

# 2012 OPEN ENROLLMENT FREQUENTLY ASKED QUESTIONS

## Benefit Information, including Changes for This Year and Enrollment Information

### Medical Premiums

What are the premiums this year?

- The **University** contribution towards the **health care premium** will increase as indicated by the following charts:

PPO 70 Blue Options

Employee	\$405.00
Employee & Spouse	\$425.00
Employee & Child(ren)	\$480.00
Employee & Family	\$630.00
Married Employee & Spouse	\$885.00

PPO Risk and Reward Blue Options

Employee	\$405.00	Employee	\$405.00
Employee & Spouse	\$425.00	Employee & Spouse	\$425.00
Employee & Child(ren)	\$480.00	Employee & Child(ren)	\$480.00
Employee & Family	\$630.00	Employee & Family	\$630.00
Married Employee & Spouse	\$885.00	Married Employee & Spouse	\$885.00

- The **employee** contribution towards **health coverage** can be found at <http://www.nova.edu/cwis/hrd/benefits/index.html>.
- The **HRA** contributions will change as indicated by the following charts:

PPO 70 Blue Options

Employee	\$25.00
Employee & Spouse	\$50.00
Employee & Child(ren)	\$50.00
Employee & Family	\$50.00
Married Employee & Spouse	\$50.00

PPO Risk and Reward Blue Options

Employee	\$50.00	Employee	\$50.00
Employee & Spouse	\$100.00	Employee & Spouse	\$100.00
Employee & Child(ren)	\$100.00	Employee & Child(ren)	\$100.00
Employee & Family	\$100.00	Employee & Family	\$100.00
Married Employee & Spouse	\$100.00	Married Employee & Spouse	\$100.00

### Health Benefits

**THE PPO 70 and PPO RISK & REWARD BLUE CHOICE PLANS ARE NO LONGER BEING OFFERED**

**EMPLOYEES CURRENTLY ENROLLED IN A CHOICE PLAN MUST MAKE A NEW PLAN SELECTION**

- Dependents are covered up to age 26
- No co-pay or coinsurance for wellness office visits
- No preexisting limitations for dependents 19 years of age or younger
- No lifetime maximum of benefits
- No dollar limits on Durable Medical Equipment
- All in-network medical co-pays accrue to Out-of-Pocket maximum
- BCBS Care Consultant services
- Diabetic supplies are covered 100%

### Deductibles

Deductibles in all plans will **increase by \$250**, with the exception of the Risk Reward Family deductible that remains the same; with this change, premium increases are lower for everyone.

## Vision Plan

### What is the Vision premium?

- Vision premium has decreased by approximately 1%
- To find out about the 2012 rates go to <http://www.nova.edu/cwis/hrd/benefits/index.html>

## Prescription Drugs

Remember **ALL** generic drugs have a **\$5 co-payment**; however you may fill your generic prescriptions at a **zero dollar co-payment** through the **NSU Pharmacy**.

- Coverage of Aspirin and Pre-Natal Vitamins are free through the prescription program.
- Annual co-payments for in-network prescription drugs will be capped at \$2,000 for individuals and at \$4,000 for families; after the cap is reached, prescription drug claims will be paid at 100%.

## How do I enroll for my benefits?

You can make your Benefit Enrollment elections on-line at <http://icubabenefits.org>. The company key is "ICUBA" in capital letters.

You can find enrollment instructions on the OHR Website at <http://www.nova.edu/cwis/hrd/index.html> in the red box that says Open Enrollment 2012.

## I forgot my password, how do I reset it?

You can reset your password yourself by logging into [icubabenefits.org](http://icubabenefits.org). Click on the link 'Forgot password' underneath the user id and password section. You will be asked to provide your Social Security Number and Date of Birth. You will then be asked to provide a security question and a new password.

## Where do I find information about the benefit plans?

You will find information on the OHR Website: <http://www.nova.edu/cwis/hrd/index.html>, you will see a red box that says Benefits Information, click on Benefits Overview and you will find all of the benefit information that you need to make your benefit elections.

## Who is an eligible dependent?

Eligible dependents include spouse, domestic partner, unmarried child under age 26, disabled adult children who are your IRS tax dependent, a step-child for whom you provide support and who resides with you, or a child for whom you have legal guardianship.

## If I decide not to enroll now, will I be able to add coverage back on in the future?

If you do not enroll now, you will not be able to enroll until next year.

## I know I missed my enrollment period, but why can't I enroll now?

At NSU employee benefit premiums are made pre-tax through an IRS Code Section 125 plan. The 125 plan rules allow employees to enroll

- 1) during their initial 30 days of employment or
- 2) during the annual open enrollment period

There are very limited exceptions for making coverage changes outside of these enrollment windows but you can make a change when you experience a **qualifying event**.

## **What is a qualifying event?**

A **Qualifying Event** occurs when you gain or lose a dependent (marriage, birth and/or adoption, divorce) or when a dependent loses or gains coverage (they get a new job with medical coverage, loose a job with medical coverage or lose coverage through a state funded program such as Kids Care)

If you have experienced a **Qualifying Event, go to <http://icubabenefits.org> within 30 days of the event and make your change**; this change will be placed into a pending status. Then provide proof of the Qualifying Event (marriage license, a birth certificate, adoption papers, etc...) by emailing a copy of the document(s) to [HR4U@nova.edu](mailto:HR4U@nova.edu). Once we review and verify your documents, we can approve and submit your change.

## **Why can't I change my benefit elections during the plan year?**

The IRS Code Section 125 plan rules do allow employees to make benefit premium contributions on a pre-tax basis. However, in order to do this, employers are required by the IRS rules to allow employees to enter the benefit plans **during their initial enrollment period (the first 30 days of employment) and/or during the annual Open Enrollment period.**

The rules aren't University rules, they are IRS rules and the consequences for not complying with the rules are important. Failure to comply means our Section 125 plan could be disqualified and employees would no longer be allowed to make premium contributions on a pre-tax basis.

## **When can I make a change to my benefit election during the plan year?**

IRS Code Section 125 plan rules allow for changes to be made outside of the enrollment period when an employee experiences a **Qualifying Event**.

## **How can I find a BCBS doctor or hospital?**

You may visit the Benefits web page at <http://www.nova.edu/cwis/hrd/benefits/index.html> or visit BlueCross BlueShield website at <http://www.bcbsfl.com/> to search for a provider or hospital.

1. You can search for a physician on line by clicking the following link: <http://www3.bcbsfl.com/wps/portal/bcbsfl/>. Once you get to the portal click "Find a Doctor and More".
2. Select your plan network in Step 2,
  - a) PPO 70 Blue Options and PPO Risk and Reward Blue Options are in the network called "BlueOptions (Network Blue)"
3. Then enter your Location in Step 3, and click Search.

## **Are the doctors practicing in the NSU Clinics in the BCBS network?**

All of our doctors who practice in the **Health Clinics** are in-network providers for all plans.

## **I don't have an ID card yet, how do I pay for Dr.'s office visits?**

If you need to see a doctor now, you can pay for the service and submit a paper claim for reimbursement.

## **How do I file a paper claim?**

Go to the BSBS FL website: <http://www.bcbsfl.com/>. Click on Member Forms, print out a claim form, complete and send to:

Blue Cross Blue Shield of Florida, Inc.  
P.O. Box 1798 - 532 Riverside Avenue  
Jacksonville, Florida 32231-0014

## What is a Pre-Existing Condition and why does it matter to me?

Most insurance companies, including Blue Cross/Blue Shield, have a preexisting condition clause. If you or a family member have been without coverage for the 12 months leading up to your enrollment or experienced a break in coverage of greater than 63 days, then the clause will exclude coverage for pre-existing conditions for 12 months. If you or a family member had continuous coverage during the 12 months before enrolling, then you will receive credit for this previous coverage. You will need to provide a certificate of prior coverage from the previous insurance provider. If there was coverage for a portion of the 12 months, credit will be given for that covered period - a certificate would also be needed.

**Note: The pre-existing clause applies only to anyone age 19 and over beginning in plan year 4/1/2011. A certificate of Creditable Coverage [also called a HIPAA Cert] will be needed from the prior health plan to waive the pre-existing clause for anyone age 19 and above. For children under 19 the pre-existing limitation will not apply.**

## Can I enroll in or increase my level of coverage in Supplemental Life insurance now?

Yes, you can enroll in supplemental life insurance or increase the level of coverage you have. You will be required to provide evidence of insurability. Please follow the instructions below:

1. Gather your information beforehand
    - a. Your **group policy number is 63824**
    - b. Determine either the amount of coverage you are requesting or the amount of your coverage increase
    - c. Height
    - d. Weight
    - e. Your recent medical history
  2. Go to: **<https://www.sunlife-usa.net/eoi/>**
  3. Enter Group Policy Number [63824] and your Social Security Number
  4. Select Employee (Self) [Note: NSU does not offer spouse or dependent optional life insurance]
  5. Click Continue
  6. Next to your name, select Start
  7. Complete Applicant Information
  8. Under Coverage Information item 1, select Yes
  9. Under Coverage Information item 2, select Optional Life and enter the existing amount of your coverage (if you already have coverage); enter requested amount
  10. Complete Health History
  11. Complete Activities, click Continue
  12. Review your information
  13. Sign your application electronically
  14. Submit your application to Sun Life
- Sun Life will notify you when your application is approved, denied or pended for additional information.
  - Your first monthly premium deduction will occur in the first pay of the month following the approval of your coverage.
  - The value of the policy reduces to 65% at age 65 and 50% at age 70.