



# ANNUAL ENROLLMENT

**2024-2025  
PLAN YEAR**



# Changes Effective April 1, 2024

***Changes and Enhancements to ICUBA Benefits***

# Monthly Medical Premium w/HRA

Medical Plan and Coverage Tier	Monthly Premium	Employer Contribution	Employee Contribution	HRA Contribution
<b>Preferred PPO Employee</b>	<b>\$816.00</b>	<b>\$705.19</b>	<b>\$110.81</b>	<b>\$120.00</b>
<b>Preferred PPO Employee and Children</b>	<b>\$1,471.00</b>	<b>\$1103.25</b>	<b>\$367.75</b>	<b>\$260.00</b>
<b>Preferred PPO Employee and Spouse</b>	<b>\$1,740.00</b>	<b>\$1305.00</b>	<b>\$435.00</b>	<b>\$240.00</b>
<b>Preferred PPO Family Coverage</b>	<b>\$2,291.00</b>	<b>\$1718.25</b>	<b>\$572.75</b>	<b>\$260.00</b>
<b>High Deductible PPO Employee</b>	<b>\$810.00</b>	<b>\$699.19</b>	<b>\$110.81</b>	<b>\$120.00</b>
<b>High Deductible PPO Employee and Children</b>	<b>\$1,171.00</b>	<b>\$878.25</b>	<b>\$292.75</b>	<b>\$260.00</b>
<b>High Deductible PPO Employee and Spouse</b>	<b>\$1,725.00</b>	<b>\$1293.75</b>	<b>\$431.25</b>	<b>\$240.00</b>
<b>High Deductible PPO Family Coverage</b>	<b>\$1,960.00</b>	<b>\$1470.00</b>	<b>\$490.00</b>	<b>\$260.00</b>





# Emergency Room Copay



**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.



# Deductible/Out of Pocket Maximum

## 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**.

## 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

Your medical insurance includes prescription pharmacy benefits from BCBS and bundled behavioral health from Aetna. The deductible only applies to major medical services.



# Disabled Dependent Affidavit



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.**

# Prescription Savings Opportunities

## NEW from your ICUBAcares Pharmacist Advocate Team!

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](https://myrxss.com) to get started or for assistance call (877) 286-3967



**ICUBAcares**   
Real Pharmacists. Real Advocates. Real Solutions.



**rxss**<sup>TM</sup>  
Rx Savings Solutions





# Weight Management Guide



## ICUBA's Whole Person Approach to Weight Management & Treatment



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).**

brightline  aetna

## 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.

Aetna® members start here



Get started today at  
<https://www.Hellobrightline.Com/aetna>



**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

# Other Benefit Premium



**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

## 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

## 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****



**Dependent Care Flexible Spending Account (DCFSA)**  
CONTRIBUTED BY YOU ON A PRE-TAX BASIS  
AFTER ELECTING AN ANNUAL AMOUNT



Check your benefits guide for contribution limits to Healthcare and Dependent Care Flexible Spending Accounts



# 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





# 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 31<sup>st</sup>
- 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***



# Medical Means More

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.

**Medical  
from BCBS**

**Strive  
powered by  
Virgin Pulse**

**Behavioral  
Health & EAP  
from Aetna**

**ICUBAcares  
Pharmacist  
Advocate**

**ICUBA**

**Elective  
Procedures  
from Surgery  
Plus**

**\$0 Embold  
Health  
Providers**

**Virta Health  
Type 2  
Diabetes  
Reversal**

**Hinge Health  
virtual MSK**



# Removing Barriers to Care



No **Cost.**

No **Deductible.**

No **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 & out-patient surgery
  - Outpatient facility charges
  - Durable medical equipment
  - Hearing aids
  - Home health care
  - Hospital delivery for maternity

# The Preferred PPO Plan

**Care Connected**  
 Focused on you, so you can focus on living

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>



Deductible  
(Individual/Family)



Out-of-Pocket Maximum  
(Individual/Family)  
Includes all medical copays, deductibles & coinsurance



**Physician Office Visits**

**Total Care**

**Primary Care & Pediatric Visits**



**Embald Health**

**Primary Care & Pediatric Visits**

**Embald Health**

**Specialist Visits**



**Therapy & Chiropractic Visits**

**Specialist Office Visits**

**Convenient Care Clinics**



Independent Clinical Labs  
(free standing facilities & office visits)



Preventive Care

**Teladoc Visit**



Ambulance

Hospital Inpatient

		Preferred PPO Plan	
		In-Network	Out-of-Network
		YOU PAY	
	Deductible (Individual/Family)	<b>\$3,000/\$6,000</b>	<b>\$4,500/\$11,750</b>
	Coinsurance	20%	40%
	Out-of-Pocket Maximum (Individual/Family) Includes all medical copays, deductibles & coinsurance	<b>\$5,000/\$10,000</b>	<b>\$8,500/\$17,000</b>
	<b>Physician Office Visits</b>	<b>\$15 copay</b>	40% after deductible
	<b>Total Care</b>	<b>\$0</b>	Not Applicable
	<b>Primary Care &amp; Pediatric Visits</b>	<b>\$0</b>	Not Applicable
	<b>Embald Health</b>	<b>\$0</b>	Not Applicable
	<b>Primary Care &amp; Pediatric Visits</b>	<b>\$0</b>	Not Applicable
	<b>Embald Health</b>	<b>\$0</b>	Not Applicable
	<b>Specialist Visits</b>	<b>\$0</b>	Not Applicable
	<b>Therapy &amp; Chiropractic Visits</b>	<b>\$20 copay</b>	40% after deductible
	<b>Specialist Office Visits</b>	<b>\$35 copay</b>	40% after deductible
	<b>Convenient Care Clinics</b>	<b>\$10 copay</b>	Not Applicable
	Independent Clinical Labs (free standing facilities & office visits)	<b>\$0</b>	40% after deductible
	Preventive Care	<b>\$0</b>	Not covered
	<b>Teladoc Visit</b>	<b>\$5 copay</b>	Not covered
	<b>Urgent Care Center</b>	<b>\$30 copay</b>	
	<b>Emergency Room Services</b>	<b>0% after \$500 copay (waived if admitted)</b>	
	Ambulance	<b>\$250 copay</b>	
	Hospital Inpatient	20% after deductible	40% after deductible



# The High Deductible PPO Plan









**Care Connected**  
 Focused on you, so you can focus on living

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>



		High Deductible PPO Plan	
		In-Network	Out-of-Network
		YOU PAY	
	Deductible (Individual/Family)	<b>\$4,500/\$9,000</b>	<b>\$8,500/\$17,000</b>
	Coinsurance	30%	50%
	Out-of-Pocket Maximum (Individual/Family) Includes all medical copays, deductibles & coinsurance	<b>\$6,350/\$12,700</b>	<b>\$11,700/\$23,400</b>
	<b>Physician Office Visits</b>	<b>\$15 copay</b>	50% after deductible
	<b>Total Care</b>	<b>\$0</b>	Not Applicable
	<b>Primary Care &amp; Pediatric Visits</b>	<b>\$0</b>	Not Applicable
	<b>Embald Health</b>	<b>\$0</b>	Not Applicable
	<b>Primary Care &amp; Pediatric Visits</b>	<b>\$0</b>	Not Applicable
	<b>Embald Health</b>	<b>\$0</b>	Not Applicable
	<b>Specialist Visits</b>	<b>\$0</b>	Not Applicable
	<b>Therapy &amp; Chiropractic Visits</b>	<b>\$20 copay</b>	50% after deductible
	<b>Specialist Office Visits</b>	<b>\$35 copay</b>	50% after deductible
	<b>Convenient Care Clinics</b>	<b>\$10 copay</b>	Not Applicable
	Independent Clinical Labs (free standing facilities & office visits)	<b>\$0</b>	50% after deductible
	Preventive Care	<b>\$0</b>	Not covered
	<b>Teladoc Visit</b>	<b>\$5 copay</b>	Not covered
	<b>Urgent Care Center</b>	<b>\$30 copay</b>	
	<b>Emergency Room Services</b>	<b>0% after \$500 copay (waived if admitted)</b>	
	Ambulance	<b>\$250 copay</b>	
	Hospital Inpatient	30% after deductible	50% after deductible





# 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.



Blood Glucose Meter and Test Strips



# ICUBAcares Pharmacist Advocate

**Real Pharmacists. Real Advocates. Real Solutions.**

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](https://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**

# Brightline Virtual Mental Health

**Created by parents, for parents.**

**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



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

## **Employee Assistance Program (EAP) – Free for all Employees**

Up to 6 short-term professional counseling sessions per episode per year.  
Talk with a licensed clinician regarding stress, relationship issues, grief, etc.

\$0

## **In-network Outpatient Services**

### **Professional Counseling Sessions**

Talk with a licensed clinician regarding anxiety, ADHD, depression, mood disorders, trauma, etc.

\$15 Copay

### **Psychiatric Medication Evaluation**

\$15 Copay

### **Applied Behavioral Analysis Therapy**

Behavioral health services related to Autism Spectrum Disorder (ASD) diagnosis.

\$15 Copay

### **Partial Hospitalization (PHP)**

Physician and nursing services, group, individual, family or multi-family group and other services.

\$15 Copay

### **Outpatient Detoxification**

Monitor withdrawal from alcohol or another substance of abuse.

\$15 Copay

### **Intensive Outpatient Sessions (IOP)**

Planned and structured programs may include group, individual, family and other services.

\$15 Copay

### **AbleTo**

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.

\$0

# Behavioral Health Coverage

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

All Inpatient Services Require Prior Authorization

Preferred PPO Plan

High Deductible PPO Plan

## Summary of Services

### Mental Health Hospital Admission

### Substance Abuse Hospital Admission

### Residential

Focus on evaluating to learn effective ways to cope with the symptoms and impact of the illness.

### Inpatient Detoxification

24-hour treatment in a residential or hospital setting for patients who are abusing alcohol or other addictive drugs.

In-network

Out of Network

In-network

Out of Network

20% after deductible

40% after deductible

30% after deductible

50% after deductible

20% after deductible

40% after deductible

30% after deductible

50% after deductible

20% after deductible

40% after deductible

30% after deductible

50% after deductible

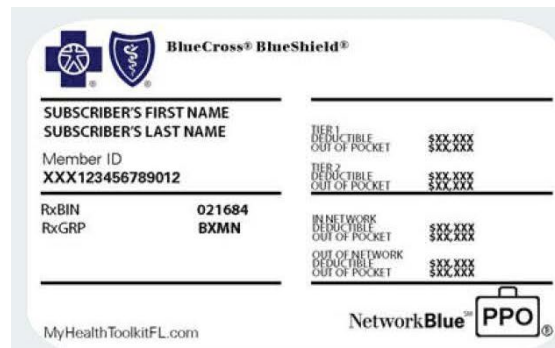
20% after deductible

40% after deductible

30% after deductible

50% after deductible

**WHICH  
CARD DO I  
USE?**



BlueCross® BlueShield®

SUBSCRIBER'S FIRST NAME  
SUBSCRIBER'S LAST NAME

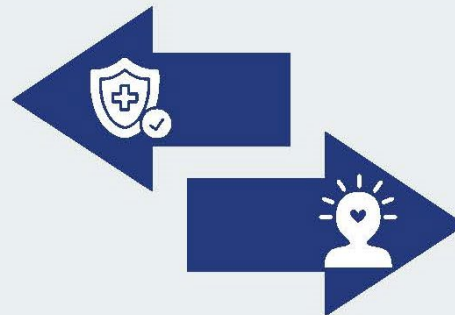
Member ID  
XXX123456789012

RxBIN 021684  
RxGRP BXMN

MyHealthToolkitFL.com

NetworkBlue™ PPO

TIER 1 DEDUCTIBLE OUT OF POCKET \$XX,XXX \$XX,XXX  
TIER 2 DEDUCTIBLE OUT OF POCKET \$XX,XXX \$XX,XXX  
IN-NETWORK DEDUCTIBLE OUT OF POCKET \$XX,XXX \$XX,XXX  
OUT-OF-NETWORK DEDUCTIBLE OUT OF POCKET \$XX,XXX \$XX,XXX




aetna First Health. NAP

BEHAVIORAL HEALTH & SUBSTANCE ABUSE COVERAGE ONLY  
GRP: 999999-99-999  
Issuer (99999) 99999999999  
ID W9999 00999

Aetna Behavioral Health

NAME  
01 BENNY FITZ  
02 BRENDA FITZ  
03 JANE FITZ  
04 JILL FITZ



aetna™





# **Exclusive Benefits for ICUBA Members**

***Included with your Medical Insurance election at ICUBA***

# Register for Teladoc Today

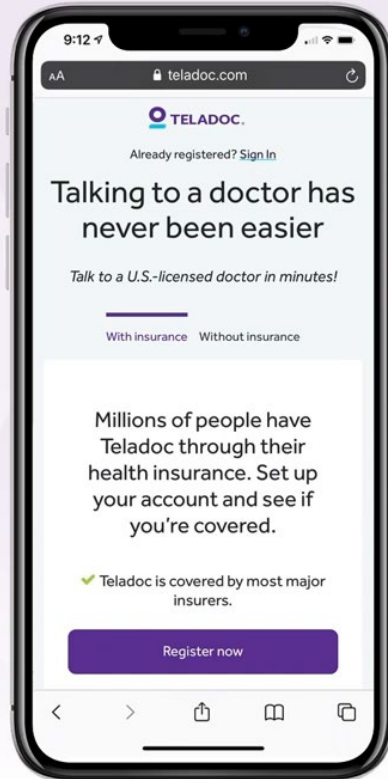


## Telemedicine with Teladoc



### Register for Teladoc

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



### 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

**\$5 TELADOC COPAY**

# Use Surgery+ and Save



## Surgery Plus

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

### 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!



# Reverse Type 2 Diabetes



**Virta Health**

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

## 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](https://virtahealth.com/join/icuba)



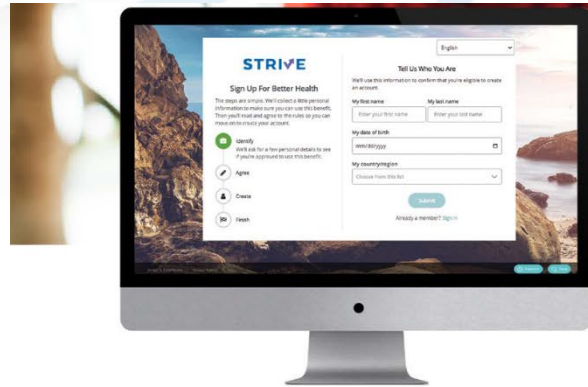


# STRIVE for Excellence



## Strive powered by Virgin Pulse

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



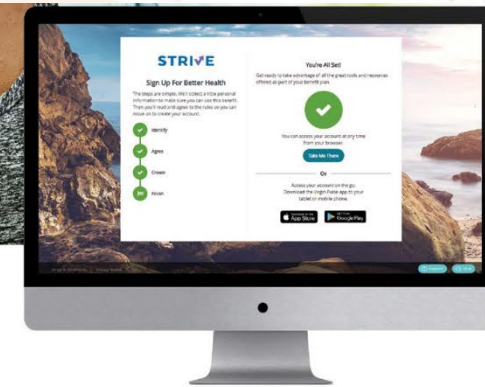
### Step One

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.



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.

# My Health Novel from BCBS



## My Health Novel

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



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.



# Hinge Health Virtual MSK Care



**Hinge Health**

[Register online at www.HingeHealth.com/ICUBA](https://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





# Able To from Aetna



## Able To

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

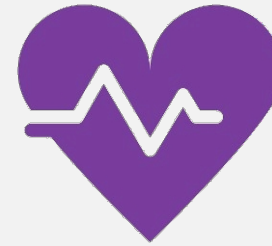
### Help from the comfort of home

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

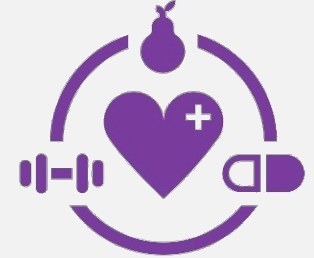
Studies show that AbleTo can help people feel better and get better. You can learn to:

- 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!**

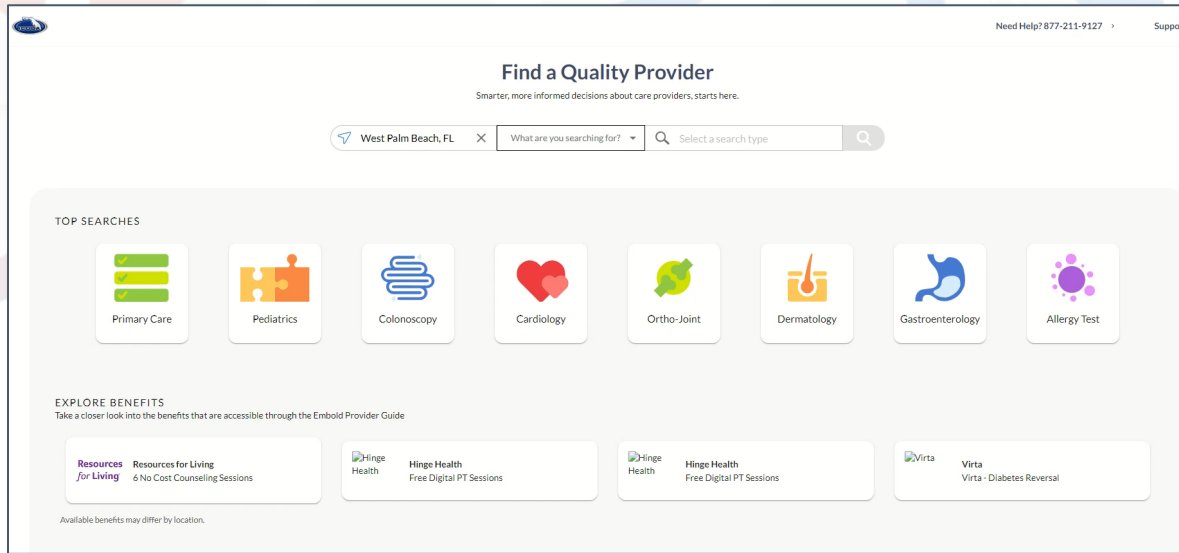


# \$0 Providers from Embold Health



## 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](http://www.icubabenefits.info) and click on the Embold Health tab in the navigation pane or check provider status in My Health Tool Kit.



# **Dental Benefits from Delta Dental**

***Comprehensive Dental Insurance***

# Delta Dental PPO Base Plan



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

**Individual Deductible** \$75<sup>1</sup>/\$100<sup>2</sup>/\$100<sup>3</sup>  
**Family Deductible** \$225/\$300/\$300  
**Preventive Services** \$0/50%/50%  
**Basic Services\*** 20%/70%/70%  
**Major Services\*** 70%/80%/80%

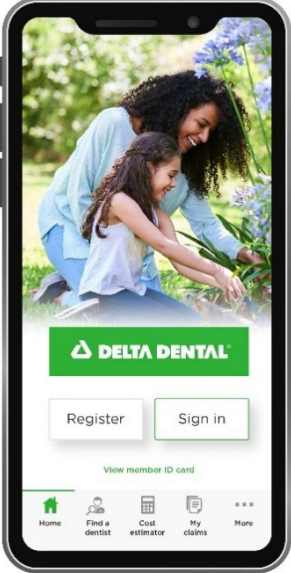
**Child only orthodontia covered at 50% up to \$1,500 (lifetime maximum)**

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

Dental Plan & Coverage Tier	Delta Dental Base PPO
Employee	\$23.80
Employee + 1	\$55.32
Family Coverage	\$91.59



Scan the QR Code to download the Delta Dental Mobile App



# Delta Dental PPO Buy Up Plan

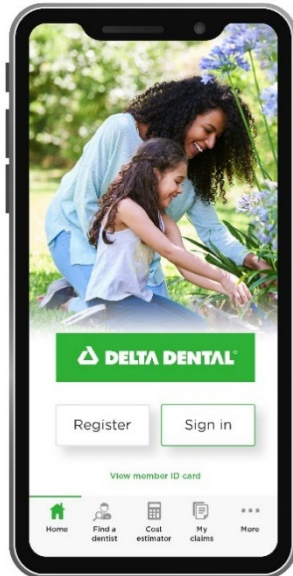
Adult & Child orthodontia covered at **50%** up to **\$2,000** (lifetime maximum)

**Buy-up Plan**  
**\$2,000 Plan Year Maximum**

**Individual Deductible** \$50<sup>1</sup>/\$50<sup>2</sup>/\$50<sup>3</sup>  
**Family Deductible** \$150/\$150/\$150  
**Preventive Services** \$0/20%/20%  
**Basic Services\*** 20%/50%/50%  
**Major Services\*** 50%/70%/70%

<sup>1</sup> In-network ● <sup>2</sup> Premier Network ● <sup>3</sup> Out-of-network

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



Scan the QR Code to download the Delta Dental Mobile App

Dental Plan & Coverage Tier	Delta Dental Buy-Up PPO
Employee	\$41.69
Employee + 1	\$83.40
Family Coverage	\$139.65



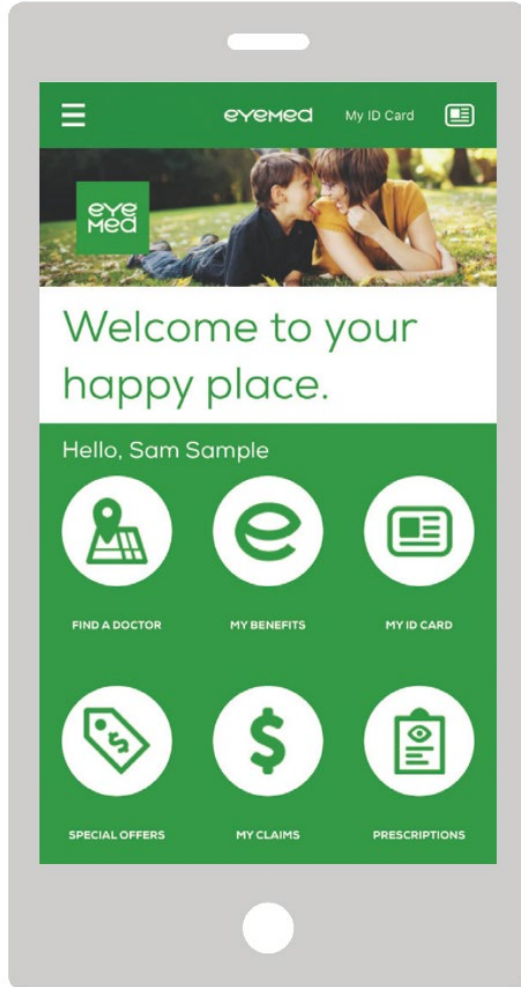




# **Vision Benefits from EyeMed**

***Comprehensive Vision Coverage for Glasses and Contacts***

# EyeMed PPO Base Plan



Vision Plan & Coverage Tier	EyeMed Vision Base PPO
Employee	\$4.74
Family Coverage	\$12.15

## SEE THE GOOD STUFF

Register on [eyemed.com](http://eyemed.com) or grab the member app (App Store or Google Play) now

INDEPENDENT  
PROVIDER  
NETWORK



LENSCRAFTERS

PEARLE  
VISION

OPTICAL

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.



# Life & Disability Benefits from Symetra

*Group Life and Disability Benefits*

# Life and Disability Benefits



**BASIC LIFE  
AND AD&D**



**CHILD LIFE  
INSURANCE**

**LONG TERM  
DISABILITY**



**SHORT TERM  
DISABILITY**

**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*



# Legal Protection from LegalShield

*Protect your legal rights at an affordable rate*

# Combined LegalShield & IDShield

## 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?

Monthly Premium	Individual	Family
LegalShield	\$17.00	\$17.00
IDShield	\$7.45	\$14.05
Combined	\$23.45	\$29.05



**One low rate for you and your family!**

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







# Aflac Critical Illness Protection



## AFLAC GROUP CRITICAL ILLNESS

CI<sup>G</sup>

### 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

# HI<sup>G</sup>

### Two levels of coverage

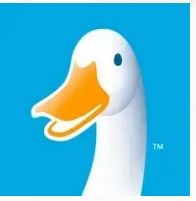
	High	Low
<b>Admission</b>	\$1,000	\$500
<b>Confinement</b>	\$100	\$100
<b>Intensive Care</b>	\$100	\$100

### Payment Example for Pregnancy

	High	Low
<b>Admission</b>	\$1,000	\$500
<b>Confinement (3 days)</b>	\$300	\$300
<b>Total Payment to You!</b>	\$1,300	\$800



# Aflac Accident Coverage



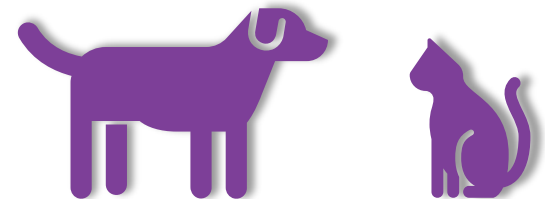
**An accident plan can be there in your time of need to help cover unplanned expenses like:**

- 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\*



# Nationwide Pet Insurance

*Better Benefits through Innovation*





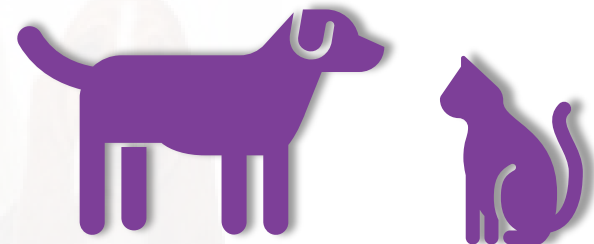
# Nationwide is on Your Pet's Side

**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](https://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](https://my.petinsurance.com).

**Mail:** Nationwide Claims Dept., P.O. Box 2344, Brea, CA 92822-2344

**Email:** [submitmyclaim@petinsurance.com](mailto: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!**

