Strength in Members

25 Member Schools

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
Tampa Preparatory School
Unity School
The University of Tampa
Warner University
Westminster Christian School
Plan Changes Effective April 1, 2022

Changes and Enhancements to ICUBA Benefits
Eliminating the Premier PPO Plan

ICUBA is **sunsetting** the Premier Copay Plan effective **March 31, 2022**. Members currently enrolled in the Premier PPO Plan will be transferred to the Preferred PPO Plan or may make changes to their benefits during Annual Enrollment.
Existing Plan Enhancements

- The $4,000/$8,000 Plan is getting a new name and a new copay structure, say hello to the High Deductible PPO Plan.
- The Preferred PPO Plan will share a new, more affordable, copay structure with the High Deductible PPO Plan.
- Effective April 1, 2022, members will only pay coinsurance when they utilize services where the deductible applies.

New Plan Year. Name. Design.

<table>
<thead>
<tr>
<th>New Plan Year.</th>
<th>Name.</th>
<th>Design.</th>
</tr>
</thead>
<tbody>
<tr>
<td>$15</td>
<td>$20</td>
<td>$35</td>
</tr>
<tr>
<td>Copays for Primary Care &amp; Pediatric Visits</td>
<td>Copays for Therapy &amp; Chiropractic Visits</td>
<td>Copays for Specialist Office Visits</td>
</tr>
</tbody>
</table>
Effective April 1, 2022, Embold Health will complement 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

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

It’s important to safeguard our physical health as well as our financial health and legal rights. *With LegalShield, you can protect your legal rights at an affordable rate.*

You and your family have direct access to a dedicated law firm for:

- Review and preparation of legal documents (e.g., wills)
- Assistance with personal legal matters such as
  - family-related matters (e.g., adoption)
  - speeding tickets
  - neighbor disputes

For more information, visit [icuba.me/LegalShield](http://icuba.me/LegalShield).
New FSA and HRA Administrator

EFFECTIVE APRIL 1, 2022, Ameriflex will replace WEX as ICUBA’s administrator for Flexible Spending Accounts and Health Reimbursement Accounts. Follow these tips to help ensure a smooth transition to ICUBA’s new FSA & HRA Administrator

1. Update. Update your mailing address with HR so you’ll get your new card
2. Remember. Remember, you cannot use your WEX card starting March 14, 2022
3. Save. Save your itemized receipts & EOBs to submit claims on April 1, 2022*
4. Activate. Activate & register your card to view balances, submit claims, & add dependents
5. Enjoy. Enjoy your new ICUBA Benefits MasterCard from Ameriflex

*Save your receipts and Explanations of Benefits for substantiation of purchases you make with your new ICUBA debit card. The IRS requires substantiation for all card swipes!
HCFSA on your ICUBA Debit Card

Healthcare Flexible Spending Account (HCFSA)
CONTRIBUTED BY YOU ON A PRE-TAX BASIS
AFTER ELECTING AN ANNUAL AMOUNT

A few fast facts about HCFSAs
• FSAs are limited to $2,850 per year per employer, but your employer can lower this threshold
• You can use funds in your FSA to pay for certain medical and dental expenses for you, your spouse, and your 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
• FSAs may also be used to cover costs of medical equipment like crutches, supplies like bandages, and diagnostic devices like blood sugar test kits
DCFSA on your ICUBA Debit Card

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
HRA on your ICUBA Debit Card

A few fast facts about HRAs

- Your employer funds your Health Reimbursement Account based on your participation in an ICUBA medical insurance plan
- You are not able to contribute funds to your HRA
- You can only use your HRA funds to pay for eligible healthcare and healthcare-related expenses for dependents covered under your ICUBA medical insurance plan
- HRA funds rollover every month, they do not expire
- If you are enrolled in an ICUBA medical insurance plan for 36 consecutive months, your HRA becomes portable, and you can use it for eligible expenses (including certain insurance premiums) after you separate service from your employer
Enrolling In Your Benefits Online

Access your benefits using TRACKS
Easy Enrollment with 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.
Making Changes to Your Benefits

- 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 only change your elections during the plan year within 30-days of a qualified life event.
- View, Email, or Print your enrollment confirmation once complete.
Dependent Verification & Eligibility

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
- 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
Medical Insurance from BlueCross BlueShield

Comprehensive Medical Benefits
<table>
<thead>
<tr>
<th>No Cost</th>
<th>No Deductible</th>
<th>No Barriers</th>
</tr>
</thead>
<tbody>
<tr>
<td>• <em>Total Care</em> Primary Care visits (Primary Care &amp; Pediatric visits)</td>
<td>• MRI, CT scan, PET scan</td>
<td>• You only pay your Deductible when you receive major services such as:</td>
</tr>
<tr>
<td>• <em>Embold Health</em> Preferred Providers</td>
<td>• Chiropractic services</td>
<td>• Durable medical equipment</td>
</tr>
<tr>
<td>• Bone mineral density tests</td>
<td>• Convenient Care Clinic</td>
<td>• Hearing aids</td>
</tr>
<tr>
<td>• Colonoscopies</td>
<td>• Emergency Room/Transportation</td>
<td>• Home health care</td>
</tr>
<tr>
<td>• EAP for ALL employees</td>
<td>• Maternity visits</td>
<td>• Hospital delivery for maternity</td>
</tr>
<tr>
<td>• Adult &amp; Child Immunizations</td>
<td>• Outpatient Mental Health/Substance abuse</td>
<td>• Hospital expenses</td>
</tr>
<tr>
<td>• In-network annual wellness exams</td>
<td>• PCP &amp; Specialist office visits</td>
<td>• Hospital or out-patient surgery</td>
</tr>
<tr>
<td>• Mammograms and many more</td>
<td>• Prescription drugs and many more</td>
<td>• Outpatient facility charges and many more</td>
</tr>
</tbody>
</table>
## The High Deductible PPO Plan

Behavioral Health & Prescription Pharmacy Coverage are included with your medical election.

### 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)

### High Deductible PPO Plan

<table>
<thead>
<tr>
<th></th>
<th>In-Network</th>
<th>Out-of-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>The Member Pays</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>Physician Office Visits</td>
<td>$15 copay</td>
<td>50% after deductible</td>
</tr>
<tr>
<td>Total Care</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Primary Care &amp; Pediatric Visits</td>
<td>$0</td>
<td>Not Applicable</td>
</tr>
<tr>
<td>Embold Health Primary Care &amp; Pediatric Visits</td>
<td>$0</td>
<td>Not Applicable</td>
</tr>
<tr>
<td>Embold Health Specialist Visits</td>
<td>$0</td>
<td>Not Applicable</td>
</tr>
<tr>
<td>Therapy &amp; Chiropractic Visits</td>
<td>$20 copay</td>
<td>50% after deductible</td>
</tr>
<tr>
<td>Specialist Office Visits</td>
<td>$35 copay</td>
<td>50% after deductible</td>
</tr>
<tr>
<td>Convenient Care Clinics</td>
<td>$10 copay</td>
<td>Not Applicable</td>
</tr>
<tr>
<td>Independent Clinical Labs (free standing facilities &amp; office visits)</td>
<td>$0</td>
<td>50% after deductible</td>
</tr>
<tr>
<td>Preventive Care</td>
<td>$0</td>
<td>Not covered</td>
</tr>
<tr>
<td>Teladoc Visit</td>
<td>$5 copay</td>
<td>Not covered</td>
</tr>
<tr>
<td>Urgent Care Center</td>
<td>$30 copay</td>
<td></td>
</tr>
<tr>
<td>Emergency Room Services</td>
<td>0% after $300 copay (waived if admitted)</td>
<td></td>
</tr>
<tr>
<td>Ambulance</td>
<td>$250 copay</td>
<td></td>
</tr>
<tr>
<td>Hospital Inpatient</td>
<td>30% after deductible 50% after deductible</td>
<td></td>
</tr>
</tbody>
</table>

**Coverage are included with your medical election.**
# The Preferred PPO Plan

Behavioral Health & Prescription Pharmacy Coverage are included with your medical election.

## Care Connected in your corner!
- Help with claim questions
- Concierge assistance for billing
- Assistance finding an Embold Health Provider
- Lifestyle coaching
- Chronic condition coaching

**Press Option 2 after the prompt**
(or call the Customer Service Number on the back of your ID card)

## Preferred PPO Plan

<table>
<thead>
<tr>
<th></th>
<th>In-Network</th>
<th>Out-of-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Deductible</strong></td>
<td>$2,500/$5,000</td>
<td>$4,000/$10,750</td>
</tr>
<tr>
<td>(Individual/Family)</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Coinsurance</strong></td>
<td>20%</td>
<td>40%</td>
</tr>
<tr>
<td><strong>Out-of-Pocket Maximum</strong></td>
<td>$4,000/$8,000</td>
<td>$7,500/$15,000</td>
</tr>
<tr>
<td>(Individual/Family)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

## The Member Pays

<table>
<thead>
<tr>
<th>Service</th>
<th>In-Network</th>
<th>Out-of-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Physician Office Visits</strong></td>
<td>$0</td>
<td>Not Applicable</td>
</tr>
<tr>
<td><strong>Total Care</strong></td>
<td>$0</td>
<td>Not Applicable</td>
</tr>
<tr>
<td><strong>Primary Care &amp; Pediatric 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>40% after deductible</td>
</tr>
<tr>
<td><strong>Specialist Office Visits</strong></td>
<td>$35 copay</td>
<td>40% after deductible</td>
</tr>
<tr>
<td><strong>Independent Clinical Labs</strong> (free standing facilities &amp; office visits)</td>
<td>$10 copay</td>
<td>Not Applicable</td>
</tr>
<tr>
<td><strong>Convenient Care Clinics</strong></td>
<td>$0</td>
<td>Not Applicable</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 (waived if admitted)</td>
<td></td>
</tr>
<tr>
<td><strong>Ambulance</strong></td>
<td>$250 copay</td>
<td></td>
</tr>
<tr>
<td><strong>Hospital Inpatient</strong></td>
<td>20% after deductible</td>
<td>40% after deductible</td>
</tr>
</tbody>
</table>

**Call 866-377-5102**
(Second to last digit of your Social Security Number)
(866) 377-5102

Specialty coverage is also available.

Behavioral Health & Prescription Pharmacy Coverage are included with your medical election.
Prescription Pharmacy Benefits from Optum Rx

Included with Your Medical Insurance
ICUBA’s Prescription Drug Plan

- Prescription benefits are included with your medical insurance election
- Specialty medications are limited to a 30-day supply
- Copay Assistance Cards are acceptable for many Preferred Specialty products
- In-Network copays will be applied toward an individual maximum out-of-pocket of $2,000/single and $4,000/family

<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>

Scan the QR Code with your Mobile Phone or visit icuba.me/formulary2022 to view the 2022 Plan Formulary flyer from OptumRx.
ICUBAcares Pharmacist Advocate

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
Behavioral Health

Deductible & Out-of-Pocket Maximum is shared with your BCBS Medical Plan Benefits Effective April 1, 2022 – ICUBA’s new copay structure applies to all therapy benefits

<table>
<thead>
<tr>
<th>Employee Assistance Program (EAP)</th>
<th>$0</th>
</tr>
</thead>
<tbody>
<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>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><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>
The Deductible & Out-of-Pocket Maximum is COMBINED with your BCBS Medical Plan Benefits.

<table>
<thead>
<tr>
<th>All Inpatient Services Require Prior Authorization</th>
<th>High Deductible PPO Plan</th>
<th>Preferred PPO Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mental Health Hospital Admission</td>
<td>30% after deductible</td>
<td>20% after deductible</td>
</tr>
<tr>
<td>Substance Abuse Hospital Admission</td>
<td>30% after deductible</td>
<td>20% after deductible</td>
</tr>
<tr>
<td>Residential</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Focus on evaluating to learn effective ways to cope with the symptoms and impact of the illness.</td>
<td>30% after deductible</td>
<td>20% after deductible</td>
</tr>
<tr>
<td>Inpatient Detoxification</td>
<td></td>
<td></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>30% after deductible</td>
<td>20% after deductible</td>
</tr>
</tbody>
</table>

For assistance call (877) 398-5816
Select Option 1 for the Employee Assistance Program
Select Option 2 for Behavioral Health
Dental Benefits from Delta Dental

Comprehensive Dental Benefits
Delta Dental Base PPO Plan

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

- **Individual Deductible**: $75\(^1\)/$100\(^2\)/$100\(^3\)
- **Family Deductible**: $225/$300/$300
- **Preventive Services**: $0/50%/50%
- **Basic Services**: 20%/70%/70%
- **Major Services**: 70%/80%/80%

\(^1\) 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)**
Delta Dental Buy-up PPO Plan

Buy-up Plan
$2,000 Plan Year Maximum

Individual Deductible $50\textsuperscript{1}/$50\textsuperscript{2}/$50\textsuperscript{3}
Family Deductible $150/$150/$150
Preventive Services $0/20%/20%
Basic Services* 20%/50%/50%
Major Services* 50%/70%/70%

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

\textsuperscript{1} In-network  \textsuperscript{2} Premier Network  \textsuperscript{3} Out-of-network
* Coinsurance applies after individual deductible is met (per member)
Online & Mobile App Access

Register for Online Access to:
- Check plan details, including eligibility, covered services, and level of benefits
- Review your claims and EOBs online
- View or print your ID card
- Login to the mobile app
- Estimate the cost of a procedure
- Submit questions to Customer Service

Search for a provider online
- Go to www.deltadentalins.com
- Look for the Find a Dentist tab
- Search for a provider
- Select your network plan & search
- Narrow by location, specialty, network, and language
- Results include a dentist’s Yelp rating, address, and phone number

To find the app, visit the App Store or Google Play and search for “Delta Dental.” Then download the Delta Dental app by Delta Dental Plans Association.
Vision Benefits from EyeMed

Comprehensive Vision Benefits
# The Base Plan from EyeMed

## Base Plan

Eye exam every 12 months, covered with $5 copay – **PLUS**…

- $130 frame allowance every 24 months
- $15 lens plus fixed pricing on options, every 12 months
- $100 contact lens allowance, with coverage for fit and follow-up every 12 months

### Your frequency is based on the Date of Service

If you receive an exam today, you are eligible for another exam 12 months from today’s date of service.

<table>
<thead>
<tr>
<th>Service</th>
<th>In-Network</th>
<th>Out-of-Network Reimbursement</th>
</tr>
</thead>
<tbody>
<tr>
<td>Exam (Once every 12 months)</td>
<td>$5 copay</td>
<td>Up to $35</td>
</tr>
<tr>
<td>Frames</td>
<td>$0 copay; $130 allowance; 20% off balance over $130</td>
<td>Up to $50</td>
</tr>
<tr>
<td>Single Vision Lenses (Once every 12 months)</td>
<td>$15 copay</td>
<td>Up to $20</td>
</tr>
<tr>
<td>Contacts (Once every 12 months)</td>
<td>$0 copay; $100 allowance; plus balance over $100</td>
<td>Up to $80</td>
</tr>
</tbody>
</table>

### Contact lenses are in lieu of glasses

That means you are entitled to a full pair of glasses (frame & lenses) OR contacts and frames (you would then receive a 20% discount on your lenses).

Additional savings from ContactsDirect.com Save $20 off your contacts (and enjoy free shipping) beyond your regular contact lens benefit! Just create an account at contactsdirect.com and an extra $20 will be deducted at checkout.
Find a Provider & Your Best Fit!

You’re on EyeMed’s Insight network. You have choices — lots of them!

- More than 105,700 provider access points at 26,021 locations, including
  - LensCrafters
  - Pearle Vision
  - Target Optical
  - America’s Best
  - EyeGlass World

How to Find a Provider

- Use the Provider Locator at eyemed.com
- Download and use the EyeMed Members App (available in the App Store or Google Play)
- Check the listing of the closest eye doctors from your Welcome Kit (you’ll get this after you enroll)
Exclusive Benefits for ICUBA Members

Better Benefits through Innovation
### Register for Teladoc Access Today

### Teladoc

<table>
<thead>
<tr>
<th>WHEN TO USE IT</th>
<th>WHAT TO USE IT FOR</th>
<th>HEALTHCARE PROVIDERS</th>
</tr>
</thead>
<tbody>
<tr>
<td>• If you’re considering the ER or urgent care for a non-emergency issue</td>
<td>• Teladoc doctors can treat many medical conditions, including:</td>
<td>• Primary Care Providers, Pediatricians, and Family Medicine Practitioners</td>
</tr>
<tr>
<td>• On vacation, on a business trip, or away from home</td>
<td>• Cold &amp; Flu symptoms</td>
<td>• Average 15 years experience</td>
</tr>
<tr>
<td>• For short-term prescription refills</td>
<td>• Allergies</td>
<td>• US board-certified and licensed in your state</td>
</tr>
<tr>
<td>• <em>Teladoc does not replace your primary care physician. It is a convenient and affordable option for quality care.</em></td>
<td>• Bronchitis</td>
<td>• Are credentialed every three years, meeting NCQA standards.</td>
</tr>
<tr>
<td></td>
<td>• Urinary tract infection</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Respiratory infection</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Sinus problems</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• And more!</td>
<td></td>
</tr>
</tbody>
</table>
# Use Surgery+ and Save

## Surgery+

<table>
<thead>
<tr>
<th>Surgeons of Excellence</th>
</tr>
</thead>
<tbody>
<tr>
<td>You have access to an elite Network of Surgeons of Excellence Network who are:</td>
</tr>
<tr>
<td>✓ Licensed</td>
</tr>
<tr>
<td>✓ Board certified</td>
</tr>
<tr>
<td>✓ Fellowship trained</td>
</tr>
<tr>
<td>✓ <strong>Screened for malpractice, sanctions &amp; criminal records</strong></td>
</tr>
</tbody>
</table>

## Financial Incentive

<table>
<thead>
<tr>
<th>Financial Incentive</th>
</tr>
</thead>
<tbody>
<tr>
<td>Your <strong>DEDUCTIBLE</strong> and <strong>COINSURANCE</strong> are <strong>WAIVED</strong>, so your procedure is at <strong>NO COST</strong> to you, and travel benefits are <strong>INCLUDED</strong>, when applicable.</td>
</tr>
<tr>
<td><strong>Call your Care Advocate for more information</strong> (855) 200-2119</td>
</tr>
</tbody>
</table>

## Covered Surgical Procedures

<table>
<thead>
<tr>
<th>Covered Surgical Procedures</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Knee</td>
</tr>
<tr>
<td>• Hip</td>
</tr>
<tr>
<td>• Shoulder</td>
</tr>
<tr>
<td>• Foot &amp; Ankle</td>
</tr>
<tr>
<td>• Wrist &amp; Elbow</td>
</tr>
<tr>
<td>• Spine</td>
</tr>
<tr>
<td>• General Surgery</td>
</tr>
<tr>
<td>• Gastroenterology</td>
</tr>
<tr>
<td>• GYN</td>
</tr>
<tr>
<td>• Bariatric</td>
</tr>
<tr>
<td>• Cardiac</td>
</tr>
<tr>
<td>• ENT</td>
</tr>
</tbody>
</table>

## Full-Service Concierge

<table>
<thead>
<tr>
<th>Full-Service Concierge</th>
</tr>
</thead>
<tbody>
<tr>
<td>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!</td>
</tr>
</tbody>
</table>
Are you Ready to Rally?

<table>
<thead>
<tr>
<th>Activity to Complete</th>
<th>Incentives</th>
</tr>
</thead>
<tbody>
<tr>
<td>Complete Health Survey</td>
<td>Gatekeeper plus 400 Coins &amp; ICUBA Private Sweepstakes</td>
</tr>
<tr>
<td>Missions</td>
<td>ICUBA Private Sweepstakes &amp; Unlimited Coins</td>
</tr>
<tr>
<td>Rally Virtual City Challenges</td>
<td>$5 per quarter (up to $20 per year) + chance to win a $50 Amazon Gift Card every 14-days</td>
</tr>
<tr>
<td>Onsite Campus Event</td>
<td>$10 Gift Card (10 events, $100 maximum)</td>
</tr>
<tr>
<td>Biometric Screening/Physician Results Form</td>
<td><strong>$100 Gift Card</strong></td>
</tr>
<tr>
<td>Annual Wellness Exam</td>
<td><strong>$50 Gift Card</strong></td>
</tr>
<tr>
<td>Preventive Screening</td>
<td><strong>$50 Gift Card</strong> (first claim processed)</td>
</tr>
<tr>
<td>Colorectal Exam, Mammogram, PSA</td>
<td><strong>$50 Gift Card</strong></td>
</tr>
<tr>
<td>Qualified ICUBAcares Medication Change</td>
<td><strong>$50 Gift Card</strong></td>
</tr>
<tr>
<td>Clinical Rewards</td>
<td>500 Coins per quarter (2,000/year)Annual Private Sweepstakes</td>
</tr>
<tr>
<td>Teladoc Registration</td>
<td>400 Coins</td>
</tr>
<tr>
<td>Tobacco Attestation</td>
<td>400 Coins</td>
</tr>
<tr>
<td>Flu Shot Attestation</td>
<td>400 Coins</td>
</tr>
<tr>
<td>Eye Exam Attestation</td>
<td>400 Coins</td>
</tr>
<tr>
<td>Dental Exam Attestation</td>
<td>400 Coins</td>
</tr>
<tr>
<td>My Health Novel*</td>
<td><strong>$10 Gift Card</strong> (completion of assessment or engagement in MHN)</td>
</tr>
<tr>
<td>Incentive Total</td>
<td><strong>$380 (and Unlimited Coins)</strong></td>
</tr>
</tbody>
</table>
Biometric Screening Results

The Physician Results Form

Bring the form to your annual physical!

You and your doctor must sign the Physician Results Form.

The form must be faxed to Quest by you or your doctor’s office.

Employees and spouses enrolled in an ICUBA Medical Plan can visit My.QuestForHealth.com to download the Physician Results Form.

- If you have never registered before, please use:
  Registration Key: ICUBA and Unique ID: Your BCBS ICI# (located on your BCBS card)

- The Physician Results Form contains a bar code specific to the employee or spouse and cannot be shared – it is unique to you!

Pro Tip: If you have an established relationship with your physician, request your blood work ahead of your annual wellness exam to save time and check this off your list with one visit. (Screenings will include total cholesterol, HDL/LDL, triglycerides, blood sugar, blood pressure, and A1c.)
My Health Novel from BCBS

My Health Novel

Take a one-minute assessment
Receive recommended programs and resources for which you qualify
Assessment completion & engagement will earn your Rally incentive!

When you qualify and sign up, you’ll get access to health coaching, nutrition guidance, digital tools, group support and more to keep you on track.

Whether you’re interested in starting new healthy habits or maintaining your weight, My Health Novel matches you with the best nutrition, physical activity, and weight management tools, programs, and apps available.

Enjoy access to programs and specialists who can help you answer questions and support you on your health journey – all at no cost to qualified participants.
Hinge Health for Musculoskeletal

Register online at www.HingeHealth.com/ICUBA

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
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

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!
Embold Health Network Optimization

Consider your network OPTIMIZED!

Get immediate access to better care with no out-of-pocket cost for primary care, pediatrics, cardiology, obstetrics, joint care, spine care, endocrinology, gastroenterology, and pulmonology.

Top 40% of BlueCross BlueShield Providers
- $0 Copay for Embold Health Provider visits
- Total Care providers are always $0 out-of-pocket

Bottom 60% of BlueCross BlueShield Providers
- Pay according to your plan for these providers
- Total Care providers are always $0 out-of-pocket
Finding a Provider with Embold

How do I get started?

1. Visit [http://ICUBAbenefits.org](http://ICUBAbenefits.org) and select BCBS My Health Toolkit under your My Carrier Accounts SSO section
2. Click on Find a Provider and look for the Embold Health badge
3. Find a great doctor! Make an informed choice of a top quality physician near you and use the phone number to schedule an appointment.

The following specialties participate in the ICUBA $0 Copay Program with Embold Health:

- Primary Care
- Obstetrics
- Cardiology
- Endocrinology
- Pulmonology
- Joint Care (Orthopedic)
- Spine Care (Orthopedic and/or Neurosurgical)
- Gastroenterology
- Pediatrics
Income Protection from Symetra

Group Life and Disability Benefits
Income Protection Benefits

Annual Enrollment is a great time to review & update your beneficiary information!

Age restrictions and enrollment limitations may apply.
Coverage Changes & EOI

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.
Personal Insurance from Aflac

Better Benefits through Innovation
Aflac Critical Illness Protections

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

Every employee is eligible to enroll in the CI plan regardless of health and all covered illnesses in the policy will be covered as long as the diagnosis is after their policy effective date. Those who have been diagnosed with a covered illness prior to enrolling in Critical Illness will collect a recurrence benefit for non-Cancer illnesses as long as the separation time is 6+ months and Cancer requires complete remission and 12 months treatment free.

* Qualifying routine tests include one of the tests performed each year: COVID-19 screening, annual physical exam, ultrasound, colonoscopy, mammogram, Pap Smear, and more.
Aflac Hospital Indemnity

- Hospital admission or confinement due to an accident or illness (including maternity)
- Pays a lump sum cash benefit to you
- Pays in addition to other insurance
- Portable if changing jobs or retiring
- No medical questions asked

Two levels of coverage

<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</td>
<td>$100</td>
<td>$100</td>
</tr>
<tr>
<td>Intensive Care</td>
<td>$100</td>
<td>$100</td>
</tr>
</tbody>
</table>

Example for Pregnancy/Delivery

<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>
</tr>
<tr>
<td>Total Payment to You!</td>
<td>$1,300</td>
<td>$800</td>
</tr>
</tbody>
</table>
Aflac Accident Coverage

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*

* Qualifying routine tests include one of the tests performed each year: COVID-19 screening, annual physical exam, ultrasound, colonoscopy, mammogram, Pap Smear, and more.
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](http://icuba.me/LegalShield).
Nationwide Pet Insurance
Better Benefits through Innovation
ALL EMPLOYEES are eligible for preferred Pet Insurance pricing through Nationwide.

Employees have the option to choose, on a direct bill basis with Nationwide, 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
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.
Thank You