable.”
Who is an eligible dependent?

- Your legally recognized spouse
- Your natural child
- Your legally adopted child
- Your stepchild
- A child required to be covered pursuant to a Qualified Medical Child Support Order (QMCSO)
- A child with proof of legal guardianship who resides with you
- A foster child

A child is a dependent until the end of the calendar year in which the age of 26 is attained or is over 26 years of age and is continuously incapable of self-support because of a Disability.
Enrolling in your benefits at ICUBAbenefits.org

During your Open Enrollment period you are free to update your benefits for the April 1, 2020-March 31, 2021 Plan Year. Your OE elections will remain in effect until the next plan year, as stipulated by Section 125 Internal Revenue Code. You may change your 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!

If you need help choosing a medical plan or planning for your FSA, you can askEmma! Emma is available in your enrollment process, she just needs you to ask for help.
Open Enrollment Sweepstakes!

1. Login at ICUBAbenefits.org and update or confirm your **personal phone number** and **personal email address**.
2. Finalize the enrollment process!
3. **AUTO-MAGICALLY ENTERED TO WIN**!
Improving access by eliminating barriers to care!

It is important to be an educated healthcare consumer and understand how your plan pays for covered services before you see a healthcare provider. The ICUBA medical, prescription drug and behavioral health insurance plans are specifically designed to remove barriers to care by offering plans where the deductible only applies to major services!
Username: First Initial + Last Name + Last 4 of your SSN

### My Carrier Accounts
- ICUBA MasterCard Account Balances
- OptumRx Prescription Portal
- BCBS MyHealthToolkit Portal
- Aetna Behavioral Health Portal
- Humana Dental
- EyeMed
<table>
<thead>
<tr>
<th>No Cost Access to:</th>
<th>No Deductible for:</th>
<th>Deductible only applies to major services:</th>
</tr>
</thead>
<tbody>
<tr>
<td>• BDTC Primary Care visits</td>
<td>• Advanced Imaging (MRI, CT scan, PET scan)</td>
<td>• Durable medical equipment</td>
</tr>
<tr>
<td>• Bone mineral density tests</td>
<td>• Chiropractic services</td>
<td>• Hearing aids</td>
</tr>
<tr>
<td>• Colonoscopies</td>
<td>• Common illnesses</td>
<td>• Home health care</td>
</tr>
<tr>
<td>• EAP services for ALL employees</td>
<td>• Convenient Care Clinic (Minute Clinic)</td>
<td>• Hospital delivery expenses for maternity</td>
</tr>
<tr>
<td>• ICUBA cares assistance</td>
<td>• Emergency Room</td>
<td>• Hospital expenses</td>
</tr>
<tr>
<td>• Immunizations</td>
<td>• Emergency transportation</td>
<td>• Hospital or out-patient surgery <em>(unless through SurgeryPlus)</em></td>
</tr>
<tr>
<td>• In-network annual wellness exams</td>
<td>• Maternity visits</td>
<td>• In-patient mental health/substance abuse treatments</td>
</tr>
<tr>
<td>• Mammograms</td>
<td>• Outpatient Mental Health/Substance abuse</td>
<td>• Inpatient rehabilitation</td>
</tr>
<tr>
<td>• Medically necessary labs performed at Quest Diagnostics</td>
<td>• PCP office visits</td>
<td>• Outpatient facility charges</td>
</tr>
<tr>
<td>• Medically necessary preventive services</td>
<td>• Physicals</td>
<td>• Private duty nursing</td>
</tr>
<tr>
<td>• SurgeryPlus non-emergent surgeries</td>
<td>• Prescription drugs</td>
<td>• Prosthetic appliances</td>
</tr>
<tr>
<td>• Ultrasounds of the breast</td>
<td>• Specialist visits</td>
<td>• Skilled nursing rehab</td>
</tr>
<tr>
<td></td>
<td>• Therapy (Occupational, Physical, Speech)</td>
<td>• TMJ</td>
</tr>
<tr>
<td></td>
<td>• Teladoc</td>
<td>• Ultrasound (except breast ultrasound)</td>
</tr>
<tr>
<td></td>
<td>• Urgent Care</td>
<td>• X-ray</td>
</tr>
</tbody>
</table>
ICUBA Medical Plan Members will enjoy:

- NO COST surgical procedures
- No coinsurance, no deductibles, no out-of-pocket cost
- Travel expenses covered, if travel is necessary
- Expanding network capabilities in Florida

Inquire today if SurgeryPlus is right for you!

1-855-200-2119
Your SurgeryPlus Benefits (Paired with Medical Plan)

Surgeon Quality
You have access to the elite S+ Surgeons of Excellence Network. The surgeons are:
- Licensed
- Board certified
- Fellowship trained
- Screened for malpractice, sanctions & criminal records

Financial Incentive
Your DEDUCTIBLE and COINSURANCE are WAIVED, so your procedure is at NO COST to you; and travel benefits are INCLUDED, if applicable.

Call your Care Advocate for more information (855) 200 – 2119

Covered Surgical Procedures
- Knee
- Hip
- Shoulder
- Foot & Ankle
- Wrist & Elbow
- Spine
- General Surgery
- Gastroenterology
- GYN
- Bariatric
- Cardiac
- ENT

Full-Service Concierge
You have access to a dedicated care advocate throughout your healthcare journey
Take a doctor with you: 1-800-TELADOC!

$5 Copay!

- Single Sign-On available through MyHealthToolkit!
- Telemedicine and Video Consultations available anytime – If your doctor is unavailable, no time, vacation/business trip, etc.!
- Members must establish an account prior to seeking treatment; Company: ICUBA
- Teladoc physicians are a national group of NCQA qualified physicians, contracted with Teladoc.

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

**PRESCRIPTIONS AS NEEDED**
- Ear infection
- Urinary tract infection
- Upper respiratory infection
- Nasal congestion
- No controlled substances, psychiatric or lifestyle drugs
- Member convenience through e-prescribing
- Appropriate prescribing following CDC guidelines

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!

Please note: Restrictions apply as it relates to number of consults during the year and severity of condition for consultation. This benefit provides national coverage, excluding Arkansas.
ICUBAcares Pharmacist Advocate Program

• Do you have side effects from a new medication?
• Were you denied at the pharmacy for a prior authorization and misplaced your letter from Optum?
• Were you told you need to try step-therapy before you can take a certain drug?
• Want to learn how you can save money by switching to a generic?

These are all great reasons to call

ICUBAcares
1-877-286-3967

Monday through Friday 9AM – 5PM
Real Pharmacists -- Real Advocates -- Real Solutions

ICUBAcares Rally Incentive: If you are a candidate for a qualified medication change, the ICUBAcares team will assist with your transition to a medication less costly to the plan and reward once complete. Call for a prescription check-up to find out more!
Condition Management – **FREE WEEKLY SESSIONS!**

**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

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**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
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!
Free visits @ BDTC Providers

Primary Care
Blue Distinction Total Care Providers are always $0

Care Connected in your corner!

- Help with claim questions
- Concierge assistance for billing
- Assistance finding a BDTC Provider
- Lifestyle coaching
- Chronic condition coaching

1-855-258-9029
(Also listed on the back of your BCBS ID Card)
My Health Toolkit Mobile App

- Touch ID or Facial Recognition log in
- Real-time data
- Rally Integration
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. 6 sessions per issue per year for each member of your household.

**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
Option 1: Employee Assistance Program
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.*
With the MyHealthToolkit 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!

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.

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.

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.

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.

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!*

Bswift Benefits app gives you instant, secure access to your personal benefits information. Gain easy access to Insurance Partner contact information and use the "go to your benefits site" feature to access 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.
Great news…
The same great benefits will remain the same from these Brand Partners on the existing ICUBA plans!
## ICUBA Medical Plan Highlights (In-Network Only)

<table>
<thead>
<tr>
<th>In-Network Benefit Summary Comparison</th>
<th>Preferred PPO</th>
<th>Premier Copay PPO</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>Out-of-Pocket Maximum</strong> (Individual/Family—Includes all medical copays, deductibles and coinsurance)</td>
<td>$4,000/$8,000</td>
<td>$4,000/$8,000</td>
<td>$5,350/$10,700</td>
</tr>
<tr>
<td><strong>Physician Office Visits</strong></td>
<td>20%</td>
<td>$25 Copay</td>
<td>$35 Copay</td>
</tr>
<tr>
<td><strong>Specialist Office Visits</strong></td>
<td>20%</td>
<td>$50 Copay</td>
<td>$70 Copay</td>
</tr>
<tr>
<td><strong>Urgent Care Center</strong></td>
<td>$30 Copay</td>
<td>$50 Copay</td>
<td>$70 Copay</td>
</tr>
<tr>
<td><strong>Outpatient Therapy - PT, ST and OT</strong></td>
<td>20%</td>
<td>$30 Copay</td>
<td>$40 Copay</td>
</tr>
<tr>
<td><strong>Emergency Room Services</strong> (Copay waived if admitted)</td>
<td>$300 Copay</td>
<td>$300 Copay</td>
<td>$500 Copay</td>
</tr>
<tr>
<td><strong>Durable Medical Equipment and Prosthetic Appliances</strong></td>
<td>20% AD*</td>
<td>20% AD*</td>
<td>30% ALD**</td>
</tr>
<tr>
<td><strong>Hospital Inpatient</strong></td>
<td>20% AD*</td>
<td>20% AD*</td>
<td>30% AD*</td>
</tr>
<tr>
<td><strong>Independent Clinical Labs</strong> (free standing facilities and office visits)</td>
<td>0% - Quest</td>
<td>0% - Quest</td>
<td>0% - Quest</td>
</tr>
<tr>
<td></td>
<td>20% - Outpatient Setting</td>
<td>20% - Outpatient Setting</td>
<td>30% - Outpatient Setting</td>
</tr>
<tr>
<td><strong>Mental Health &amp; Substance Abuse</strong></td>
<td>20% AD*</td>
<td>20% AD*</td>
<td>30% AD*</td>
</tr>
<tr>
<td>Inpatient</td>
<td>20%</td>
<td>$25 Copay</td>
<td>$35 Copay</td>
</tr>
<tr>
<td>Outpatient</td>
<td>20%</td>
<td>$25 Copay</td>
<td>$35 Copay</td>
</tr>
<tr>
<td><strong>Blue Distinction Total Care PCP</strong></td>
<td>$0</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Teladoc (1-800-Teladoc)</strong></td>
<td>$5 Copay</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Convenient Care Clinics</strong></td>
<td>$10 Copay</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Preventive Care</strong></td>
<td>0%</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Outpatient Diagnostic Imaging</strong> (MRI, MRA, CAT Scan, PET Scan)</td>
<td>Up to $500 Copay</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Ambulance</strong></td>
<td>$250 Copay</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

* After Deductible  ** After Limited Deductible: $2,000 of the $4,000 Individual Deductible
Freedom for families with children – This plan provides premium cost savings for healthy families with children!

- Freedom to choose a plan that meets your needs
- Freedom to shop pricing for services
- Freedom to visit providers of your choice
- 0% increase for children and family tiers of coverage

Please be sure you know the differences in the plan offerings:

≠ The deductible and out of pocket are significantly higher than the Preferred PPO
≠ The coinsurance/copays are higher
≠ The plan premiums are much less, however, catastrophic events may end up costing more

✓ Same great core benefits that do not apply to deductible
✓ Same wellbeing incentives through Rally
✓ Same Prescription Drug Benefits
**Prescription Drug FREEBIES!**
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, and prescribed generic statins *(if eligible)*

---

### ICUBA Prescription Drug Plan

<table>
<thead>
<tr>
<th>Tier</th>
<th>30-day (Retail Only)</th>
<th>90-day (Retail &amp; Mail)</th>
<th>90-day (Mail Only)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Preferred Generics at NSU Pharmacy</td>
<td>$0</td>
<td>$0</td>
<td>N/A</td>
</tr>
<tr>
<td>Preferred Generics</td>
<td>$5</td>
<td>$10</td>
<td>$10</td>
</tr>
<tr>
<td>Non-Preferred Generics</td>
<td>$10</td>
<td>$20</td>
<td>$20</td>
</tr>
<tr>
<td>Preferred Brands</td>
<td>$40</td>
<td>$80</td>
<td>$80</td>
</tr>
<tr>
<td>Non-Preferred Brands</td>
<td>$75</td>
<td>$150</td>
<td>$150</td>
</tr>
<tr>
<td>Specialty (BriovaRx)*</td>
<td>$75</td>
<td>N/A</td>
<td>N/A</td>
</tr>
</tbody>
</table>

*Specialty medications are limited to a 30-day supply. Copay Assistance Cards are acceptable to Preferred Specialty products. Please refer to Summary or contact Optum/ICUBAcares for more information.*

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**Prescription Drug Out of Pocket Maximum**
In-network Rx copays will be applied toward an individual maximum out-of-pocket of $2,000 and $4,000 for family.
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

1-877-398-5816
Option 1: Employee Assistance Program | Option 2: Behavioral Health
## Humana Dental

<table>
<thead>
<tr>
<th>Benefit/Service</th>
<th>High Option PPO</th>
<th>Preventive Low</th>
<th>DHMO Prepaid CS250</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Plan Year Maximum</strong></td>
<td>$2,000</td>
<td>$1,000</td>
<td>Unlimited</td>
</tr>
<tr>
<td><strong>Providers</strong></td>
<td>In-Network and Out-of-Network Providers</td>
<td>In-Network and Out-of-Network Providers</td>
<td>Network Provider assignment <strong>required</strong> <em>IN FLORIDA ONLY</em></td>
</tr>
<tr>
<td><strong>Deductible</strong></td>
<td>$50 Individual/$150 Family</td>
<td>$50 Individual/ $150 Family</td>
<td>N/A</td>
</tr>
<tr>
<td><strong>Benefit/Service</strong></td>
<td><strong>Member Pays</strong></td>
<td><strong>Member Pays</strong></td>
<td><strong>Member Pays</strong></td>
</tr>
<tr>
<td></td>
<td><strong>In Network</strong></td>
<td><strong>Out of Network</strong></td>
<td><strong>In &amp; Out of Network</strong></td>
</tr>
<tr>
<td>Preventive Services</td>
<td>0%</td>
<td>20%</td>
<td>0%</td>
</tr>
<tr>
<td>Basic Services</td>
<td>20% AD</td>
<td>50% AD</td>
<td>20% AD</td>
</tr>
<tr>
<td>Major Services</td>
<td>50% AD</td>
<td>70% AD</td>
<td>Not covered; Discount Available for In-Network Only, subject to provider discretion</td>
</tr>
<tr>
<td>Orthodontia - Adult and/or Child</td>
<td>50%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Orthodontia Lifetime Maximum for each member</td>
<td>$2,000</td>
<td>N/A</td>
<td>No maximum</td>
</tr>
</tbody>
</table>
## EyeMed Vision Plans

<table>
<thead>
<tr>
<th>Frequency Limitations</th>
<th>Base Plan</th>
<th>Buy Up Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Examination</td>
<td>Once every 12 months</td>
<td>Once every 12 months</td>
</tr>
<tr>
<td>Frame</td>
<td>Once every <strong>24</strong> months</td>
<td>Once every <strong>12</strong> months</td>
</tr>
<tr>
<td>Lenses or Contact Lenses</td>
<td>Once every 12 months</td>
<td>Once every 12 months</td>
</tr>
</tbody>
</table>

### Vision Care Services*

<table>
<thead>
<tr>
<th></th>
<th>“In-Network Member Cost”</th>
<th>“In-Network Member Cost”</th>
</tr>
</thead>
<tbody>
<tr>
<td>Exam With Dilation as Necessary</td>
<td>$5 Copay</td>
<td>$5 Copay</td>
</tr>
<tr>
<td>Frames</td>
<td>$0 Copay; <strong>$100 allowance;</strong> 20% off balance over $100</td>
<td>$0 Copay; <strong>$130 allowance;</strong> 20% off balance over $130</td>
</tr>
<tr>
<td>Standard Plastic Lenses</td>
<td><strong>$15</strong> Copay</td>
<td><strong>$15</strong> Copay</td>
</tr>
<tr>
<td>Single Vision, Bifocal, Trifocal</td>
<td><strong>$65</strong> Copay</td>
<td><strong>$65</strong> Copay</td>
</tr>
<tr>
<td>Conventional Contacts</td>
<td>$0 Copay; <strong>$100 allowance;</strong> 15% off balance</td>
<td>$0 Copay; <strong>$130 allowance;</strong> 15% off balance</td>
</tr>
<tr>
<td>Disposable Contacts</td>
<td>$0 Copay; <strong>$100 allowance;</strong> plus balance</td>
<td>$0 Copay; <strong>$130 allowance;</strong> plus balance</td>
</tr>
</tbody>
</table>

Visit [www.eyemed.com](http://www.eyemed.com) or call 1-866-804-0982 | ICUBA is on the INSIGHT Network!

* Please refer to EyeMed Plan Summary for more detailed information and out of network options.
Income Protection Benefits

- Basic Life
- Basic AD&D (Accidental Death and Dismemberment)
- Voluntary Life
- Voluntary AD&D
- Spouse Life
- Child Life
- Short-term Disability
- Long-term Disability

Age restrictions and enrollment limitations apply.
Life and Disability

During Open Enrollment, you may have the opportunity to increase your life and disability coverages.

• If Evidence of Insurability (EOI) is required you will receive a notice:

ACTION REQUIRED: You have selected a plan level which requires Evidence of Insurability (EOI). Once you finalize your benefit enrollment process the EOI process will be initiated through Symetra’s secure portal. The electronic EOI process must be completed. If and when the amount you have requested is approved, your payroll contributions will be adjusted accordingly.

• This EOI process must be completed following the enrollment and coverage must be approved by the insurance carrier prior to the coverage being active.

• The connection to Symetra will be initiated after your enrollment is finalized.

Please do your best to answer the questions. This is the only time you will have to complete this process! Symetra will contact you with questions.
Open Enrollment Housekeeping!

• Changes made during Open Enrollment are irrevocable for the benefit plan year (which begins April 1, 2020 and ends March 31, 2021) as stipulated by Section 125 of the Internal Revenue Code.

• Changes made outside of the Open Enrollment period are ONLY permitted within 30 days of a qualified life event (status change defined by IRS Section 125).

• The 1095 tax form will be available in your Employee File at ICUBAbenefits.org. Please keep this form with your completed tax return for IRS auditing purposes.

• All requirements of Health Care Reform are in place, in fact, the ICUBA plans offer more generous FREE wellness benefits than required by law.

• Now is the time to review and update your life insurance beneficiary information. When designating a beneficiary under the age of 18, you may want to contact an estate planner and establish a proxy or a trust.
Thank you for your attention!

We are excited about our 18th year of continued service! We look forward to serving our 27 Employer Members and 16,200+ Individual Members!