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BenefitsWise

"Better Benefits Through Collaboration"



CHANGE. DROP. ADD. IT'S YOUR CHOICE.

Are you Ready for Open Enrollment?

The Annual Open Enrollment period is almost upon us. This is the time when you are able to make changes to the insurance coverages for you and your eligible dependents under your employer sponsored plan.

During your Open Enrollment period, you may add, change or drop coverage. Outside of the Annual Open Enrollment period you may only make benefit changes within 30 days of a qualifying life event. (examples of life events include marriage, birth, adoption, loss/gain of other coverage, etc.)

This year, various communications will be provided to ensure you are well equipped to make the best decisions for your family. Please pay close attention to the Open Enrollment materials and webinars coming to your institution to learn more about ICUBA's plan offerings and enhancements for the coming plan year.

During this time it is highly recommended that you verify your mailing address has not changed. If it has, please contact your HR department to update your information.

COVID-19 and Immunizations

About 75%-85% of Americans must get vaccinated to achieve herd immunity

We are at the intersection of calamity and opportunity. As of December 2020, COVID-19 deaths have topped 300,000, scientists are predicting a grim winter, and coronavirus fatigue and burnout is leading to unrest and behavior that defies safety recommendations. Yet, the FDA has issued two Emergency Use Authorizations (EUAs) for highly effective vaccines, a first step in gaining control over the virus, with more vaccines in the pipeline.

Historically, vaccines have been life-changing medical miracles, safely preventing illness and saving lives. But from the first smallpox vaccine in 1796 to the first COVID-19 vaccine in 2020, safety concerns abound. Vaccine doses purchased with US taxpayer dollars will be given to the American people at no cost; however, vaccination providers will be allowed to charge administration fees for giving the shots which ICUBA will cover for all enrolled members.

"I doubt we are going to eradicate this (COVID-19). I think we need to plan that this is something we may need to maintain control over chronically. It may become something that is endemic ... certainly, it is not going to be a pandemic for a lot longer because vaccines are going to turn that around."

-Anthony Fauci, MD, Director, National Institute of Allergy and Infectious Diseases

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Tips to Stay Safe

- Stay at least six feet away from others, understanding this is not far enough in cases of indoor activities, coughing, sneezing, yelling and singing.
- Wash hands often with soap and water for a least 20 seconds. Hand sanitizer can substitute if soap and water are not available.
- Avoid touching the eyes, nose and mouth with unwashed hands.
- Stay home as much as possible and always when sick.
- Cover coughs and sneezes with a tissue then throw the tissue away. Coughing into the elbow can substitute. Do not gather with people outside of your household.

Remember to visit our website—<http://ICUBAbenefits.org>

This user friendly site is your one stop shop for all things benefits! Visit our single sign-on section located below the scrolling banner and gain access to ICUBA's Brand Partners including BCBS MyHealthToolkit and Rally, OptumRx Prescription Drug Portal, Resources for Living EAP, SurgeryPlus, Aetna Navigator and of course, the ICUBA Visa Debit card!



Telemedicine: How to Take Advantage of this Healthcare Perk

Telemedicine, also called virtual care, refers to medical or mental health advice or treatment provided by phone, mobile app or online video. Busy work schedules, late-night health surprises, and long trips to the nearest medical office can delay access to care. So can the stigma around some mental health conditions. More recently, people postponed routine visits because of COVID-19.

If you haven't used telemedicine before, you may be wondering how it works. Below are some details about why to use the service as well as what kind of care to expect:

- **Talk to high-quality family doctors and therapists.** Teladoc physicians, for example, are all board-certified and state-licensed, and have an average of 20 years of experience.
- **You don't need any special technology or skills.** If you can use a regular phone, you can use telemedicine. Some services also offer video consults through a mobile app or desktop computer.
- **Virtual doctors can prescribe most medication.** Prescriptions can be picked up at your choice of pharmacy across the country. Some pharmacies even offer free delivery.
- **Telehealth doctors can diagnose and treat a wide range of conditions:** cold and flu symptoms, allergies, bronchitis, sinus infections, rashes, pinkeye (in kids and adults), arthritis flare-ups, anxiety and depression, among others.
- **Some illnesses and injuries require an in-office visit.** For serious problems, you should go directly to your local urgent care center or emergency room. That's true of broken bones, head injuries, severe burns, chest pain and vomiting blood as well as emergency mental health needs.

Teladoc to the rescue!

Teladoc's services for a low **\$5 copay** is saving our members time and energy when they need relief fast.

Teladoc connects members with a board-certified doctor 24/7/365 through the convenience of phone or video consults. When it's convenient, a doctor will contact you ready to listen and resolve your issue.

1-800-Teladoc



Benefit Tax Form

IRS Form 1095 is used to report medical insurance coverage to the IRS. The Form 1095 is provided to the IRS and to employees covered or eligible for coverage under the ICUBA medical plan for one or more months of 2020. This form will report to you, the employee, whether you and your covered dependents, if applicable, were covered under the ICUBA medical plan.

Please note: You will **NOT** need this form to file your taxes! Please keep the form in a safe place for reference. All active employees may reference this tax form in your employee file at [ICUBAbenefits.org](https://www.icubabenefits.org).

(The form will be available mid-February!)