ANNUAL ENROLLMENT

2024-2025 PLAN YEAR
Changes Effective April 1, 2024

Changes and Enhancements to ICUBA Benefits
<table>
<thead>
<tr>
<th>Medical Plan and Coverage Tier</th>
<th>Monthly Premium</th>
<th>Employer Contribution</th>
<th>Employee Contribution</th>
<th>HRA Contribution</th>
</tr>
</thead>
<tbody>
<tr>
<td>Preferred PPO Employee</td>
<td>$816.00</td>
<td>$705.19</td>
<td>$110.81</td>
<td>$120.00</td>
</tr>
<tr>
<td>Preferred PPO Employee and Children</td>
<td>$1,471.00</td>
<td>$1103.25</td>
<td>$367.75</td>
<td>$260.00</td>
</tr>
<tr>
<td>Preferred PPO Employee and Spouse</td>
<td>$1,740.00</td>
<td>$1305.00</td>
<td>$435.00</td>
<td>$240.00</td>
</tr>
<tr>
<td>Preferred PPO Family Coverage</td>
<td>$2,291.00</td>
<td>$1718.25</td>
<td>$572.75</td>
<td>$260.00</td>
</tr>
<tr>
<td>High Deductible PPO Employee</td>
<td>$810.00</td>
<td>$699.19</td>
<td>$110.81</td>
<td>$120.00</td>
</tr>
<tr>
<td>High Deductible PPO Employee and Children</td>
<td>$1,171.00</td>
<td>$878.25</td>
<td>$292.75</td>
<td>$260.00</td>
</tr>
<tr>
<td>High Deductible PPO Employee and Spouse</td>
<td>$1,725.00</td>
<td>$1293.75</td>
<td>$431.25</td>
<td>$240.00</td>
</tr>
<tr>
<td>High Deductible PPO Family Coverage</td>
<td>$1,960.00</td>
<td>$1470.00</td>
<td>$490.00</td>
<td>$260.00</td>
</tr>
</tbody>
</table>
Effective April 1, 2024

ICUBA members enrolled in medical insurance will have a $500 Emergency Room copay.

Please note, the ER copay is waived if you are admitted to the hospital.

**$500 ER COPAY**

**ER Alternatives**

Consider using urgent care centers or telemedicine services for non-life-threatening conditions with a much lower copay.

Engage in regular preventive care to help catch health issues early, potentially reducing the need for emergency services.

Know the alternatives to the ER in your area, such as walk-in clinics, which may be more cost-effective for certain medical issues.

Consult with your primary care physician for guidance on when an ER visit is necessary, they might provide alternative solutions or treatments.

Look for Sanitas or Guidewell Urgent Care centers using the Embold Health Provider search tool.
Effective April 1, 2024

ICUBA members enrolled in medical insurance will have new deductible and out-of-pocket limits.

The **individual** DEDUCTIBLE and OUT-OF-POCKET MAXIMUMS are increasing by $500.

The **family** DEDUCTIBLE and OUT-OF-POCKET MAXIMUMS are increasing by $1,000.

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**Preferred PPO**

- Individual deductible: $3,000
- Family deductible: $6,000
- Individual OOP Max: $5,000
- Family OOP Max: $10,000

**High Deductible PPO**

- Individual deductible: $4,500
- Family deductible: $9,000
- Individual OOP Max: $6,350
- Family OOP Max: $12,700

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Your medical insurance includes prescription pharmacy benefits from BCBS and bundled behavioral health from Aetna. The deductible only applies to major medical services.
During Annual Enrollment, members with adult disabled dependents will be required to provide a Disabled Dependent Affidavit for any dependent children over age 26 covered under medical, dental, or vision with ICUBA.

The affidavit requires:

- Plan member and dependent demographic information
- Authorization from the dependent or person authorized to act on their behalf
- Physician information and attestation
- Plan member signature

When you’re done add it to your employee file or coordinate with your HR or Benefits team for instructions on what to do with the affidavit.
ICUBAcares has partnered with Rx Savings Solutions to provide you with easy access to prescription pharmacy savings.

- Savings opportunities are personalized for you
- You will receive notifications if new savings are available (after app registration)

Activate your account today at myrxss.com to get started or for assistance call (877) 286-3967
ICUBA and BlueCross BlueShield have collaborated to create our Whole Person Approach to Weight Management, an online guide with easy access to all the resources you and your covered dependents will need on your weight management journey.

Scan the QR code to access the guide
Brightline Virtual Mental Health

Virtual mental health care for kids, teens, & families (from 18 months to 18 years of age).

The future of family mental health care

Whether it's virtual therapy, psychiatry, or coaching — Brightline will work with you to find the right support for your kids & teens. Chat with an expert within minutes and schedule a video visit within days.

1 in 5 children have a diagnosed mental health condition

85% of pediatric group practices said they had trouble finding psychotherapy & medication advice for their patients

2-5 months is the average wait times to see a pediatric behavior health provider

Get started today at https://www.Hellobrightline.Com/aetna
No premium increases for dental, vision, voluntary products from Aflac, legal and identity theft services from LegalShield, or voluntary life and disability from Symetra.
Healthcare Flexible Spending Account (HCFSA)

CONTRIBUTED BY YOU ON A PRE-TAX BASIS
AFTER ELECTING AN ANNUAL AMOUNT

Things to know about HCFSA

- FSAs are limited to $3,200 per year per employer, 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

Check your benefits guide for contribution limits to Healthcare and Dependent Care Flexible Spending Accounts
Dependent Care Flexible Spending Account (DCFSA)

**Contributed by you on a pre-tax basis after electing an annual amount**

**Things to know about DCFSA**

- 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
Things to keep in mind during Annual Enrollment
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
Eligible Dependent Definition

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

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
Disabled Dependent Definition

Adult disabled children may remain covered under a parent's medical insurance with ICUBA, provided the criteria below are satisfied.

- Dependent must be a child of the plan member ("child" includes a plan member's natural child, legally adopted child, stepchild, foster child, and any child with proof of legal guardianship by the plan member).
- Dependent must be 26 or older and be mainly dependent on the plan member for support.
- Dependent must be unable to provide self-support due to a mental or physical disability.
- *Dependent must be claimed as the plan member's dependent for income tax purposes.

*If not claimed as a dependent for income tax purposes, dependent must be eligible for Social Security income or Supplemental Security Income (SSI) as a disabled person or is working in supported employment which may offset the Social Security or SSI.
Comprehensive Medical Insurance

From BlueCross BlueShield of Florida
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 health challenges with assistance from trained health advisors, registered nurses, and pharmacists to support, educate, and advocate for the best possible health outcomes when you need them most.
## Removing Barriers to Care

### No Cost Programs
- Total Care Primary & Pediatric visits
- Embold Health Primary & Specialist visits
- Surgery+ for elective surgeries
- Hinge Health virtual MSK clinic
- Virta Health nutritional ketosis
- Prescription pharmacy savings from ICUBAcares

### No Cost Benefits
- Bone mineral density tests
- Colonoscopies
- Adult Immunizations
- Child Immunizations
- Annual wellness exams
- Mammograms

### No Deductible
- MRI, CT scan, PET scan
- Chiropractic services
- Convenient Care Clinic
- Emergency Room
- Emergency Transportation
- Maternity visits
- Outpatient Mental Health
- Outpatient Substance abuse
- Primary Care Office visits
- Specialist Office visits
- Prescription Pharmacy

### No Barriers
You only pay your Deductible when you receive major services such as:
- Hospitalization & outpatient surgery
- Outpatient facility charges
- Durable medical equipment
- Hearing aids
- Home health care
- Hospital delivery for maternity
The Preferred PPO Plan

Call Care Connected for claims questions, benefits questions, help scheduling appointments, lifestyle and weight management programs and much more!

(855) 258-9029
https://member.myhealthtoolkitfl.com

<table>
<thead>
<tr>
<th>Service</th>
<th>Preferred PPO Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>In-Network</td>
</tr>
<tr>
<td><strong>YOU PAY</strong></td>
<td></td>
</tr>
<tr>
<td>Deductible (Individual/Family)</td>
<td>$3,000/$6,000</td>
</tr>
<tr>
<td>Coinsurance</td>
<td>20%</td>
</tr>
<tr>
<td>Out-of-Pocket Maximum (Individual/Family)</td>
<td>$5,000/$10,000</td>
</tr>
<tr>
<td>Includes all medical copays, deductibles &amp; coinsurance</td>
<td></td>
</tr>
<tr>
<td>Physician Office Visits</td>
<td>$15 copay</td>
</tr>
<tr>
<td>Total Care</td>
<td>$0</td>
</tr>
<tr>
<td>Embold Health Primary Care &amp; Pediatric Visits</td>
<td>$0</td>
</tr>
<tr>
<td>Embold Health Specialist Visits</td>
<td>$0</td>
</tr>
<tr>
<td>Therapy &amp; Chiropractic Visits</td>
<td>$20 copay</td>
</tr>
<tr>
<td>Specialist Office Visits</td>
<td>$35 copay</td>
</tr>
<tr>
<td>Convenient Care Clinics</td>
<td>$10 copay</td>
</tr>
<tr>
<td>Independent Clinical Labs</td>
<td>$0</td>
</tr>
<tr>
<td>Preventive Care</td>
<td>$0</td>
</tr>
<tr>
<td>Teladoc Visit</td>
<td>$5 copay</td>
</tr>
<tr>
<td>Urgent Care Center</td>
<td>$30 copay</td>
</tr>
<tr>
<td>Emergency Room Services</td>
<td>0% after $500 copay (waived if admitted)</td>
</tr>
<tr>
<td>Ambulance</td>
<td>$250 copay</td>
</tr>
<tr>
<td>Hospital Inpatient</td>
<td>20% after deductible</td>
</tr>
</tbody>
</table>

Call Care Connected for claims questions, benefits questions, help scheduling appointments, lifestyle and weight management programs and much more!

(855) 258-9029
https://member.myhealthtoolkitfl.com
# The High Deductible PPO Plan

Call Care Connected for claims questions, benefits questions, help scheduling appointments, lifestyle and weight management programs and much more!

<table>
<thead>
<tr>
<th>Service</th>
<th>In-Network</th>
<th>Out-of-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>YOU PAY</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Deductible (Individual/Family)</td>
<td>$4,500</td>
<td>$8,500</td>
</tr>
<tr>
<td>Deductible (Individual/Family)</td>
<td>$9,000</td>
<td>$17,000</td>
</tr>
<tr>
<td><strong>Coinsurance</strong></td>
<td>30%</td>
<td>50%</td>
</tr>
<tr>
<td>Out-of-Pocket Maximum</td>
<td>$6,350</td>
<td>$11,700</td>
</tr>
<tr>
<td>Out-of-Pocket Maximum</td>
<td>$12,700</td>
<td>$23,400</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>Primary Care &amp; Pediatric Visits</td>
<td>$0</td>
<td>Not Applicable</td>
</tr>
<tr>
<td><strong>Embold Health</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Primary Care &amp; Pediatric Visits</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 Visits</strong></td>
<td>$0</td>
<td>Not Applicable</td>
</tr>
<tr>
<td><strong>Independent Clinical Labs</strong></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>Not covered</td>
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<tr>
<td><strong>Emergency Room Services</strong></td>
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<td></td>
</tr>
<tr>
<td><strong>Ambulance</strong></td>
<td>$250 copay</td>
<td></td>
</tr>
<tr>
<td><strong>Hospital Inpatient</strong></td>
<td>30% after deductible</td>
<td>50% after deductible</td>
</tr>
</tbody>
</table>
# ICUBA’s Prescription Drug Plan

<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>NSU Clinic Pharmacy</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Preferred Generics</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Generic Rx for Chronic Conditions</td>
<td>$0</td>
<td>$0</td>
<td>$0</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 Pharmacy</td>
<td>$75</td>
<td>N/A</td>
<td>N/A</td>
</tr>
</tbody>
</table>

In-Network Rx copays are applied toward a maximum out-of-pocket of $2,000 for an individual and $4,000 for a family.

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**ONE CARD FOR MEDICAL AND PRESCRIPTION COVERAGE**
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.
ICUBAcares Pharmacists serve as a liaison between your doctor, the pharmacy, and the insurance company — taking the burden off you!

- Prior Authorization Assistance
- Medication Therapy Management
- Medication Adherence Assistance
- Formulary Management Assistance

ICUBAcares has partnered with Rx Savings Solutions to provide you with easy access to prescription pharmacy savings.

Activate your account today at myrxss.com to get started or for assistance call (877) 286-3967 M-F 9:00 am to 5:00 pm
Behavioral Health Benefits from Aetna
Included with Your Medical Insurance
Employee Assistance Program (EAP)

Medical plan enrollment not required

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.

Free & Confidential | Call 877-398-5816, Option 1
Your family’s care — all in one place

Use Brightline’s one-stop digital platform to track progress, manage appointments, & check out expert-backed resources, and support for parents too!

Virtual video visits are available M-F, 9am-6pm and Brightline works with your schedule. Coaching sessions are 30 minutes, therapy sessions are 55 minutes, and coach chat is available to you on your time.

Get started today at https://www.Hellobrightline.Com/aetna
# Behavioral Health Coverage

<table>
<thead>
<tr>
<th>Deductible &amp; Out-of-Pocket Maximum is shared with your BCBS Medical Plan Benefits</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Employee Assistance Program (EAP) – Free for all Employees</strong></td>
<td>$0</td>
</tr>
<tr>
<td>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></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>In-network Outpatient Services</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Professional Counseling Sessions</strong></td>
<td>$15 Copay</td>
</tr>
<tr>
<td>Talk with a licensed clinician regarding anxiety, ADHD, depression, mood disorders, trauma, etc.</td>
<td></td>
</tr>
<tr>
<td><strong>Psychiatric Medication Evaluation</strong></td>
<td>$15 Copay</td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Applied Behavioral Analysis Therapy</strong></td>
<td>$15 Copay</td>
</tr>
<tr>
<td>Behavioral health services related to Autism Spectrum Disorder (ASD) diagnosis.</td>
<td></td>
</tr>
<tr>
<td><strong>Partial Hospitalization (PHP)</strong></td>
<td>$15 Copay</td>
</tr>
<tr>
<td>Physician and nursing services, group, individual, family or multi-family group and other services.</td>
<td></td>
</tr>
<tr>
<td><strong>Outpatient Detoxification</strong></td>
<td>$15 Copay</td>
</tr>
<tr>
<td>Monitor withdrawal from alcohol or another substance of abuse.</td>
<td></td>
</tr>
<tr>
<td><strong>Intensive Outpatient Sessions (IOP)</strong></td>
<td>$15 Copay</td>
</tr>
<tr>
<td>Planned and structured programs may include group, individual, family and other services.</td>
<td></td>
</tr>
<tr>
<td><strong>AbleTo</strong></td>
<td>$0</td>
</tr>
<tr>
<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></td>
</tr>
</tbody>
</table>
Behavioral Health Coverage

The Deductible & Out-of-Pocket Maximum is COMBINED with your BCBS Medical Plan Benefits.

<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</td>
<td></td>
<td></td>
</tr>
<tr>
<td>ways to cope with the symptoms and</td>
<td></td>
<td></td>
</tr>
<tr>
<td>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</td>
<td></td>
<td></td>
</tr>
<tr>
<td>hospital setting for patients who are</td>
<td></td>
<td></td>
</tr>
<tr>
<td>abusing alcohol or other addictive drugs.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

WHICH CARD DO I USE?
Exclusive Benefits for ICUBA Members

Included with your Medical Insurance election at ICUBA
### WHEN TO USE IT
- If you’re considering the ER or urgent care for a non-emergency issue
- Vacations, business trips, or when you are away from home
- For short-term prescription refills

### WHAT TO USE IT FOR
- Cold & Flu symptoms
- Allergies
- Bronchitis
- Respiratory infection
- Sinus problems
- And more!

### PROVIDERS
- Primary Care, Pediatricians, and Family Medicine
  - Average 15 years experience
- Board-certified and licensed
- Credentialed every 3 years, meeting NCQA standards

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**Telemedicine with Teladoc**

**Register for Teladoc**

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

**Register now**

$5 TELADOC COPAY
Use Surgery+ and Save

Surgery Plus

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.

No additional cost to members enrolled in an ICUBA Medical Insurance Plan!
My Health Novel from BCBS

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

(NEW) Computer vision
Motion tracking for full body assessments

Pain Management

(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:
• Manage health conditions and life changes
• Recovery after a health event
• Manage stress and improve your mood
• Overcome problems that make it hard to change
• Engage 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

Health
- Infertility support
- Breast and prostate cancer recovery
- Heart issues
- Diabetes
- Digestive health
- Pain management
- Respiratory problems
- Substance abuse

Life
- Depression/anxiety
- Postpartum depression
- Caregiver status (child, elder, autism)
- Grief and loss
- Military transition

Call (877) 398-5816 to get set up today!

AbleTo from Aetna
No additional cost to members enrolled in an ICUBA Medical Insurance Plan!
$0 Providers from Embold Health

Embold Health

No additional cost to members enrolled in an ICUBA Medical Insurance Plan!

If you visit an Embold Health Designated Provider, your visit will be covered at 100% - that means $0 out-of-pocket!

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
- Dermatology
- Neurology

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.
Delta Dental PPO Base Plan

**Base Plan**
**$1,500 Plan Year Maximum**

- **Individual Deductible**: $75
- **Family Deductible**: $225
- **Preventive Services**: $0
- **Basic Services**: 20%
- **Major Services**: 70%

1. *In-network*  
2. **Premier Network**  
3. *Out-of-network*

*Coinsurance applies after individual deductible is met (per member)*

*Child only orthodontia covered at 50% up to $1,500 (lifetime maximum)*

<table>
<thead>
<tr>
<th>Dental Plan &amp; Coverage Tier</th>
<th>Delta Dental Base PPO</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee</td>
<td>$23.80</td>
</tr>
<tr>
<td>Employee + 1</td>
<td>$55.32</td>
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<tr>
<td>Family Coverage</td>
<td>$91.59</td>
</tr>
</tbody>
</table>

Scan the QR Code to download the Delta Dental Mobile App
Delta Dental PPO Buy Up Plan

Adult & Child orthodontia covered at 50% up to $2,000 (lifetime maximum)

Individual Deductible $501/$502/$503
Family Deductible $150/$150/$150
Preventive Services $0/20%/20%
Basic Services* 20%/50%/50%
Major Services* 50%/70%/70%

Buy-up Plan
$2,000 Plan Year Maximum

1 In-network ● 2 Premier Network ● 3 Out-of-network
* Coinsurance applies after individual deductible is met (per member)

Dental Plan & Coverage Tier
Employee $41.69
Employee + 1 $83.40
Family Coverage $139.65
**EyeMed PPO Base Plan**

- **Vision Base Plan In-network Exam (every 12 months):** $5 copay
- **Frames (every 24 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.

### Vision Plan & Coverage Tier

<table>
<thead>
<tr>
<th>Vision Plan &amp; Coverage Tier</th>
<th>EyeMed Vision Base PPO</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee</td>
<td>$4.74</td>
</tr>
<tr>
<td>Family Coverage</td>
<td>$12.15</td>
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</table>
Life & Disability Benefits 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.
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**
### 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>
</tr>
</thead>
<tbody>
<tr>
<td>LegalShield</td>
<td>$17.00</td>
<td>$17.00</td>
</tr>
<tr>
<td>IDShield</td>
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<tr>
<td>Combined</td>
<td>$23.45</td>
<td>$29.05</td>
</tr>
</tbody>
</table>

One low rate for you and your family!

For more information, visit [www.icubabenefits.info](http://www.icubabenefits.info)
Personal Insurance from Aflac

Better Benefits through Innovation
AFLAC GROUP CRITICAL ILLNESS

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*
# Aflac Hospital Indemnity

## AFLAC GROUP HOSPITAL INDEMNITY

Policy Series C80000

### Two levels of coverage

<table>
<thead>
<tr>
<th></th>
<th>High</th>
<th>Low</th>
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</thead>
<tbody>
<tr>
<td>Admission</td>
<td>$1,000</td>
<td>$500</td>
</tr>
<tr>
<td>Confinement</td>
<td>$100</td>
<td>$100</td>
</tr>
<tr>
<td>Intensive Care</td>
<td>$100</td>
<td>$100</td>
</tr>
</tbody>
</table>

### Payment Example for Pregnancy

<table>
<thead>
<tr>
<th></th>
<th>High</th>
<th>Low</th>
</tr>
</thead>
<tbody>
<tr>
<td>Admission</td>
<td>$1,000</td>
<td>$500</td>
</tr>
<tr>
<td>Confinement (3 days)</td>
<td>$300</td>
<td>$300</td>
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<tr>
<td>Total Payment to You!</td>
<td>$1,300</td>
<td>$800</td>
</tr>
</tbody>
</table>
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*
Nationwide is on Your Pet’s Side

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.
Nationwide is on Your Pet’s Side

Do I need to re-enroll for this benefit every year?
No. Once enrolled, the policy will renew automatically each year.

How can I make changes to my policy?
You can make changes to your policy during your policy renewal period. All changes are subject to underwriting approval.

When is the policy renewal period?
The renewal period starts 60 days before the policy’s current 12-month term expires, details are included with the policy packet that is mailed to you at each new term.

Will pre-existing conditions be covered?
Unfortunately, no. Like all pet insurers, we don’t cover pre-existing conditions on any of our plans.

Can I still use my vet?
Absolutely. You’re free to visit any licensed veterinarian, anywhere in the world—even specialists and emergency providers.

If I have a pet other than a dog or cat, can I enroll?
Yes! If you want coverage for your bird, rabbit, reptile, or other exotic pet, you’ll find it only with Nationwide. To enroll in the Avian & Exotic Pet Plan, please call 888-899-4874.

What is vethelpline® and how does it work?
Veterinary professionals are available 24/7 through vethelpline®, a service provided exclusively for Nationwide pet insurance members. You can get live help with any pet health concern, including identifying urgent care needs.

How do I file a claim?
It’s easy. Pay your vet bill and then send us a claim for reimbursement. Track claim status on your Nationwide Pet Account Access page at my.petinsurance.com.
Mail: Nationwide Claims Dept., P.O. Box 2344, Brea, CA 92822-2344
Email: submitmyclaim@petinsurance.com
Mobile app: VitusVet available on the App Store and Google Play
Please allow 48 hours from the time you submit your claim for it to appear online.
Scan the QR code with your mobile phone’s camera app and let us know how we are doing!

THANK YOU!