The Annual Open Enrollment period is the one time per year when you are able to make changes to the insurance coverages for you and your eligible dependents under your employer sponsored plan. You may add, change and drop coverage during your Open Enrollment period. Outside of this Annual Open Enrollment you may only make enrollment changes within 30 days of a qualifying life event. (examples of life events include marriage, birth, adoption, spousal loss/gain of other coverage, etc.)

Every active employee who finalizes the enrollment process and updates his/her telephone number and email address will be entered into our **Enrollment Sweepstakes**—BEST OF LUCK!

ICUBA will continue offering many benefits which are not subject to the deductible; and all Blue Distinction Total Care Primary Care (Family Practice, Internal Medicine and Pediatric) visits are always FREE!

Attend an Open Enrollment session at your institution to learn more about ICUBA’s plan offerings, changes and enhancements, BlueRewards powered by Rally updates, Teladoc and more!

**Enrollment Tip:** If you’re thinking, which plan is best for me – simply **ask Emma**! If you have questions while you are enrolling for benefits, we encourage you to use our Ask Emma decision support tool. Emma can help you make smart, cost-effective benefits decisions to fit your individual needs by estimating your annual costs, using real-life scenarios from your personal experiences. She will ask you a few questions for a personalized “walk you through” to guide you in the right direction. Bonus: She can assist with benefits selections in English and Spanish. In addition to her personal walk through, Emma can provide information on various benefits and FAQs are available in the toolbar. Please use this resource to educate yourself on your options. Emma is available if you need her in the top left corner of your enrollment.
IRS Form 1095 was introduced in 2016 as a way 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. This form will report to you, the employee, whether you and your covered dependents, if applicable, were covered under the ICUBA medical plan in 2017. If you and your dependents were covered for at least nine months, you are not subject to any tax penalties for not having medical insurance.

Please note: You DO 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. (The form will be available mid-February!)