ANNUAL ENROLLMENT

2023/24

FEBRUARY 1st - FEBRUARY 7th
Barry University
Beacon College
The Bolles School
Central Florida AHEC
Corbett Preparatory School of IDS
Edward Waters University
Everglades AHEC
Florida Institute of Technology
Good Shepherd Episcopal School
Grace Episcopal Day School
Jacksonville Country Day School
Nova Southeastern University
Palm Beach Atlantic University
The Poynter Institute
Rollins College
Saint Edward’s School
Saint Leo University
Saint Paul’s School
Saint Stephen’s Episcopal School
San Jose Episcopal Day School
Welcome St. Thomas University
Tampa Preparatory School
Unity School
The University of Tampa
Warner University
Westminster Christian School
Changes Effective April 1, 2023

Changes and Enhancements to ICUBA Benefits
Effective April 1, 2023, BlueCross BlueShield will be ICUBA’s new Pharmacy Benefit Administrator.

If you are enrolled in medical insurance, you will receive a new member ID card for Medical and Pharmacy coverage combined.

Your old pharmacy benefit cards from OptumRx will no longer work for verifying benefits.

Scan the QR code to read the BCBS Pharmacy Benefit welcome letter.
On April 1, 2023 Strive powered by Virgin Pulse will replace Rally as ICUBA’s new Wellbeing Incentive Program.

- Earn up to $250 in Strive Cash and earn points to unlock up to an additional $100 in Strive Cash.
- There will be a new quarterly incentive schedule starting April 1st.

Please note, you must redeem any Rally incentives you have available before March 31, 2023. Incentives not redeemed by March 31st will not rollover and will be forfeit!
ICUBA fully covers the cost of participation in Virta Health to reverse Type 2 Diabetes through nutritional ketosis. Virta is available to ICUBA members and eligible dependents between the ages of 18 and 79 with type 2 diabetes. Some medical conditions may exclude patients from the Virta treatment. Start the application process to find out if you qualify via virtahealth.com/join/icuba or contact support@virtahealth.com with any questions, be sure to mention you are an ICUBA Member!

Join the movement to reverse type 2 diabetes!

Get started at virtahealth.com/join/icuba
IDShield from LegalShield

The power of both benefits
• Identity Consultation and Advice
• Dedicated Licensed Private Investigators
• Identity, Credit & Financial Account Monitoring
• Child Monitoring (Family Plan Only)
• Full-Service Identity Restoration
• Real-Time Alerts
• 24/7 Emergency Access
• Social Media Monitoring & Online Privacy Reputation Management

IDShield Employee Plan
$7.45 Per month

IDShield Family Plan
$14.05 Per month

IDShield + LegalShield Employee Plan
$23.45 Per month

IDShield + LegalShield Family Plan
$29.05 Per month

For more information, visit icuba.me/LegalShield or scan
A few fast facts about HCFSAs

- FSAs are limited to $3,050 per year per employer, but your employer can lower this threshold
- Use FSA funds are for certain medical and dental expenses for you and your eligible dependents
- You can use FSA funds to pay your deductibles and copayments, but not for insurance premiums
- You can spend FSA funds on prescription medications, as well as over-the-counter medicines with a doctor's prescription
- Reimbursements for insulin are allowed without a prescription
- May be used to cover costs of medical equipment like crutches, supplies like bandages, and diagnostic devices like blood sugar test kits
Dependent Care Flexible Spending Account (DCFSA) CONTRIBUTED BY YOU ON A PRE-TAX BASIS AFTER ELECTING AN ANNUAL AMOUNT

A few fast facts about DCFSAs

• DCFSAs are limited to $5,000 per year per household, if your spouse is eligible to contribute at their employer make sure you don’t go over the annual combined limit

• You can use your DCFSA to pay for certain types of childcare for children under age 13
  • Before and after school care
  • Babysitting and nanny expenses
  • Daycare, nursery school, and preschool
  • Summer day camp

• You can use your DCFSA to pay for certain types of care for an adult disabled dependent who is unable to provide self-care

• DCFSA funds are not for healthcare or healthcare-related expenses

Check your benefits guide for contribution limits to Healthcare and Dependent Care Flexible Spending Accounts
Enrolling In Your Benefits in Workday

Secure Enrollment using TRACKS
Easy Enrollment in Workday

1. Login to Workday using your TRACKS username and password
2. The Open Enrollment event will show in your inbox at the top right corner
3. Scan the QR code on screen for FIT's TRACKS resource page
• During Annual Enrollment, you are encouraged to review and update your benefit elections for the new plan year.

• Your elections remain in effect until the end of the plan year, as stipulated under Section 125 of the Internal Revenue Code.

• You may change your elections during the plan year within 30 days of a qualified life event.

• View, Email, or Print your enrollment confirmation once complete.
Eligible Dependent Definition

• Legal Spouse/Domestic Partner
• Child or Stepchild
• Legally adopted or Foster Child
• Child required to be covered pursuant to a Qualified Medical Child Support Order (QMCSO)
• A Child who resides with you as their Legal Guardian

A child is considered a dependent until the end of the calendar year in which they attain age 26 or is over 26 years of age and is continuously incapable of self-support because of a disability.

• When adding dependent(s) to your ICUBA benefits, you’ll be required to verify your dependent(s) meet the Eligible Dependent Definition

• Dependents who age out (reach age 26) of eligibility for coverage will be removed from your plan on December 31st

• If you have dependents who are no longer eligible, waive their coverage during annual enrollment
BlueCross BlueShield Medical Plans

Comprehensive Medical Benefits
Your medical insurance from BCBS includes behavioral health from Aetna bundled to create your ICUBA Benefits plan.

Every medical insurance election includes plan enhancements from Embold Health, SurgeryPlus, Virgin Pulse, Hinge Health, Virta Health, My Health Novel, and AbleTo.

ICUBA uses our **Whole Person Approach** to help you navigate specific health challenges through outreach from trained health advisors, registered nurses, and pharmacists to support, educate, and advocate for the best possible health outcomes when you need them most.

*Don’t forget, effective April 1, 2023 you will have a new BCBS ID card for medical and prescription coverage.*
Removing Barriers to Care

No Cost. No Deductible. No Barriers to Care.

<table>
<thead>
<tr>
<th>No Cost Programs</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Care Primary visits</td>
</tr>
<tr>
<td>Total Care Pediatric visits</td>
</tr>
<tr>
<td>Embold Health Primary visits</td>
</tr>
<tr>
<td>Embold Health Specialist visits</td>
</tr>
<tr>
<td>Surgery+ for elective surgeries</td>
</tr>
<tr>
<td>Hinge Health virtual MSK clinic</td>
</tr>
<tr>
<td>Virta Health nutritional ketosis</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>No Cost Services</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bone mineral density tests</td>
</tr>
<tr>
<td>Colonoscopies</td>
</tr>
<tr>
<td>Adult Immunizations</td>
</tr>
<tr>
<td>Child Immunizations</td>
</tr>
<tr>
<td>Annual wellness exams</td>
</tr>
<tr>
<td>Mammograms</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>No Deductible</th>
</tr>
</thead>
<tbody>
<tr>
<td>MRI, CT scan, PET scan</td>
</tr>
<tr>
<td>Chiropractic services</td>
</tr>
<tr>
<td>Convenient Care Clinic</td>
</tr>
<tr>
<td>Emergency Room</td>
</tr>
<tr>
<td>Emergency Transportation</td>
</tr>
<tr>
<td>Maternity visits</td>
</tr>
<tr>
<td>Outpatient Mental Health</td>
</tr>
<tr>
<td>Outpatient Substance abuse</td>
</tr>
<tr>
<td>Primary Care Office visits</td>
</tr>
<tr>
<td>Specialist Office visits</td>
</tr>
<tr>
<td>Prescription Pharmacy</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>No Barriers</th>
</tr>
</thead>
<tbody>
<tr>
<td>You only pay your Deductible when you receive major services such as:</td>
</tr>
<tr>
<td>Hospital or out-patient surgery</td>
</tr>
<tr>
<td>Outpatient facility charges and many more</td>
</tr>
<tr>
<td>Durable medical equipment</td>
</tr>
<tr>
<td>Hearing aids</td>
</tr>
<tr>
<td>Home health care</td>
</tr>
<tr>
<td>Hospital delivery for maternity</td>
</tr>
<tr>
<td>Hospital expenses</td>
</tr>
</tbody>
</table>
Check your benefits guide for your premium effective April 1, 2023.

Care Connected in your corner!

- Help with claim questions
- Concierge assistance for billing
- Assistance finding an Embold Health Provider
- Lifestyle coaching
- Chronic condition coaching

(866) 377-5102
Press Option 2 after the prompt
(or call the Customer Service Number on the back of your ID card)

The Preferred PPO Plan

<table>
<thead>
<tr>
<th>In-Network</th>
<th>Out-of-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Deductible</strong></td>
<td><strong>The Member Pays</strong></td>
</tr>
<tr>
<td>(Individual/Family)</td>
<td>$2,500/$5,000</td>
</tr>
<tr>
<td><strong>Coinsurance</strong></td>
<td>20%</td>
</tr>
<tr>
<td><strong>Out-of-Pocket Maximum</strong></td>
<td><strong>Includes all medical copays, deductibles &amp; coinsurance</strong></td>
</tr>
<tr>
<td><strong>Physician Office Visits</strong></td>
<td>$15 copay</td>
</tr>
<tr>
<td><strong>Total Care</strong></td>
<td>$0</td>
</tr>
<tr>
<td><strong>Embold Health Primary Care &amp; Pediatric Visits</strong></td>
<td>$0</td>
</tr>
<tr>
<td><strong>Embold Health Specialist Visits</strong></td>
<td>$0</td>
</tr>
<tr>
<td><strong>Therapy &amp; Chiropractic Visits</strong></td>
<td>$20 copay</td>
</tr>
<tr>
<td><strong>Specialist Office Visits</strong></td>
<td>$35 copay</td>
</tr>
<tr>
<td><strong>Convenient Care Clinics</strong></td>
<td>$10 copay</td>
</tr>
<tr>
<td><strong>Independent Clinical Labs</strong></td>
<td>$0</td>
</tr>
<tr>
<td><strong>Preventive Care</strong></td>
<td>$0</td>
</tr>
<tr>
<td><strong>Teladoc Visit</strong></td>
<td>$5 copay</td>
</tr>
<tr>
<td><strong>Urgent Care Center</strong></td>
<td>$30 copay</td>
</tr>
<tr>
<td><strong>Emergency Room Services</strong></td>
<td>0% after $300 copay (waived if admitted)</td>
</tr>
<tr>
<td><strong>Ambulance</strong></td>
<td>$250 copay</td>
</tr>
<tr>
<td><strong>Hospital Inpatient</strong></td>
<td>20% after deductible</td>
</tr>
</tbody>
</table>

Care Connected in your corner!

• Help with claim questions
• Concierge assistance for billing
• Assistance finding an Embold Health Provider
• Lifestyle coaching
• Chronic condition coaching

(866) 377-5102
Press Option 2 after the prompt
(or call the Customer Service Number on the back of your ID card)

Check your benefits guide for your premium effective April 1, 2023.
The High Deductible PPO Plan

Check your benefits guide for your premium effective April 1, 2023.

<table>
<thead>
<tr>
<th>Care Connected in your corner!</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Help with claim questions</td>
</tr>
<tr>
<td>• Concierge assistance for billing</td>
</tr>
<tr>
<td>• Assistance finding an Embold Health Provider</td>
</tr>
<tr>
<td>• Lifestyle coaching</td>
</tr>
<tr>
<td>• Chronic condition coaching</td>
</tr>
</tbody>
</table>

(866) 377-5102
Press Option 2 after the prompt
(or call the Customer Service Number on the back of your ID card)

### High Deductible PPO Plan

<table>
<thead>
<tr>
<th></th>
<th>In-Network</th>
<th>Out-of-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>The Member Pays</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Deductible (Individual/Family)</td>
<td>$4,000/$8,000</td>
<td>$8,000/$16,000</td>
</tr>
<tr>
<td>Coinsurance</td>
<td>30%</td>
<td>50%</td>
</tr>
<tr>
<td>Out-of-Pocket Maximum (Individual/Family)</td>
<td>$5,350/$10,700</td>
<td>$10,700/$21,400</td>
</tr>
<tr>
<td>Includes all medical copays, deductibles &amp; coinsurance</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Physician Office Visits</strong></td>
<td>$15 copay</td>
<td>50% after deductible</td>
</tr>
<tr>
<td><strong>Total Care</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Primary Care &amp; Pediatric Visits</strong></td>
<td>$0</td>
<td>Not Applicable</td>
</tr>
<tr>
<td><strong>Embold Health Primary Care &amp; Pediatric Visits</strong></td>
<td>$0</td>
<td>Not Applicable</td>
</tr>
<tr>
<td><strong>Embold Health Specialist Visits</strong></td>
<td>$0</td>
<td>Not Applicable</td>
</tr>
<tr>
<td><strong>Therapy &amp; Chiropractic Visits</strong></td>
<td>$20 copay</td>
<td>50% after deductible</td>
</tr>
<tr>
<td><strong>Specialist Office Visits</strong></td>
<td>$35 copay</td>
<td>50% after deductible</td>
</tr>
<tr>
<td><strong>Convenient Care Clinics</strong></td>
<td>$10 copay</td>
<td>Not Applicable</td>
</tr>
<tr>
<td><strong>Independent Clinical Labs</strong> (free standing facilities &amp; office visits)</td>
<td>$0</td>
<td>50% after deductible</td>
</tr>
<tr>
<td><strong>Preventive Care</strong></td>
<td>$0</td>
<td>Not covered</td>
</tr>
<tr>
<td><strong>Teladoc Visit</strong></td>
<td>$5 copay</td>
<td>Not covered</td>
</tr>
<tr>
<td><strong>Urgent Care Center</strong></td>
<td>$30 copay</td>
<td></td>
</tr>
<tr>
<td><strong>Emergency Room Services</strong></td>
<td>0% after $300 copay</td>
<td>(waived if admitted)</td>
</tr>
<tr>
<td><strong>Ambulance</strong></td>
<td>$250 copay</td>
<td></td>
</tr>
<tr>
<td><strong>Hospital Inpatient</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>30% after deductible</td>
<td>50% after deductible</td>
</tr>
</tbody>
</table>

Check your benefits guide for your premium effective April 1, 2023.
ICUBA’s Prescription Drug Plan

- No change to core Prescription Pharmacy Benefits
- No change to copays/out-of-pocket maximums
- No change to free preventive medications for chronic conditions
- No change to free diabetic supplies

<table>
<thead>
<tr>
<th>Prescription Copay Tier</th>
<th>Up to 30-day (Retail Only)</th>
<th>Up to 90-day (Retail)</th>
<th>Up to 90-day (Mail Order)</th>
</tr>
</thead>
<tbody>
<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>OptumRx Specialty Pharmacy</td>
<td>$75</td>
<td>N/A</td>
<td>N/A</td>
</tr>
</tbody>
</table>

You will soon receive a new member ID card for use on April 1st that includes both your medical and pharmacy benefits. The new card will replace your old BCBS member ID card and your old Optum ID card.

Scan the QR code to read the BCBS Pharmacy Benefit welcome letter
Free Diabetic Supplies

With a prescription from your provider, you can receive FREE diabetic supplies including meters, lancing devices, lancets, test strips, control solution, needles, and syringes.

Other FREE items include prescribed aspirin for adults, prescribed generic folic acid, and generic prenatal vitamins for pregnancy.

NEW CARD FOR MEDICAL AND RX - APRIL 1, 2023
ICUBAcares Pharmacists serve as a liaison between your doctor, the pharmacy, and the insurance company — taking the burden off you!

For assistance from Monday through Friday from 9:00 am to 5:00 pm
Call (866) 377-5102, and press Option 4 after the prompt

Real Pharmacists. Real Advocates. Real Solutions.
Behavioral Health Benefits from Aetna

Included with Your Medical Insurance
Aetna Behavioral Health and Resources for Living EAP are here for you
Fear and anxiety can be overwhelming and cause strong emotions. Coping with stress in a healthy way will make you, the people you care about, and your community stronger.

The EAP is free to every employee at an ICUBA member school and the members of their household, even if they are not covered under an ICUBA medical insurance plan.

Speak with a licensed clinician to manage a diagnosed behavioral health condition over the phone, televideo or in the office.

For assistance call (877) 398-5816
Select **Option 1** for the Employee Assistance Program
Select **Option 2** for Behavioral Health
### Behavioral Health Overview

**Deductible & Out-of-Pocket Maximum** is shared with your BCBS Medical Plan Benefits

<table>
<thead>
<tr>
<th>Service</th>
<th>Description</th>
<th>Copay</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Employee Assistance Program (EAP)</strong></td>
<td>Free for all Employees. Up to 6 short-term professional counseling sessions per episode per year. Talk with a licensed clinician regarding stress, relationship issues, grief, etc.</td>
<td>$0</td>
</tr>
<tr>
<td><strong>In-network Outpatient Services</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Professional Counseling Sessions</strong></td>
<td>Talk with a licensed clinician regarding anxiety, ADHD, depression, mood disorders, trauma, etc.</td>
<td>$15 Copay</td>
</tr>
<tr>
<td><strong>Psychiatric Medication Evaluation</strong></td>
<td></td>
<td>$15 Copay</td>
</tr>
<tr>
<td><strong>Applied Behavioral Analysis Therapy</strong></td>
<td>Behavioral health services related to Autism Spectrum Disorder (ASD) diagnosis.</td>
<td>$15 Copay</td>
</tr>
<tr>
<td><strong>Partial Hospitalization (PHP)</strong></td>
<td>Physician and nursing services, group, individual, family or multi-family group and other services.</td>
<td>$15 Copay</td>
</tr>
<tr>
<td><strong>Outpatient Detoxification</strong></td>
<td>Monitor withdrawal from alcohol or another substance of abuse.</td>
<td>$15 Copay</td>
</tr>
<tr>
<td><strong>Intensive Outpatient Sessions (IOP)</strong></td>
<td>Planned and structured programs may include group, individual, family and other services.</td>
<td>$15 Copay</td>
</tr>
<tr>
<td><strong>AbleTo</strong></td>
<td>Meet virtually with a therapist and coach, for an 8-week program for select conditions including cancer recovery, heart problems, diabetes, depression, pain management, caregiver status, grief/loss, and more.</td>
<td>$0</td>
</tr>
</tbody>
</table>
The Deductible & Out-of-Pocket Maximum is COMBINED with your BCBS Medical Plan Benefits.

All Inpatient Services Require Prior Authorization

<table>
<thead>
<tr>
<th>Summary of Services</th>
<th>Preferred PPO Plan</th>
<th>High Deductible PPO Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>In-network</td>
<td>Out of Network</td>
</tr>
<tr>
<td>Mental Health Hospital Admission</td>
<td>20% after deductible</td>
<td>40% after deductible</td>
</tr>
<tr>
<td>Substance Abuse Hospital Admission</td>
<td>20% after deductible</td>
<td>40% after deductible</td>
</tr>
<tr>
<td>Residential</td>
<td>20% after deductible</td>
<td>40% after deductible</td>
</tr>
<tr>
<td>Focus on evaluating to learn effective ways to cope with the symptoms and impact of the illness.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Inpatient Detoxification</td>
<td>20% after deductible</td>
<td>40% after deductible</td>
</tr>
<tr>
<td>24-hour treatment in a residential or hospital setting for patients who are abusing alcohol or other addictive drugs.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

For assistance call (877) 398-5816
Select Option 1 for the Employee Assistance Program
Select Option 2 for Behavioral Health
Exclusive Benefits for ICUBA Members

Included with your Medical Insurance election at ICUBA
## Telemedicine with Teladoc

### WHEN TO USE IT
- If you’re considering the ER or urgent care for a non-emergency issue
- On vacation, a business trip, or away from home
- For short-term prescription refills

### WHAT TO USE IT FOR
- Teladoc doctors can treat many medical conditions, including:
  - Cold & Flu symptoms
  - Allergies
  - Bronchitis
  - Urinary tract infection
  - Respiratory infection
  - Sinus problems
  - And more!

### HEALTHCARE PROVIDERS
- Primary Care Providers, Pediatricians, and Family Medicine Practitioners
  - Average 15 years experience
  - Board-certified and licensed
  - Cedentialed every 3 years, meeting NCQA standards.

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Register for Teladoc

Whether it’s a covered benefit or not, Teladoc is always available to you.

Your Teladoc copay with ICUBA is only $5
Surgeons of Excellence

You have access to an elite Network of Surgeons of Excellence Network who 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, when 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 to locate the best provider, schedule appointments, coordinate record transfer, and schedule follow-up as necessary!
Yes. You can reverse type 2 diabetes.
ICUBA fully covers the cost of Virta for all members and eligible dependents with type 2 diabetes.

virtahealth.com/join/icuba
To access Strive from your smartphone, scan this QR code to log in to your My Health Toolkit account. Next, select Benefits, then Strive to get started.

**Step One**
To join Strive, log in to your My Health Toolkit® account and select Wellness, then Strive to enroll.

**Step Two**
We’re committed to keeping your health and wellness data private. Read and accept our Member Privacy Notice, Membership Agreement and Data Consent Notice.

**Step Three**
Enter your preferred email address, create a password, and provide a few additional details to help us give you the best possible experience. Then select CREATE MY ACCOUNT.

Once you’ve created your account, you can sign in and get started right away.
Getting started is easy! Take a one-minute assessment about your lifestyle and goals and My Health Novel does the rest.

Participants have access to health coaching, nutrition guidance, digital tools, group support and other tools to keep you on track.

My Health Novel uses your answers to match you with the best nutrition, physical activity, weight management tools, lifestyle programs, and apps available.

Programs and specialists are available to support you on your health journey at no cost when you are enrolled in an ICUBA medical insurance plan.

No additional cost to members enrolled in an ICUBA Medical Insurance Plan!
Hinge Health Virtual MSK Care

Advanced healthcare technology powers MSK care
Combining sensors, computer vision, and wearable pain relief to pioneer a new standard in digital MSK care

Movement Tracking

Wearable sensors
Motion sensors for guided PT

Pain Management

(NEW) Computer vision
Motion tracking for full body assessments

(NEW) Hinge Health Enso
Wearable device for pain relief

Register online at www.HingeHealth.com/ICUBA
Help from the comfort of home
AbleTo is an eight-week program that lets you talk by phone or video with qualified providers twice a week, all from your home. You can get help with grief and loss, depression and anxiety, caregiver stress, and more.

Goals you can reach
Studies show that AbleTo can help people feel better and get better. You can learn to:
• Get support managing health conditions and life changes
• Make the most of your recovery after a health event
• Manage stress and improve your mood
• Overcome problems that make it hard to change
• Engage more fully in things you love to do
• Set boundaries and manage your time
• Get back to work after a leave of absence
• Get better at talking with family and healthcare professionals

Call (877) 398-5816 to get set up today!
Embold Health complements the current $0 copay for Total Care Primary Care & Pediatric visits.

Embold Health’s technology will identify the best-performing doctors in the BlueCross BlueShield (BCBS) network for:

- Primary Care
- Pediatrics
- Obstetrics
- Orthopedics
- Cardiology
- Pulmonology
- Endocrinology
- Gastroenterology
- Now including DERMATOLOGY

Provider eligibility may vary from year to year. To verify your provider is an Embold Health designated provider, visit www.icubabenefits.info and click on the Embold Health tab in the navigation pane or check provider status in My Health Tool Kit.
Dental Benefits from Delta Dental

Comprehensive Dental Benefits
The Delta Dental Mobile App is optimized for iOS (Apple) and Android devices. To download our app on your device, visit the App Store (Apple) or Google Play (Android) and search for Delta Dental Mobile App. Or use your phone’s camera to scan the code on screen.

Check your benefits guide for your premium effective April 1, 2023.
Vision Benefits from EyeMed

Comprehensive Vision Benefits
Vision Base Plan

In-network

Exam (every 12 months) $5 copay
Frames (every 12 months) $0 copay, $130 allowance
Single Vision lenses $15 copay
Contact Lenses $0 copay, $100 allowance

Make sure you download the newest version of the app to keep up with our latest features, as older versions will no longer be supported. Download the new app, enter your existing login info (no need to re-register) and you’re all set.

Check your benefits guide for your premium effective April 1, 2023.
Income Protection from Symetra

Group Life and Disability Benefits
Annual Enrollment is a great time to review & update your beneficiary information!

Some products may not be available at your institution. Age restrictions and enrollment limitations may apply.
During Annual Enrollment, you may have an opportunity to increase your life and disability coverage. Doing so may require you to provide Evidence of Insurability (EOI) to Symetra. If EOI is required, you’ll receive a notice like the one below:

**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 enrollment and your coverage must be approved by the insurance carrier before it becomes 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.
When is EOI Required?

EOI is generally required when you **elect** coverage in excess of the **guaranteed-issue amount**!

EOI Example Scenarios

- You add disability benefits to existing coverage
- You apply for group life coverage that exceeds the guaranteed issue amount
- You increase a current group life insurance election
- You enroll in group life insurance coverage after the initial eligibility period (generally, employees must apply within 30 days of becoming eligible)
- *Elections made after the initial eligibility period may require EOI*
Legal Protection from LegalShield

Protect your legal rights at an affordable rate
During these unprecedented times, it is not only important to safeguard our physical health, but our financial health and legal rights as well. With LegalShield, you can protect your legal rights at an affordable rate.

LegalShield provides you and your family direct access to a dedicated law firm that can review and prepare legal documents such as Wills and assist with other personal legal matters such as speeding tickets, neighbor disputes, and family-related matters such as adoption.

One low rate for you and your family!

For more information, visit icuba.me/LegalShield.
Have you ever......

- Needed your Will prepared or updated?
- Received a moving traffic violation?
- Had concerns regarding child support?
- Worried about being a victim of Identity Theft?
- Been pursued by a collection agency?

<table>
<thead>
<tr>
<th>Monthly Premium</th>
<th>Individual</th>
<th>Family</th>
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</thead>
<tbody>
<tr>
<td>LegalShield</td>
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<tr>
<td>IDShield</td>
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<tr>
<td>Combined</td>
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</table>
Personal Insurance from Aflac

Better Benefits through Innovation
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

- Pays a lump sum cash benefit to you
- Pays in addition to other insurance
- 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
- Portable if changing jobs or retiring
- $50 annual wellness/health screening benefit*

Check your benefits guide for your premium effective April 1, 2023.
### AFLAC GROUP HOSPITAL INDEMNITY
Policy Series C80000

#### Two levels of coverage

<table>
<thead>
<tr>
<th>Service</th>
<th>High</th>
<th>Low</th>
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</thead>
<tbody>
<tr>
<td>Admission</td>
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<tr>
<td>Confinement</td>
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<tr>
<td>Intensive Care</td>
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<td>$100</td>
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</tbody>
</table>

#### Payment Example for Pregnancy

<table>
<thead>
<tr>
<th>Service</th>
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<tbody>
<tr>
<td>Admission</td>
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<td>$500</td>
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<tr>
<td>Confinement (3 days)</td>
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<tr>
<td>Total Payment to You!</td>
<td>$1,300</td>
<td>$800</td>
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</table>

Check your benefits guide for your premium effective April 1, 2023.
An accident plan can be there in your time of need to help cover unplanned expenses like:

- Ride in an ambulance
- Emergency Room visits
- Trip to the Urgent care
- Bone fracture
- Second- and third-degree burns
- Lacerations
- And more!

**Bonus:** $50 annual health/wellness screening benefit*

*Check your benefits guide for your premium effective April 1, 2023.*
Better Benefits through Innovation
ALL EMPLOYEES are eligible for preferred Pet Insurance pricing through Nationwide.

You have the option to choose the level of coverage that fits your needs ranging from 50%-90% reimbursement on vet bills and more.*

• Save with preferred pricing
• Use any veterinarian
• Get cashback on vet bills
• Get a fast, no-obligation quote at benefits.petinsurance.com/icuba
• For exotic pets or avian coverage, please call 877-738-7874.

* Some exclusions may apply. Certain coverages may be subject to pre-existing exclusion. It is important to note that enrollment and account setup is required with Nationwide directly. Once you enroll, you will pay Nationwide directly for your pet insurance premium.
Scan the QR code with your mobile phone’s camera app and let us know how we are doing!

Thank You