



WELCOME TO ANNUAL ENROLLMENT

February 2nd through February 12th


FLORIDA TECH.



**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**

A man in a dark blue suit and red tie is sitting at a news desk, smiling and looking towards the camera. Behind him is a large screen displaying the word 'REMINDERS' in white capital letters inside a red-bordered box. The background is a modern news studio with blue and white panels.

REMINDERS

Annual Enrollment Reminders

Reminders & Housekeeping




FEBRUARY 2026


Sun	Mon	Tue	Wed	Thu	Fri	Sat
1	ANNUAL ENROLLMENT BEGINS					
				ANNUAL ENROLLMENT ENDS	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

User Login 




PAWS is now using TRACKS, the University's single login system. If you do not have a TRACKS account or are having trouble with your TRACKS account, [click here](#) for assistance.

TRACKS
Username:

Password:

Login









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 (HCFS)	VS.	Dependent Care FSA (DCFS)
<ul style="list-style-type: none">✓ Used for medical, dental, and vision expenses✓ Covers costs like deductibles, copays, prescriptions, and certain OTC items✓ Funds are available at the beginning of the plan year✓ Can be used even if you aren't enrolled in an ICUBA medical plan✓ Subject to "use it or lose it"	VS.	<ul style="list-style-type: none">✓ Used for dependent care expenses so you can work or look for work✓ Covers childcare, preschool, before/after-school care, summer day camp, and adult day care✓ Funds are available as they are deducted from your paycheck✓ Expenses must be for a qualifying dependent✓ Also subject to "use it or lose it"
<div></div> <div> Quick Tip HCFS = healthcare expenses DCFS = care for your dependents</div> <div>Because HCFS and DCFS 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.</div>		

Eligible Dependents



Spouse or Domestic Partner



Child or Stepchild



Adopted or Foster Child



Medical Child Support Order



Legal Guardianship



Child You Legally Support

Coverage Ends December 31 of the Year the Child Turns 26





**MEDICAL
COVERAGE**

**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

*IN-NETWORK

Individual

Family

PREVENTIVE & PRIMARY CARE

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 Inpatient Hospital Admission	20% after deductible	
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BEHAVIORAL HEALTH OUTPATIENT

Professional Counseling Sessions & ABA Therapy Partial Hospitalization (PHP)	\$15 copay	
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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

High-Deductible Highlights	*IN-NETWORK	
	Individual	Family
PREVENTIVE & PRIMARY CARE		
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	
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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.

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.



Weight Mgmt

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



Cancer Journey

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



Mental Matters



**DENTAL
& VISION
COVERAGE**

**Dental and Vision
Coverage**

Delta Dental PPO Base Plan

Dental PPO Base Plan	In Network	Premier Network	Out of Network
Plan Year Benefit: \$1,500	Child only orthodontia covered at 50% up to \$1,500 (lifetime maximum)		
Orthodontia: Child up to 18			
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%

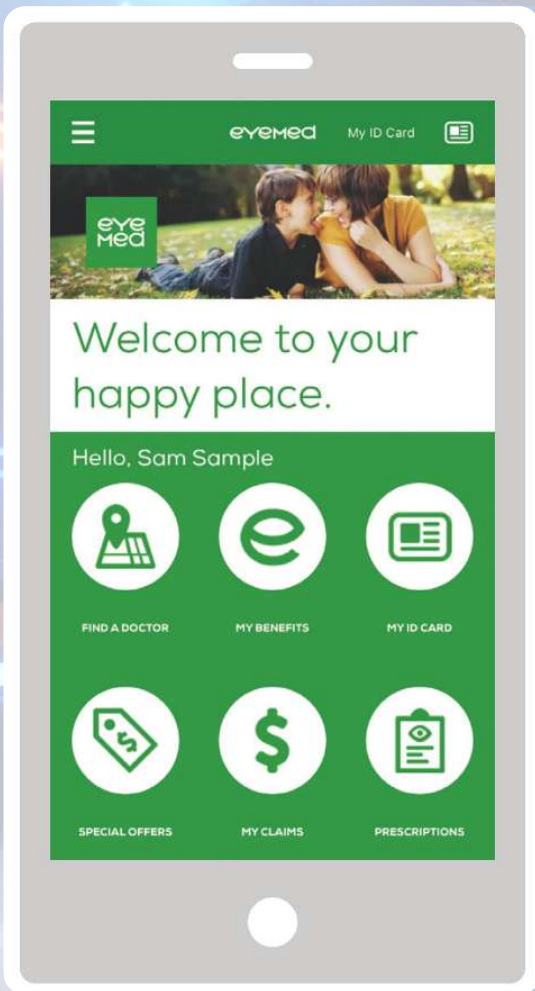


Delta Dental PPO Buy Up Plan

Dental PPO Buy Up Plan	In Network	Premier Network	Out of Network
Plan Year Benefit: \$2,000	Adult & Child orthodontia covered at 50% up to \$2,000 (lifetime maximum)		
Orthodontia: Adult & Child			
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



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



**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.

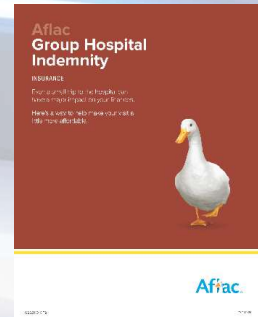
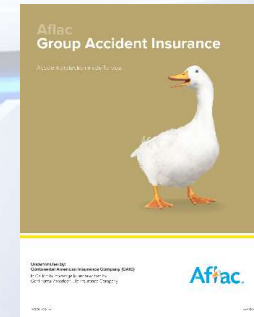
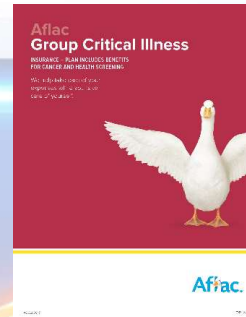
IDShield adds a layer of security and protection to keep your identity safe. If your identity is compromised, you'll have access to full-service restoration backed by LegalShield's guarantee.



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.