BenefitsWise
"BETTER BENEFITS THROUGH COLLABORATION"

Did you know — ICUBA 101!

ICUBA prides itself in “better benefits through collaboration” and really tries to embrace the “by educators, for educators” approach. In ICUBA’s 15 years of service to our member institutions, the medical plans have been modified from your feedback to present the robust benefit options you know today. Through this process, ICUBA strategically pairs best in class services with best in class insurance providers to maximize savings, customer service and satisfaction to you.

ICUBA’s medical plan is self-insured, which means the member institutions of ICUBA pay for the actual benefits, claims and services provided by the ICUBA medical plan—the costs are not paid for by the insurance companies. The ICUBA plan is fully supported by your premium dollars and the contribution contributed from your employer. (ICUBA purchases reinsurance for catastrophic claims.)

In order to pay claims, ICUBA contracts with insurance companies like BlueCross BlueShield of Florida for medical, OptumRx for prescription drugs and Aetna Resources for Living for behavioral health and substance abuse benefits. With the structure of ICUBA’s self-insured program, the medical plan is able to provide more customized benefits at lower costs compared to traditional insurance coverage available in the market.

ICUBA provides a wide array of preventive services to our members free of charge. ICUBA wants to break down barriers to these important services including visits to Blue Distinction Total Care (BDTC) Primary Care Physicians, annual wellness exams, medically necessary mammograms, ultrasounds of the breast, colonoscopies, electrocardiograms, echocardiograms and more.

ICUBA also has several resources available to assist you in navigating the world of benefits such as the ICUBAcares Pharmacist Advocate, OptumRx Healthcare Advocate, BCBS Essential Advocate and up to six free EAP visits per issue per plan year.

Benjamin Franklin’s axiom that “an ounce of prevention is worth a pound of cure” has never been more true when placed in the context of today’s healthcare. For example, getting a free colonoscopy and identifying an early cancer diagnosis could be your key to survival. The better health and wellbeing of ICUBA members ensures our success!

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 and Aetna Navigator and of course, the ICUBA MasterCard!
**Important Reminder:**
Over Age Dependent Terminations occur at the end of the calendar year

Under the Patient Protection and Affordable Care Act (PPACA), a dependent child(ren), regardless of financial, academic, residential, marital or employment status is eligible for benefits under your medical plan. Under the ICUBA Medical Plan, coverage for an overage dependent terminates on the last day of the calendar year in which your child turns 26 years of age. If your dependent turned 26 during the 2017 calendar year, he/she will be terminated from the ICUBA plan effective December 31, 2017. Your child(ren) will be given the option to elect COBRA (for up to 36 months) or they may look for a replacement exchange policy at [http://GetInsured.com/ICUBA](http://GetInsured.com/ICUBA).

*Please note:* Disabled dependent child(ren) may be eligible for coverage after age 26 with appropriate documentation.

If you have additional questions, please contact ICUBA Benefits Administration at 1-866-377-5102 (Monday-Friday, 8am to 8pm).

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### Oral Health: *A window to your overall health*

Your oral health is more important than you might realize. Get the facts about how the health of your mouth, teeth and gums can affect your general health.

*By Mayo Clinic Staff*—Did you know that your oral health offers clues about your overall health — or that problems in your mouth can affect the rest of your body? Protect yourself by learning more about the connection between your oral health and overall health.

**What's the connection between oral health and overall health?**

Like many areas of the body, your mouth is teeming with bacteria — most of them harmless. Normally the body’s natural defenses and good oral health care, such as daily brushing and flossing, can keep these bacteria under control. However, without proper oral hygiene, bacteria can reach levels that might lead to oral infections, such as tooth decay and gum disease.

In addition, certain medications — such as decongestants, antihistamines, painkillers, diuretics and antidepressants — can reduce saliva flow. Saliva washes away food and neutralizes acids produced by bacteria in the mouth, helping to protect you from microbial invasion or overgrowth that might lead to disease.

Studies also suggest that oral bacteria and the inflammation associated with periodontitis — a severe form of gum disease — might play a role in some diseases. In addition, certain diseases, such as diabetes and HIV/AIDS, can lower the body’s resistance to infection, making oral health problems more severe.

For more information on conditions that may be linked to oral health including endocarditis, cardiovascular disease and premature birth, please visit [http://www.mayoclinic.org/healthy-lifestyle/adult-health/in-depth/dental/art-20047475?pg=1](http://www.mayoclinic.org/healthy-lifestyle/adult-health/in-depth/dental/art-20047475?pg=1) for the full article.

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### Have you tried Teladoc?

We hear Teladoc for a low **$5 copay** is the greatest thing since sliced bread — and ICUBA is pleased to announce members enrolled in our medical plan now have access through our single sign-on portal!

Simply log onto [http://ICUBAbenefits.org](http://ICUBAbenefits.org), and in the middle section click on the BCBSMyHealthToolkit link.

From here, Teladoc can be found in three spots: (1) Quick Links, (2) Resources and (3) by clicking on the rotating banner!

Teladoc connects you with a board-certified doctor 24/7/365 through the convenience of phone or video consults. When it’s convenient for you, a doctor will contact you ready to listen and resolve your issue. If medically necessary a prescription will be sent to your pharmacy of choice.

**1-800-Teladoc**