



# WELCOME TO ANNUAL ENROLLMENT

**February 2<sup>nd</sup> through February 12<sup>th</sup>**





**PLAN  
CHANGES**

**Plan Design Changes  
Effective April 1, 2026**



# Plan Design Changes



- Medical out-of-pocket maximum limits **INCREASE EFFECTIVE APRIL 1, 2026**
- **NO CHANGES** to dental plan or premium
- **NO CHANGES** to vision plan or premium
- **NO CHANGES** to Aflac plan or premium
- Healthcare Flexible Spending annual contribution limit **INCREASES TO \$3,400**
- Dependent Care Flexible Spending annual contribution limit **INCREASES TO \$7,500**



**REMINDERS**

# **Annual Enrollment Reminders**



# Reminders & Housekeeping

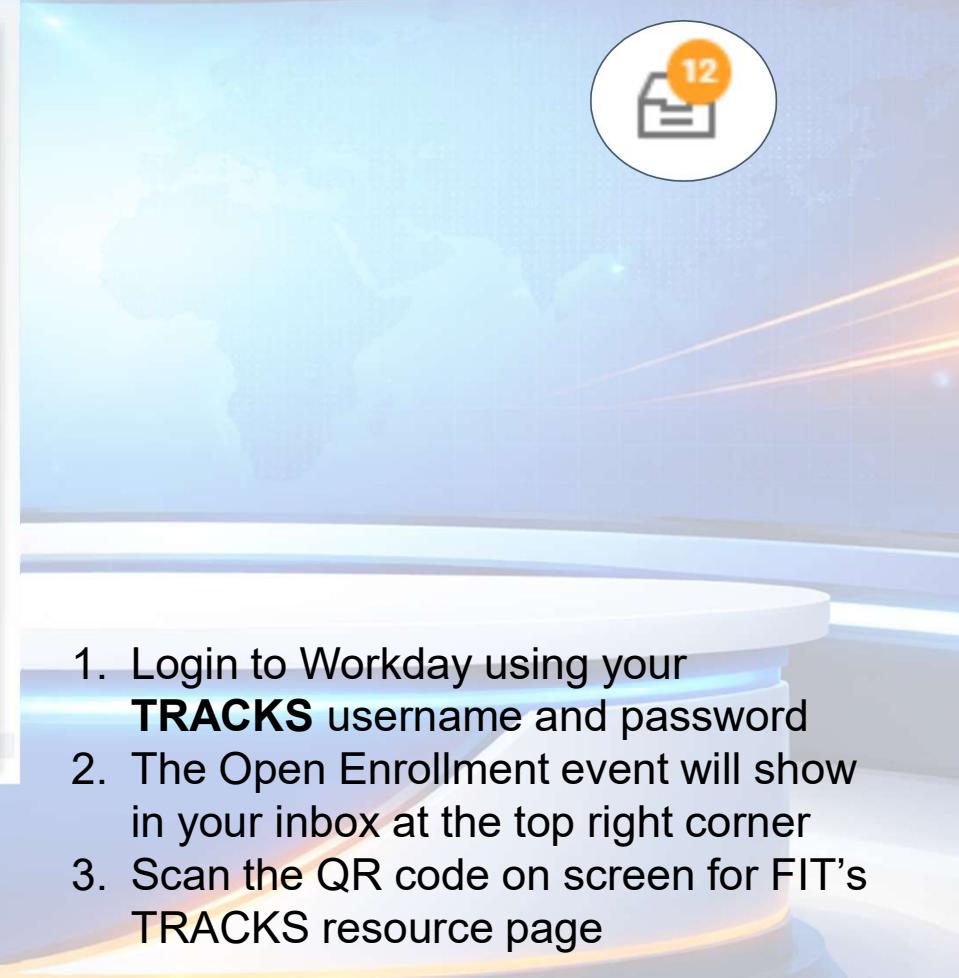
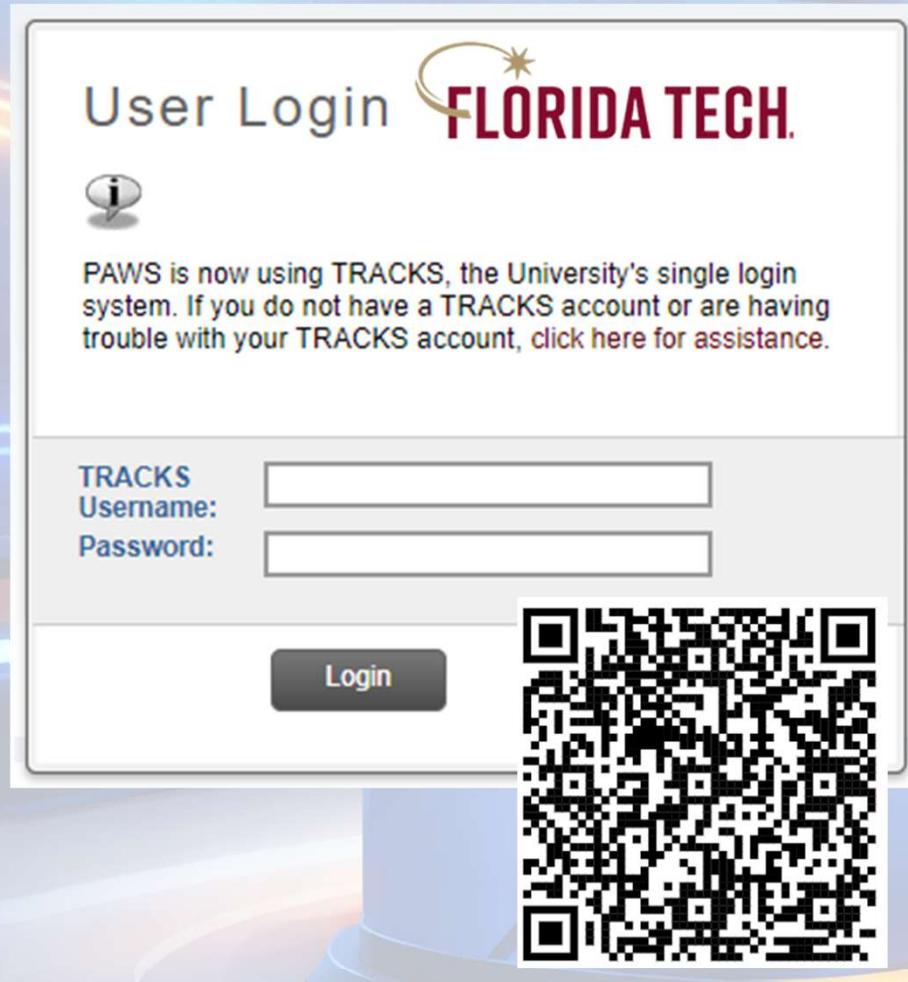
## FEBRUARY 2026

| Sun  | Mon | Tue | Wed | Thu                                   | Fri | Sat |
|--|-----|-----|-----|---------------------------------------|-----|-----|
| 1<br><small>ANNUAL ENROLLMENT BEGINS</small> |     |     |     |                                       |     |     |
|  |     |     |     | <small>ANNUAL ENROLLMENT ENDS</small> | 13  | 14  |
| 15   | 16  | 17  | 18  | 19                                    | 20  | 21  |
| 22   | 23  | 24  | 25  | 26                                    | 27  | 28  |



- ✓ Review your elections, even if you don't make changes
- ✓ Make new flexible spending account elections
- ✓ Elections are irrevocable for the plan year
- ✓ Read all information about changes to your benefits
- ✓ Save your enrollment confirmation once complete
- ✓ Review beneficiaries for your life insurance policies

# 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



# Spending Accounts

## The Difference between Flexible Spending Accounts

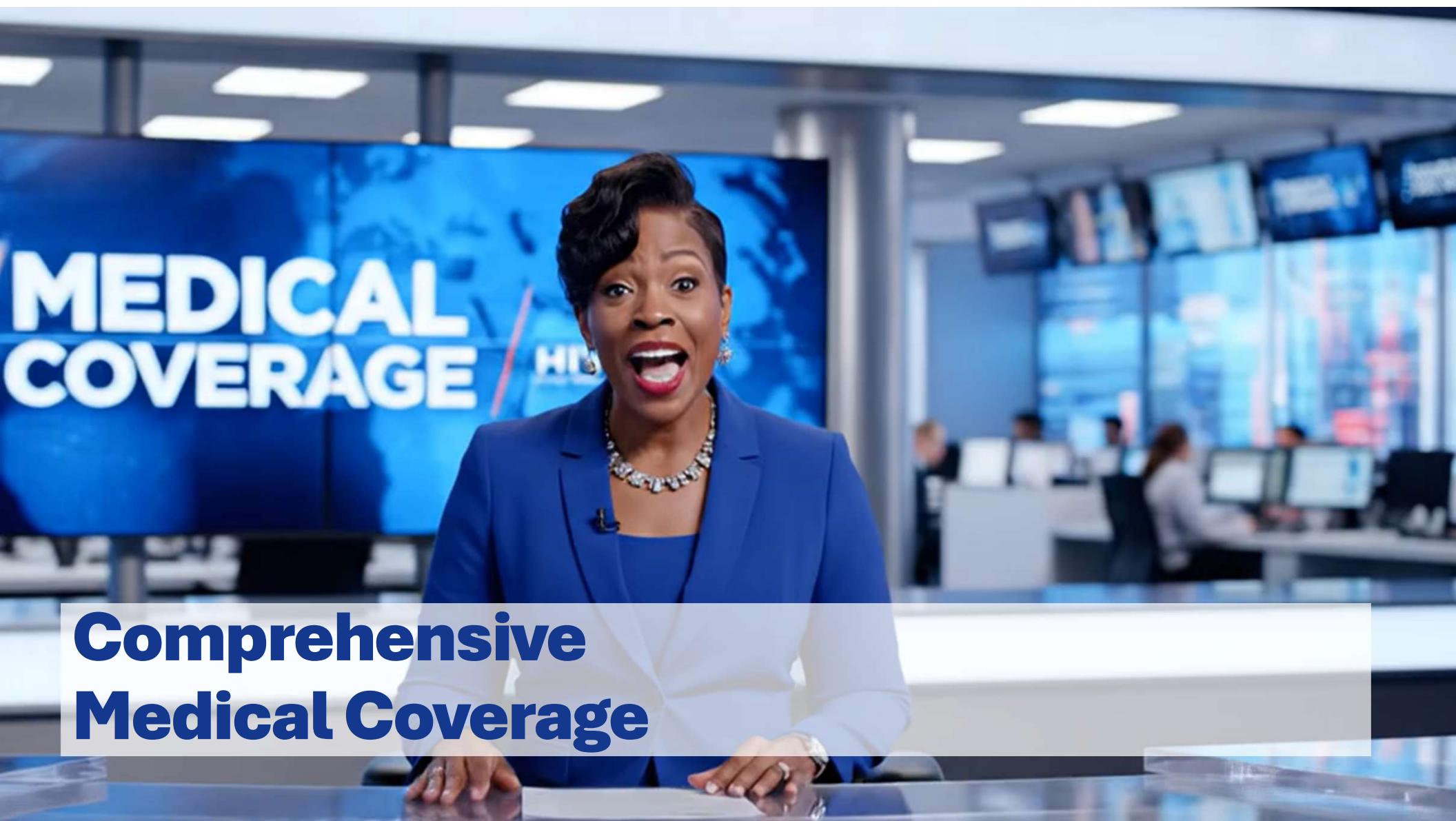
| Healthcare FSA (HCFSA)  | VS. | Dependent Care FSA (DCFSA)  |
|---|-----|---|
| <ul style="list-style-type: none"><li>Used for <b>medical, dental, and vision expenses</b></li><li>Covers costs like <b>deductibles, copays, prescriptions, and certain OTC items</b></li><li>Funds are available at the <b>beginning of the plan year</b></li><li>Can be used even if you aren't enrolled in an ICUBA medical plan</li><li>Subject to "<b>use it or lose it</b>"</li></ul> |     | <ul style="list-style-type: none"><li>Used for <b>dependent care expenses</b> so you can <b>work or look for work</b></li><li>Covers <b>childcare, preschool, before/after-school care, summer day camp, and adult day care</b></li><li>Funds are available as they are deducted from your paycheck</li><li>Expenses must be for a <b>qualifying dependent</b></li><li>Also subject to "<b>use it or lose it</b>"</li></ul> |
|   |     |   |
| <p><b>Quick Tip</b></p> <p><b>HCFSA</b> = healthcare expenses      <b>DCFSA</b> = care for your <b>dependents</b></p> <p>Because HCFSA and DCFSA serve different purposes, expenses eligible under one account cannot be used or reimbursed under the other, so it's important not to confuse or conflate the two.</p>  |     |   |

**Eligible Dependents**

**Coverage Ends December 31 of the Year the Child Turns 26**

- Spouse or Domestic Partner**
- Child or Stepchild**
- Adopted or Foster Child**
- Medical Child Support Order**
- Legal Guardianship**
- Child You Legally Support**

**ICUBA**



**Comprehensive  
Medical Coverage**



**No cost. No deductible. No barriers.**

Our focus is prevention and early care, with many benefits and services covered at **\$0**, including:

- Zero-dollar copays for BlueCross BlueShield Total Care providers
- Preventive & diagnostic mammograms
- Adult/child immunizations
- Annual wellness exams and more!

You only pay your deductible when you receive major services, such as hospitalization and outpatient surgery.

# First Dollar Benefits Reduce Barriers to Care



# Preferred PPO

**Free diabetic supplies with a prescription from your provider (including meters, lancing devices, test strips, and syringes)**

**Includes access to Value-Based Benefits from:**

- ✓ **Lantern elective surgeries**
- ✓ **Embold Health high-quality providers**
- ✓ **Hinge Health virtual MSK care**
- ✓ **Personify wellbeing incentives**

**Call Care Connected at (855) 258-9029 for questions about claims, benefits, assistance with your appointments, and much more!**



## Preferred PPO Highlights

### PREVENTIVE & PRIMARY CARE

|                                    | Individual           | Family     |
|------------------------------------|----------------------|------------|
| Medical Deductible                 | \$3,000              | \$6,000    |
| Medical Coinsurance                | 20%                  |            |
| **Out-of-Pocket Maximum            | \$7,400              | \$14,800   |
| Physician Office Visits            |                      | \$15 copay |
| Total Care Provider Office Visits  |                      | \$0        |
| Physical Therapy & Chiropractic    |                      | \$20 copay |
| Specialist Office                  |                      | \$35 copay |
| Convenient Care Clinic Visits      |                      | \$10 copay |
| Clinical Labs at Quest Diagnostics |                      | \$0        |
| Preventive Care Visits             |                      | \$0        |
| Teladoc Virtual Visits             |                      | \$5 copay  |
| Hospital Inpatient Care            | 20% after deductible |            |
| Lantern Surgery Care               |                      | \$0        |

### EMERGENCY CARE

|                                |                                  |
|--------------------------------|----------------------------------|
| Urgent Care Center             | \$30 copay                       |
| Emergency Room Services        | \$500 copay (waived if admitted) |
| Transportation in an Ambulance | \$250 copay                      |

### BEHAVIORAL HEALTH INPATIENT

|   |                      |
|---|----------------------|
| Mental Health or Substance Abuse<br><i>Inpatient Hospital Admission</i> | 20% after deductible |
|---|----------------------|

### BEHAVIORAL HEALTH OUTPATIENT

|  |            |
|--|------------|
| Professional Counseling Sessions & ABA Therapy<br><i>Partial Hospitalization (PHP)</i> | \$15 copay |
|--|------------|

### PHARMACY BENEFITS

|   |               |         |
|---|---------------|---------|
| Generic Prescriptions                       | 30-day Retail | \$10.00 |
| Brand Preferred Prescriptions               | 30-day Retail | \$55.00 |
| Non-Preferred Brand Preferred Prescriptions | 30-day Retail | \$95.00 |

Specialty Pharmacy Medications 20% Coinsurance up to \$500 per prescription

\*Benefits listed here are highlights of what is covered by the medical plan. For a complete list of benefits including out-of-network coverage, please refer to your Benefits Guide.

\*\*Prescription pharmacy benefits are subject to a **SEPARATE** annual out-of-pocket maximum of **\$2,000** for an individual or **\$4,000** for a family. Once the maximum is satisfied all prescriptions are covered at 100% for the remainder of the benefit plan year.

# High-Deductible PPO

Free diabetic supplies with a prescription from your provider (including meters, lancing devices, test strips, and syringes)

Includes access to Value-Based Benefits from:

- ✓ **Lantern** elective surgeries
- ✓ **Embold Health** high-quality providers
- ✓ **Hinge Health** virtual MSK care
- ✓ **Personify** wellbeing incentives

Call Care Connected at (855) 258-9029 for questions about claims, benefits, assistance with your appointments, and much more!



## High-Deductible Highlights

### PREVENTIVE & PRIMARY CARE

|                                    | Individual           | Family     |
|------------------------------------|----------------------|------------|
| Medical Deductible                 | \$4,500              | \$9,000    |
| Medical Coinsurance                | 30%                  |            |
| **Out-of-Pocket Maximum            | \$8,600              | \$17,200   |
| Physician Office Visits            |                      | \$15 copay |
| Total Care Provider Office Visits  |                      | \$0        |
| Physical Therapy & Chiropractic    |                      | \$20 copay |
| Specialist Office                  |                      | \$35 copay |
| Convenient Care Clinic Visits      |                      | \$10 copay |
| Clinical Labs at Quest Diagnostics |                      | \$0        |
| Preventive Care Visits             |                      | \$0        |
| Teladoc Virtual Visits             |                      | \$5 copay  |
| Hospital Inpatient Care            | 30% after deductible |            |
| Lantern Surgery Care               |                      | \$0        |

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A man in a dark blue suit and red tie is standing in front of a large screen displaying a blue globe. To his right, the words "EXCLUSIVE ACCESS" are written in white on a red background. The background is a studio set with a globe and a blurred cityscape.

**EXCLUSIVE  
ACCESS**

**EXCLUSIVE ACCESS  
For ICUBA Members Enrolled in Medical**

# Medical Means More



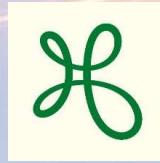
**BREAKING NEWS**



*Putting the pieces together...*

**Care Connected**

Focused on you, so you can focus on living



*... so that you don't have to!*



# Resources for Living EAP

The EAP is a confidential, completely **FREE** resource for life's challenges, like stress, family issues, and financial concerns. The best part?

**It's free for you & every member of your household** - even if you aren't enrolled in ICUBA's medical insurance!

To get started call (877) 398-5816 or visit the ICUBA member resource open access site at

[www.resourcesforliving.com](http://www.resourcesforliving.com).

The username is "ICUBA" and the password is "8773985816".





# Care Guides with You in Mind

## WEIGHT MANAGEMENT

### A supportive path to weight loss

- Focuses on long-term lifestyle change, not quick fixes
- Connects members to nutrition guidance, health coaching, and digital tools.
- Encourages prevention of related conditions like diabetes, heart disease, and joint pain.
- Designed to meet members where they are, with personalized, judgment-free support.



## CANCER CARE JOURNEY

### Expert guidance during cancer care

- Helps members navigate diagnosis, treatment, and recovery with confidence
- Provides access to high-quality providers and centers of excellence
- Emphasizes care coordination, and informed decision-making
- Supports both the clinical and emotional needs of members and families



## MENTAL MATTERS

### Whole-person mental health support

- Promotes early access to counseling, therapy, and mental health resources
- Addresses everyday stress, anxiety, depression, and life challenges
- Encourages proactive care to support emotional well-being and resilience
- Reinforces that mental health care is confidential, accessible, and essential





**DENTAL  
& VISION  
COVERAGE**

**Dental and Vision  
Coverage**

# Delta Dental PPO Base Plan

| Dental PPO Base Plan               | <i>In Network</i> | <i>Premier Network</i>   | <i>Out of Network</i> |
|------------------------------------|-------------------|--|-----------------------|
| Plan Year Benefit: <b>\$1,500</b>  |                   |  |                       |
| Orthodontia: <b>Child up to 18</b> |                   | Child only orthodontia covered at <b>50%</b> up to <b>\$1,500</b> (lifetime maximum) |                       |
| Individual Deductible              | \$75              | \$100  | \$100                 |
| Family Deductible                  | \$225             | \$300  | \$300                 |
| Preventive Services                | \$0               | 50%  | 50%                   |
| Basic Services                     | 20%               | 70%  | 70%                   |
| Major Services                     | 70%               | 80%  | 80%                   |

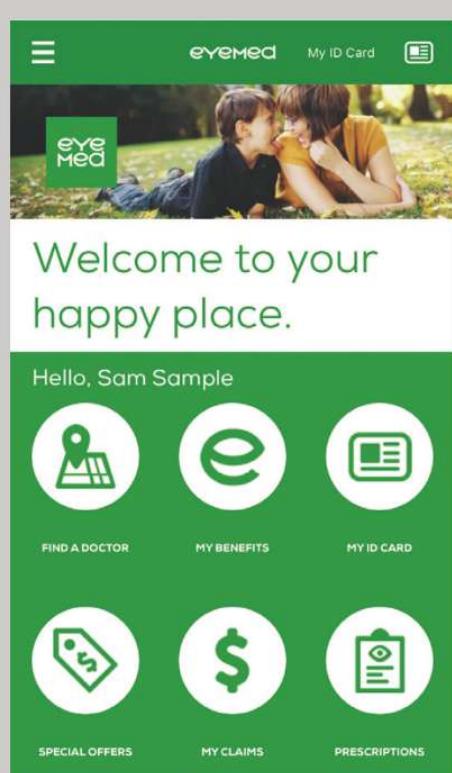


# Delta Dental PPO Buy Up Plan

| Dental PPO Buy Up Plan                | <i>In Network</i>   | <i>Premier Network</i> | <i>Out of Network</i> |
|---------------------------------------|---|------------------------|-----------------------|
| Plan Year Benefit: <b>\$2,000</b>     |   |                        |                       |
| Orthodontia: <b>Adult &amp; Child</b> | Adult & Child orthodontia covered at <b>50%</b> up to <b>\$2,000</b> (lifetime maximum) |                        |                       |
| Individual Deductible                 | \$50  | \$50                   | \$50                  |
| Family Deductible                     | \$150   | \$150                  | \$150                 |
| Preventive Services                   | \$0   | 20%                    | 20%                   |
| Basic Services                        | 20%   | 50%                    | 50%                   |
| Major Services                        | 50%   | 70%                    | 70%                   |



# EyeMed Base PPO



|                                 |                            |
|---------------------------------|----------------------------|
| <b>Vision Base Plan</b>         | <b>In-network</b>          |
| <b>Exam (every 12 months)</b>   | \$5 copay                  |
| <b>Frames (every 24 months)</b> | \$0 copay, \$130 allowance |
| <b>Single Vision lenses</b>     | \$15 copay                 |
| <b>Contact Lenses</b>           | \$0 copay, \$100 allowance |



OTHER  
BENEFITS

**Other Benefits  
Available**



**Life & Disability Benefits**



# Evidence of Insurability

Evidence of Insurability (**EOI**) is a process where you provide health information to show you're eligible for certain insurance coverage, like life and disability insurance. *It's required if you apply for coverage above a certain amount or outside your initial enrollment period.*

If you're approved, new coverage & premium will be **effective the first of the month following approval.**

If you are not approved or do not submit EOI, **your coverage will not be approved**, and you'll retain the same coverage you had prior to making the request.



# Legal & ID Shield

**LegalShield** provides affordable, on-demand access to attorneys for a wide range of personal and professional legal matters. When combined with IDShield, you'll have access to identity protection and full-service restoration services.

If you anticipate needing legal help for issues like wills, contracts, HOA disputes, or small business matters, LegalShield can provide cost-effective access to attorneys with a fixed monthly premium.

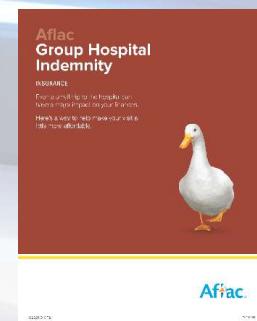
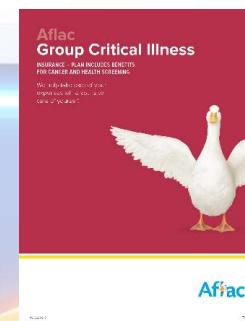
**IDShield** adds a layer of security and protection to keep your identity safe. If your identity is compromised, you'll have access to full-service restoration backed by LegalShield's guarantee.



# Personal Insurance

Supplemental insurance from Aflac helps cover expenses health insurance doesn't, like lost income or out-of-pocket costs from **accidents, illnesses, or hospital stays**. It provides cash benefits directly to you, giving extra financial support when you need it most.

Aflac helps offset out-of-pocket expenses like deductibles, co-pays, and lost income during recovery from accidents, illnesses, or hospital stays to help cushion the impact of unforeseen medical expenses.



# Pet Insurance

My Pet Protection from Nationwide is available to all employees of ICUBA schools. Scan the QR code on screen to visit the enrollment page and watch a video about the different plans and benefits available through ICUBA and Nationwide!

Nationwide offers coverage for accidents, illnesses, hereditary conditions, and even wellness care, depending on the plan.

Pet insurance provides peace of mind, allowing you to focus on your pet's health rather than worrying about expensive vet bills.







**Thanks for Watching.  
Scan the QR code and let us  
know how we're doing!**



# Lantern for Elective Surgeries

Lantern is a specialized, high performing **network of surgeons** who perform certain, *non-emergent*, elective surgeries at no cost for eligible members enrolled in an ICUBA medical insurance plan.

To get started, call (855) 200-2119 or use the ICUBA single sign-on to access your Lantern benefits login.

When you schedule with Lantern, *you will likely have to travel*. If you travel away from home, Lantern schedules your hotel, pays for travel costs, and provides a \$35 per day allowance for meals & incidentals, for you & a travel companion.

# Teladoc Virtual Care

Teladoc is a virtual resource for care at home or on the go for . Teladoc connects you with doctors online or by phone for convenient, 24/7 care without needing to visit an office.

To get started visit the **My Health Toolkit** single sign-on with BCBS. After logging in, click on the **Providers & Services** tab and select **Telehealth**. Next click on the **Launch a Visit** button for secure single sign-on to Teladoc. Now you're ready to start taking advantage of \$5 copays for medical and behavioral health.

# Personify Health Wellbeing

Personify Health is ICUBA's Wellbeing Incentive program that rewards members (and spouses) enrolled in an ICUBA medical insurance plan. You can earn incentives redeemable at many popular retailers after reaching program milestones.

To get started log in to **My Health Toolkit** and click on the ***Wellness & Care Management*** tab then select ***Wellness Programs***.

Next click the ***Personify*** link to complete your account setup and take the personal health assessment to start earning incentives!

# My Health Novel

My Health Novel matches you with helpful resources and tools based on your specific health needs including weight management, emotional wellbeing, digestive health, and women's health.

To get started visit the **My Health Toolkit** single sign-on with BCBS. After logging in, click on the ***Wellness & Care Management*** tab and select ***Wellness Programs*** or scroll to the bottom of the page to find the ***My Health Novel*** tile and then click on the ***Log in to My Health Toolkit link*** to get started.

# **Hinge Health Virtual PT**

Hinge Health is a virtual physical & occupational therapy program. Hinge is available at no cost to members enrolled in an ICUBA medical insurance plan and provides a virtual PT evaluation, exercise kit, access to licensed physical therapists, and more!

To get started, scan the QR code at the top of the screen to visit the enrollment page. If you're approved, Hinge Health will send you the tools and resources you'll need to start your virtual sessions from the comfort of your home.

# **Provider Guide by Embold Health**

Embold Health's Provider Guide is a network search tool designed to help you identify the highest performing healthcare providers in your existing BlueCross BlueShield network.

Searching for Embold Health designated providers is easy. Scan the QR code to visit the provider guide and enter your provider's information or the type of provider you are looking for.

# **ICUBAcares Pharmacist Advocates**

ICUBAcares is an independent pharmacist advocate for ICUBA members enrolled in medical insurance. ICUBAcares pharmacists work with you, your healthcare providers, your pharmacies, and your insurance to address medication-related concerns to achieve the best possible outcomes.

If you need help getting a medication approved, want to review your current medication, save money on your prescriptions, or if you need help navigating the prescription formulary, give ICUBAcares a call at (877) 286-3967.