Florida Tech
Open Enrollment: February 4 – February 15

April 1, 2019 – March 31, 2020
Plan Year
Annual Open Enrollment
17th ANNUAL ICUBA OPEN ENROLLMENT

Celebrating 17 Years of Service to Private Florida Education Employees
**Access**
... access to the best health and wellbeing benefits at the right time in the right place by the right provider

**Engagement**
... engagement to improve your health and wellbeing

**Quality**
... the highest Quality care that is safe and effective

**Cost**
... benefits at the lowest cost possible through partnership with ICUBA to provide cost-effective benefits to Members

**Outcomes**
... improved health and wellbeing for all ICUBA Members
Did you know the ICUBA medical plans are self-funded?

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
ICUBA establishes programs and efficiencies to help mitigate claims

• Break down barriers to care and adapting the plans to provide quality and value
  – $0 copayments for Blue Distinction Total Care PCP providers
  – $5 Teladoc visits
  – Low prescription drug copayment structure
  – Encourage biometric screenings so you know your numbers
• Provide Case Management and Care Consultants – We are calling because we care and want to provide assistance to help you through difficult situations
• Innovative and willing to invest in resources like ICUBAcares, Teladoc, Rally, Resources for Living – and new this year... SurgeryPlus
CALL TO ACTION!

Your health starts with YOU – We need you to be a smart consumer!

✓ Take advantage of FREE preventive care services to know your baseline
✓ Register for Teladoc in preparation for a sore throat or sinus infection
✓ Call ICUBAcares to see if they can help lower your prescription cost
✓ Use your six FREE EAP sessions to meet with a counselor or get some advice
✓ Visit your dermatologist for a preventive skin cancer screening
✓ Use the BCBS pricing tools to shop for the best price for advanced imaging
✓ Join a Rally City Challenge and sync your device for a chance to win $50

GET ENGAGED – PLEASE USE YOUR ICUBA BENEFITS!
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

ICUBA Annual Survey Feedback:
Main concern = COST

Illustration includes adjustment factors for demographics, location, and plan value

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ICUBA's costs are **17%** below the broad database benchmark average and **22%** below the education industry benchmark average.

2018 medical/Rx average premium per covered employee per year - Total costs represent an enrollment weighted average of all plan types. Based on 4/1/2018 budget rates and census information.
What we’re going to talk about....

• Enrollment & Eligibility
• The perks ICUBA offers
• Our 2019 benefits plans
  – Medical, Prescription Drugs and Behavioral Health
  – Employee Assistance Program
  – Spending Accounts
  – Voluntary Benefits
Enrolling in your benefits at ICUBAbenefits.org

- During your Open Enrollment period you are free to update your benefits for the April 1, 2019-March 31, 2020 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!
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*
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.
Dependent Verification

Dependents that are “not eligible” on the ICUBA plan should be removed during Open Enrollment (coverage will terminate March 31, 2019)

“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.”
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!
ICUBA's Single Sign-on connections are available!

ICUBA Medical plan participants can access BCBS MyHealthToolkit below and gain access to insurance information, provider searches, claims history and the new Rally program!

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
Medical Plan Perks offered to you through ICUBA’s Membership

- NEW! SurgeryPlus
- Teladoc
- ICUBAcares Pharmacist Advocate Program
- BlueRewards powered by Rally
New! SurgeryPlus effective **April 1, 2019**!

- 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](http://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**
- 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.
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

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!
$250 ICUBA Incentive Dollars
(redeemable for gift cards in Rally)

+ UNLIMITED Rally Coins

& ICUBA Private Sweepstakes

<table>
<thead>
<tr>
<th>Activity</th>
<th>Incentives</th>
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<tbody>
<tr>
<td>Rally Survey</td>
<td><strong>Gatekeeper</strong> + 400 Coins &amp; ICUBA Private Sweepstakes</td>
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<tr>
<td>Biometric Screenings</td>
<td>$25</td>
</tr>
<tr>
<td>Onsite/Campus Events</td>
<td>$10 each (up to $50)</td>
</tr>
<tr>
<td>Wellness Exams</td>
<td>$25</td>
</tr>
<tr>
<td>Colonoscopy</td>
<td>$50</td>
</tr>
<tr>
<td>Mammogram/PSA</td>
<td>$50</td>
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<td>ICUBAcares</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>
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<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>Incentive Total</td>
<td>$250</td>
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</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!
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.
Medical, Prescription Drug & Behavioral Health Plans
Strategically paired for best in class service and offered through ICUBA!
## Get the care you need!

### Primary Care Office Visit

- Annual checkups
- Preventive care
- Historical information
- Health screenings
- Common illnesses
- Health questions
- Ongoing medical conditions
- Disease management

### Teladoc, Convenient Care or Urgent Care

- Sinus problems
- Pink eye
- Bronchitis
- Cold/Flu
- Urinary tract infection
- Ear infection
- Upper respiratory infection
- Nasal congestion
- Allergies
- Sore throat

### Emergency Room (ER)

- Chest pains
- Uncontrollable bleeding
- Trouble breathing
- Major traumas
- Severe burns
- Heart attack symptoms
- Stroke symptoms
- Coughing/vomiting blood

### Costs

- **Primary Care Office Visit**
  - BDTC: $0
  - PCP: 20%/$25/$35

- **Teladoc**
  - $5

- **Convenient Care**
  - $10

- **Urgent Care**
  - $30/$50/$70

- **Emergency Room (ER)**
  - $300/$500 (waived if admitted)

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

– Your ID number will route you to the same advocate
– Help with claim questions
– Concierge assistance for billing
– Provider appointments
– Lifestyle coaching
– Chronic condition coaching

New service; same phone number!
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)
ICUBA Gold Medical Plan – similarities!

<table>
<thead>
<tr>
<th>Benefits Summary</th>
<th>Preferred PPO Plan</th>
<th>Premier Copay PPO Plan</th>
</tr>
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<tbody>
<tr>
<td><strong>Deductible (Individual/Family)</strong></td>
<td>$2,500/$5,000</td>
<td>$2,500/$5,000</td>
</tr>
<tr>
<td><strong>Coinsurance</strong></td>
<td>20%</td>
<td>20%</td>
</tr>
<tr>
<td><strong>Out-of-Pocket Maximum</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Individual/Family—Includes all medical co-pays, deductibles and coinsurance</td>
<td>$4,000/$8,000</td>
<td>$4,000/$8,000</td>
</tr>
<tr>
<td><strong>Blue Distinction Total Care PCP</strong></td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td><strong>Teladoc (1-800-Teladoc)</strong></td>
<td>$5 Copay</td>
<td>$5 Copay</td>
</tr>
<tr>
<td><strong>Convenient Care Clinics</strong></td>
<td>$10 Copay</td>
<td>$10 Copay</td>
</tr>
<tr>
<td><strong>Independent Clinical Labs</strong> (free standing facilities and office visits)</td>
<td>0% - Quest, 20% - Outpatient Setting</td>
<td>0% - Quest, 20% - Outpatient Setting</td>
</tr>
<tr>
<td><strong>Preventive Care</strong></td>
<td>0%</td>
<td>0%</td>
</tr>
<tr>
<td><strong>Outpatient Diagnostic Imaging</strong> (MRI, MRA, CAT Scan, PET Scan)</td>
<td>Up to $500 Copay</td>
<td>Up to $500 Copay</td>
</tr>
<tr>
<td><strong>Durable Medical Equipment and Prosthetic Appliances</strong></td>
<td>20% AD*</td>
<td>20% AD*</td>
</tr>
<tr>
<td><strong>Emergency Room Services</strong></td>
<td>$300 Copay (waived if admitted)</td>
<td>$300 Copay (waived if admitted)</td>
</tr>
<tr>
<td><strong>Ambulance</strong></td>
<td>$250 Copay</td>
<td>$250 Copay</td>
</tr>
<tr>
<td><strong>Hospital Inpatient</strong></td>
<td>20% AD*</td>
<td>20% AD*</td>
</tr>
</tbody>
</table>

* After Deductible

Note: AD stands for “after deductible.”
ICUBA Gold Medical Plans – differences!

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<tr>
<td></td>
<td>In-Network</td>
<td>Out-of-Network</td>
</tr>
<tr>
<td>Physician Office Visits</td>
<td>20%</td>
<td>40% AD*</td>
</tr>
<tr>
<td>Specialist Office Visits</td>
<td>20%</td>
<td>40% AD*</td>
</tr>
<tr>
<td>Urgent Care Center</td>
<td></td>
<td>$30 Copay</td>
</tr>
<tr>
<td>Outpatient Therapy - PT, ST and OT</td>
<td>20%</td>
<td>40% AD*</td>
</tr>
<tr>
<td>Outpatient Surgery Office Setting</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Physician Specialist</td>
<td>20%</td>
<td>40% AD*</td>
</tr>
<tr>
<td></td>
<td>20%</td>
<td>40% AD*</td>
</tr>
<tr>
<td>Mental Health &amp; Substance Abuse</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Inpatient</td>
<td>20% AD*</td>
<td>40% AD*</td>
</tr>
<tr>
<td>Outpatient</td>
<td>20%</td>
<td>40% AD*</td>
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</table>

*After Deductible

Coinsurance vs. Copay
The freedom of choice is yours!
Freedom for families with children – Our new 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

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
ICUBA’s *Silver* Medical Plan
$4,000/$8,000 Deductible PPO Plan

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<td><strong>Deductible (Individual/Family)</strong></td>
<td>$4,000/$8,000</td>
<td>$8,000/$16,000</td>
</tr>
<tr>
<td><strong>Coinsurance</strong></td>
<td>30%</td>
<td>50%</td>
</tr>
<tr>
<td><strong>Out-of-Pocket Maximum (Individual/Family—Includes all medical copays, deductibles and coinsurance)</strong></td>
<td>$5,350/$10,700</td>
<td>$10,700/$21,400</td>
</tr>
<tr>
<td><strong>Physician Office Visits</strong></td>
<td>$35 Copay</td>
<td>50% AD*</td>
</tr>
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<td><strong>Specialist Office Visits</strong></td>
<td>$70 Copay</td>
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<td><strong>Emergency Room Services</strong></td>
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<td><strong>Urgent Care Center</strong></td>
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<td></td>
</tr>
<tr>
<td><strong>Durable Medical Equipment and Prosthetic Appliances</strong></td>
<td>30% ALD**</td>
<td>50% AD*</td>
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<td><strong>Hospital Inpatient</strong></td>
<td>30% AD*</td>
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<td><strong>Blue Distinction Total Care PCP</strong></td>
<td>$0</td>
<td>N/A</td>
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<tr>
<td>Preventive Care</td>
<td>0%</td>
<td>Not Covered</td>
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<tr>
<td>Outpatient Diagnostic Imaging (MRI, MRA, CAT Scan, PET Scan)</td>
<td>Up to $500 Copay</td>
<td>50% AD*</td>
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<tr>
<td>Ambulance</td>
<td>$250 Copay</td>
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** After Limited Deductible: $2,000 of the $4,000 Individual Deductible

Please review carefully!
ICUBA Plan Comparison – In-Network Only!

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<td><strong>Emergency Room Services (Copay waived if admitted)</strong></td>
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* After Deductible  ** After Limited Deductible: $2,000 of the $4,000 Individual Deductible
Knowledge is Power – NO DEDUCTIBLE!

New for April 1, 2019 – The deductible is increasing slightly on the Preferred and Premier Copay PPO plans

- 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
New for April 1, 2019 – The deductible is increasing on the Preferred and Premier Copay PPO plans.

The 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)
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 (BrovaRx)*</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.

**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*)

**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.
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

- Refill, renew or transfer
- Adherence Text Reminders
- Pharmacy Locator
- Order history and claims detail
- Family and Caregiver Management
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!**

<table>
<thead>
<tr>
<th>Health</th>
<th>Life</th>
</tr>
</thead>
<tbody>
<tr>
<td>Breast and prostate cancer recovery</td>
<td>Depression/anxiety</td>
</tr>
<tr>
<td>Heart problems</td>
<td>Postpartum depression</td>
</tr>
<tr>
<td>Diabetes</td>
<td>Caregiver status</td>
</tr>
<tr>
<td>Depression</td>
<td>(child, elder, autism)</td>
</tr>
<tr>
<td>Digestive heath</td>
<td>Grief and loss</td>
</tr>
<tr>
<td>Pain management</td>
<td>Military transition</td>
</tr>
<tr>
<td>Respiratory problems</td>
<td></td>
</tr>
<tr>
<td>Substance abuse</td>
<td></td>
</tr>
</tbody>
</table>

**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
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
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 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.
# Monthly Medical Plan Premiums

<table>
<thead>
<tr>
<th>Plan Type</th>
<th>Employee</th>
<th>Employee + Spouse</th>
<th>Employee + Child(ren)</th>
<th>Employee + Family</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Preferred PPO</strong></td>
<td>$641</td>
<td>$1,364</td>
<td>$1,154</td>
<td>$1,797</td>
</tr>
<tr>
<td></td>
<td>$99.75</td>
<td>$341</td>
<td>$288.50</td>
<td>$449.25</td>
</tr>
<tr>
<td></td>
<td>$541.25</td>
<td>$1,023</td>
<td>$865.50</td>
<td>$1,347.75</td>
</tr>
<tr>
<td></td>
<td>$120</td>
<td>$240</td>
<td>$260</td>
<td>$260</td>
</tr>
<tr>
<td><strong>Premier Copay</strong></td>
<td>$673</td>
<td>$1,431</td>
<td>$1,212</td>
<td>$1,886</td>
</tr>
<tr>
<td></td>
<td>$201.90</td>
<td>$429.30</td>
<td>$363.60</td>
<td>$565.80</td>
</tr>
<tr>
<td></td>
<td>$471.10</td>
<td>$1,001.70</td>
<td>$848.40</td>
<td>$1,320.20</td>
</tr>
<tr>
<td></td>
<td>$120</td>
<td>$240</td>
<td>$260</td>
<td>$260</td>
</tr>
<tr>
<td><strong>$4,000/$8,000 Deductible PPO</strong></td>
<td>$636</td>
<td>$1,357</td>
<td>$966</td>
<td>$1,618</td>
</tr>
<tr>
<td></td>
<td>$99.75</td>
<td>$339.25</td>
<td>$241.50</td>
<td>$404.50</td>
</tr>
<tr>
<td></td>
<td>$536.25</td>
<td>$1,017.75</td>
<td>$724.50</td>
<td>$1,213.50</td>
</tr>
<tr>
<td></td>
<td>$120</td>
<td>$240</td>
<td>$260</td>
<td>$260</td>
</tr>
</tbody>
</table>
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!
Voluntary Benefits
## EyeMed Vision Plans

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

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

* Please refer to EyeMed Plan Summary for more detailed information and out of network options.  
Visit [www.eyemed.com](http://www.eyemed.com) or call 1-866-804-0982  
ICUBA is on the INSIGHT Network!
Monthly Vision Premiums

<table>
<thead>
<tr>
<th>Base Plan</th>
<th>Employee</th>
<th>Employee + Family</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$3.91</td>
<td>$10.02</td>
</tr>
</tbody>
</table>

Total Premium

**Additional In-Network Discounts**

- **40% OFF**
  - Complete pair of prescription eyeglasses

- **20% OFF**
  - Non-prescription sunglasses

- **20% OFF**
  - Remaining balance beyond plan coverage
High Option Dental PPO Plan

- Four (4) preventive cleanings per year
- Two (2) periodontal cleanings per year to be covered at preventive levels of benefits

<table>
<thead>
<tr>
<th>High Option PPO (Member Pays)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Plan Year Maximum</strong></td>
</tr>
<tr>
<td><strong>Providers</strong></td>
</tr>
<tr>
<td><strong>Deductible</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Benefit/Service</th>
<th>Member Pays In Network</th>
<th>Member Pays Out of Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>Preventive Services</td>
<td>0%</td>
<td>20%</td>
</tr>
<tr>
<td>Basic Services</td>
<td>20% after deductible</td>
<td>50% after deductible</td>
</tr>
<tr>
<td>Major Services</td>
<td>50% after deductible</td>
<td>70% after deductible</td>
</tr>
<tr>
<td>Orthodontia - Adult and/or Child</td>
<td></td>
<td>50%</td>
</tr>
<tr>
<td>Orthodontia Lifetime Maximum for each member</td>
<td></td>
<td>$2,000</td>
</tr>
</tbody>
</table>
Preventive Plus Low Option Dental PPO Plan

- **Preventive and Basic Services Only**
- Major services and Orthodontia are not covered, but a discounted rate may apply at in-network provider discretion

<table>
<thead>
<tr>
<th>Benefit/Service</th>
<th>Preventive Plus</th>
</tr>
</thead>
<tbody>
<tr>
<td>Plan Year Maximum</td>
<td>$1,000</td>
</tr>
<tr>
<td>Providers</td>
<td>In-Network and Out-of-Network Providers</td>
</tr>
<tr>
<td>Deductible</td>
<td>$50 Individual/$150 Family</td>
</tr>
<tr>
<td>Preventive Services</td>
<td>0%</td>
</tr>
<tr>
<td>Basic Services</td>
<td>20% after deductible</td>
</tr>
<tr>
<td>Major Services</td>
<td>Discount Available for In-Network Only, subject to provider discretion</td>
</tr>
<tr>
<td>Orthodontia - Adult and/or Child</td>
<td>Discount Available for In-Network Only, subject to provider discretion</td>
</tr>
<tr>
<td>Orthodontia Lifetime Maximum for each member</td>
<td>N/A</td>
</tr>
</tbody>
</table>
DHMO CS250 Dental Plan

- **Only available in Florida!**
- Florida provider must be preselected
- No deductible or plan year maximum
- Dental services are reimbursed based on a dental schedule (*sample services below, please refer to full schedule of benefits*)

<table>
<thead>
<tr>
<th>DHMO CS250 (Member Pays subject to DHMO schedule)</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Periodic oral examination</td>
<td>No Charge</td>
</tr>
<tr>
<td>Resin based composite—one surface, anterior</td>
<td>$40</td>
</tr>
<tr>
<td>Sealant—per tooth</td>
<td>$15</td>
</tr>
<tr>
<td>Inlay—metallic, one surface</td>
<td>$115</td>
</tr>
<tr>
<td>Crown—porcelain/ceramic substrate</td>
<td>$310 + lab</td>
</tr>
<tr>
<td>Complete denture—maxillary</td>
<td>$325 + lab</td>
</tr>
</tbody>
</table>
## Monthly Dental Plan Premiums

<table>
<thead>
<tr>
<th>Plan Type</th>
<th>Premium Level</th>
<th>Employee</th>
<th>Employee + 1</th>
<th>Employee + Family</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>High Dental PPO Option</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Employee</td>
<td>$40.81</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Employee + 1</td>
<td>$81.27</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Employee + Family</td>
<td>$136.71</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Preventive Plus Low Dental PPO Option</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Employee</td>
<td>$19.67</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Employee + 1</td>
<td>$45.72</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Employee + Family</td>
<td>$75.69</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>DHMO 250CS Dental Option</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Employee</td>
<td>$11.83</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Employee + 1</td>
<td>$23.73</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Employee + Family</td>
<td>$36.85</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
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.
For Your Information... 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
- 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 other requirements of Health Care Reform are in place
Voluntary Vendor Benefits

Aflac
Sarah Care
TIAA
AAA
Legal Shield
Lincoln Financial Group
Home Instead
Nationwide
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!