



2011-2012 NEW HIRE ENROLLMENT

Plan Year April 1, 2011 through March 31, 2012

For information call 954-262-HR4U or email HR4U@nova.edu


Enroll online at <http://icubabenefits.org>

Enrollment is completed online and must be done within 30 days of your date of hire.

-
- Benefit Premium
 - Making a Choice – Estimating Your Financial Risk
 - Searching BCBSFL Networks
 - Florida
 - National
 - How to Enroll
 - Autism Benefit Summary
 - Walgreens Health Initiatives – Frequently Asked Questions
 - Summary of Employee Benefits

PREMIUM

Plan Year April 1, 2011 through March 31, 2012

Medical Plans & Coverage Tiers	Total Monthly Premium	Monthly Employer Contribution	Monthly Employer HRA Contribution	Monthly Employee Contribution	Bi-Weekly Employee Contribution
PPO 70 – Blue Choice					
Employee	\$600.00	\$360.00	\$15.00	\$240.00	\$120.00
Employee & Spouse	\$1,199.00	\$360.00	\$45.00	\$839.00	\$419.50
Employee & Child(ren)	\$1,080.00	\$360.00	\$65.00	\$720.00	\$360.00
Employee & Family	\$1,678.00	\$360.00	\$90.00	\$1,318.00	\$659.00
Married Employee & Family	\$1,678.00	\$720.00	\$90.00	\$958.00	\$479.00
PPO 70- Blue Options					
Employee	\$574.00	\$390.00	\$25.00	\$184.00	\$92.00
Employee & Spouse	\$1,147.00	\$390.00	\$100.00	\$757.00	\$378.50
Employee & Child(ren)	\$1,033.00	\$390.00	\$120.00	\$643.00	\$321.50
Employee & Family	\$1,607.00	\$390.00	\$150.00	\$1,217.00	\$608.50
Married Employee & Family	\$1,607.00	\$780.00	\$150.00	\$827.00	\$413.50
PPO Risk & Reward Blue Choice					
Employee	\$475.00	\$360.00	\$30.00	\$115.00	\$57.50
Employee & Spouse	\$950.00	\$360.00	\$125.00	\$590.00	\$295.00
Employee & Child(ren)	\$855.00	\$360.00	\$150.00	\$495.00	\$247.50
Employee & Family	\$1,329.00	\$360.00	\$200.00	\$969.00	\$484.50
Married Employee & Family	\$1,329.00	\$720.00	\$200.00	\$609.00	\$304.50
PPO Risk & Reward Blue Options					
Employee	\$447.00	\$390.00	\$35.00	\$57.00	\$28.50
Employee & Spouse	\$893.00	\$390.00	\$200.00	\$503.00	\$251.50
Employee & Child(ren)	\$804.00	\$390.00	\$225.00	\$414.00	\$207.00
Employee & Family	\$1,250.00	\$390.00	\$300.00	\$860.00	\$430.00
Married Employee & Family	\$1,250.00	\$780.00	\$300.00	\$470.00	\$235.00
Advantica Eyecare Vision Rates		Monthly Employee Rate	Bi-Weekly Employee Rate		
Employee	\$4.34	\$2.17			
Employee & Family	\$11.08	\$5.54			
Humana Dental Care Rates		Monthly Employee Rate	Bi-Weekly Employee Rate		
Dental HMO (DHMO CS250)					
Employee	\$10.46	\$5.23			
Employee & One	\$20.97	\$10.48			
Employee & Family	\$32.56	\$16.28			
PPO Low Option \$1000 Max					
Employee	\$34.01	\$17.00			
Employee & One	\$67.74	\$33.87			
Employee & Family	\$113.93	\$56.96			
PPO High Option \$2000 Max					
Employee	\$38.29	\$19.14			
Employee & One	\$76.27	\$38.13			
Employee & Family	\$128.28	\$64.14			
Pharmacy Co-Pays - WalgreensHealth Initiatives					
TIER		CO-PAY 30 Day Retail • Mail Order • 90 Day Retail			
Generic Drugs		\$5/10/10			
Preferred Drugs		\$27/50/60			
Non-Preferred Drugs		\$60/120/145			
ALL GENERIC DRUGS OBTAINED AT THE NSU PHARMACY HAVE A \$0 CO-PAYMENT!					
 <p>HR4U We're Here to Help (954) 262-HR4U (4748) • hr4u@nova.edu</p>					

Making a Choice

Estimating Your Financial Risk

Coverage/Tier	ANNUAL PREMIUM	OUT OF POCKET MAXIMUM (OOP) MEDICAL	PREMIUM + OOP	NSU HRA CONTRIBUTION	ESTIMATED IN-NETWORK FINANCIAL RISK
EMPLOYEE ONLY					
PPO 70 Blue Choice	\$2,880.00	\$3,000.00	\$5,880.00	\$180.00	\$5,700.00
PPO 70 Blue Options	\$2,208.00	\$3,000.00	\$5,208.00	\$300.00	\$4,908.00
PPO Risk/Reward Blue Choice	\$1,380.00	\$3,500.00	\$4,880.00	\$360.00	\$4,520.00
PPO Risk Reward Blue Options	\$684.00	\$3,500.00	\$4,184.00	\$420.00	\$3,764.00
EMPLOYEE & SPOUSE					
PPO 70 Blue Choice	\$10,068.00	\$6,000.00	\$16,068.00	\$540.00	\$15,528.00
PPO 70 Blue Options	\$9,084.00	\$6,000.00	\$15,084.00	\$1,200.00	\$13,884.00
PPO Risk/Reward Blue Choice	\$7,080.00	\$7,000.00	\$14,080.00	\$1,500.00	\$12,580.00
PPO Risk Reward Blue Options	\$6,036.00	\$7,000.00	\$13,036.00	\$2,400.00	\$10,636.00
EMPLOYEE & CHILD(REN)					
PPO 70 Blue Choice	\$8,640.00	\$6,000.00	\$14,640.00	\$780.00	\$ 13,860.00
PPO 70 Blue Options	\$7,716.00	\$6,000.00	\$13,716.00	\$1,440.00	\$12,276.00
PPO Risk/Reward Blue Choice	\$5,940.00	\$7,000.00	\$12,940.00	\$1,800.00	\$11,140.00
PPO Risk Reward Blue Options	\$4,968.00	\$7,000.00	\$11,968.00	\$2,700.00	\$9,268.00
EMPLOYEE & FAMILY					
PPO 70 Blue Choice	\$15,816.00	\$6,000.00	\$21,816.00	\$1,080.00	\$20,736.00
PPO 70 Blue Options	\$14,604.00	\$6,000.00	\$20,604.00	\$1,800.00	\$18,804.00
PPO Risk/Reward Blue Choice	\$11,628.00	\$7,000.00	\$18,628.00	\$2,400.00	\$16,228.00
PPO Risk Reward Blue Options	\$10,320.00	\$7,000.00	\$17,320.00	\$3,600.00	\$13,720.00

NETWORK SEARCH

How to search for a provider within the NSU/ICUBA networks for BlueCross BlueShield of Florida

Go to www.bcbsfl.com

Click on the tab labeled "Find a Doctor and More".

Blue Cross and Blue Shield of Florida

Feedback Contact Us MyBlueService En Español

Search GO

Our Plans Health and Wellness **Find a Doctor and More** For Members For Providers For Agents For Employers

MyBlueService Members

* Required Field

* User ID

* PIN

Forgot your [User ID and/or PIN?](#)

New Member?

[Register now to create a User ID and PIN.](#)

Login to MyBlueService to:

- Check the status of a claim
- View your current benefits
- Find a specialist or a new doctor
- Compare drug costs
- Research health topics
- Update your personal information
- Make a payment

In the pursuit of health

YOUR PLAN... YOUR WAY! Choose a path:

Browse our Plans **OR** See a list of plans available in your area:
Enter your ZIP Code:

Enter your ZIP Code:

What's New...

In the pursuit of health: We're on the journey together.

Peace of mind matters when it comes to your health care. Let us help you find an affordable plan that provides the protection you need. We offer personal support to help you stay healthy, and save you money along the way. [Join us - in the pursuit of health.](#)

Health Care Reform: Learn more

Take Part.
Understand the new world of health care.

Help Me Find

- Plans for me and my family
- Plans for Medicare Beneficiaries
- Plans for my company
- A Florida Blue Store or Center
- An agent near me
- Health Cards available at CVS & Winn-Dixie pharmacies
- BCBSF in the Community
- First Tier & Downstream Compliance Activities

A new window will open.

BlueCross BlueShield of Florida

An Independent Licensee of the Blue Cross and Blue Shield Association
Serving Residents and Businesses of Florida.

Find a Doctor and More...

Friday, February 18, 2011

BCBSF Home MyBlueService Contact Us Feedback

Search Advanced Search Create a Directory FAQs

5 Ways to Save On Your Health Care Costs

1. Stay in-network
2. Use Quest Diagnostics for lab services
3. Use Generic Drugs
4. Use independent/free-standing diagnostic imaging centers
5. Use walk-in clinics instead of the emergency room for non-emergencies

* indicates required field

Step 1: Doctor or Facility Information

* I'm looking for a: Doctor Health Care Facility Pharmacy Support Service

* Doctor type: Primary/Family Care Specialist Dentist

Doctor's name: Last Name First Name

Find Similar Names

Step 2: Insurance Plan Information (optional)

Plan: All

Step 3: Location

Zip Code/Distance Street/City County

Within: 10 miles

[More search options](#)

OPD QSC 002 EN 122008

mobile enabled

Other Provider Searches

- en español
- Doctors & Hospitals Worldwide
- Doctors & Hospitals Nationally
- Dentists Nationally
- Vision Service Plan
- Mental Health and Substance Abuse care
- BlueMedicare Regional PPO Essential Hospitals
- Federal Employee Members

Schedule Lab Appointments

Quest Diagnostics
(Within Florida Only)

All Your Health Care Needs in One Place

Your benefits and claims, ways to save money, treatment support and health information from WebMD.
Log on to [MyBlueService](#) to find out more»
Not a member? [See what you're missing»](#)

More Information

Specialist Definitions
For Florida's Health

Choose a doc that fits your lifestyle!

Stay Fit for Sports

In the new window enter your provider's information in the fields below.

* indicates required field

Step 1: Doctor or Facility Information

* I'm looking for a: Doctor Health Care Facility Pharmacy [Support Service](#)

* Doctor type: [Primary/Family Care](#) Specialist Dentist

Doctor's name:

[Find Similar Names](#)

Step 2: Insurance Plan Information (optional)

Plan:

[Where do I find this?](#)
[Why do I need this?](#)

Step 3: Location

Zip Code/Distance Street/City County

Within: of Zip Code:

[More search options](#)

You can search by:

1. Provider Name
2. Network
3. Location

It is important to note than when searching by network the results will list the second half of the network name only.

If you search for a provider in the BlueOptions (Network Blue) when the providers are listed the network will be listed as **Network Blue**.

See example on the next page.

- Advantage65 - Premier Select B & D (Medicare Supplement)
- Advantage65 - Select B & D (Medicare Supplement)
- Advantage65 - Select E (Medicare Supplement)
- Advantage65 (Medicare Supplement)
- BlueCare (HMO)
- BlueChoice (Preferred Patient Care (PPO))
- BlueMedicare HMO and BlueMedicare Group HMO
- BlueMedicare PPO and BlueMedicare Group PPO
- BlueMedicare Regional PPO
- BlueMedicare Supplement Select (Medicare Supplement)
- BlueOptions (Healthy Kids)
- BlueOptions (NetworkBlue)
- BlueOptions Health & Dental - Health
- BlueOptions Hospital Surgical Plus
- BlueSelect
- BlueSelect Hospital Surgical Plus
- Conversion Opt A, B & C (HMO)
- Conversion Opt I, II, III, IV (Traditional)
- Cover Florida (NetworkBlue)
- Dimension III & IV (Traditional)
- Direct PPC (PPO)
- Essential (PPO)
- Essential (Traditional)
- GoBlue (NetworkBlue)
- Healthy Kids (HMO)
- Miami-Dade Blue
- MyBasic (BlueSelect Network)
- MyBasic (NetworkBlue)
- Temporary Insurance Protection (NetworkBlue)

BLUE CHOICE NETWORK

BLUE OPTIONS NETWORK

This is an example of a provider contracted with both networks through BlueCross BlueShield.

Notice the network names have been truncated in the search results. Please keep this in mind when you are looking for a provider in your network.

+ - Plans Accepted

Programs

- + GoBlue (NetworkBlue)
- + Advantage65 (Medicare Supplement)
- + BlueMedicare Regional PPO
- + NetworkBlue
- + BlueCare (HMO)
- + BlueMedicare PPO and BlueMedicare Group PPO
- + Healthy Kids (HMO)
- + Traditional
- + BlueOptions Health & Dental-Health
- + BlueMedicare HMO and BlueMedicare Group HMO
- + Preferred Patient Care (PPO)
- + BlueOptions Hospital Surgical Plus

%

BLUE OPTIONS NETWORK

BLUE CHOICE NETWORK

How to search for a provider in the National Doctor & Hospital Finder

Go to <http://provider.bcbs.com/>

Blue Cross BlueShield Association

Blue National Doctor & Hospital Finder

English | Español | Font Size A A A

Use the Blue National Doctor and Hospital Finder to locate healthcare providers within the U.S., Puerto Rico, and U.S. Virgin Islands.

If you are a member, you may obtain more specific results and see other information regarding network providers. Select the Member tab and enter your Identification Prefix to access these features.

If you are not a Blue Cross and/or Blue Shield member, select the Guest tab to search.

MEMBER **1** **GUEST**

Enter the first three letters of the Identification Number on your ID card.

Prefix:

2

FIND PROVIDERS

To locate healthcare providers outside of the U.S., [Click Here](#)

If you are a Federal Employee (FEP) member, please [Click Here](#).

Mobile | Help | Glossary | FAQ | Return to Login Page | Report Issues | Rate Our Page

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1. Enter "UBZ" prefix from BCBSFL card
2. Click on the "FIND PROVIDERS" button

A new search window will open

In the new window enter provider information in the available fields

Blue Cross BlueShield Association

Blue National Doctor & Hospital Finder

English | Español | Font Size A A A

Browse

Blue Distinction Centers®
Bariatric Surgery
Cardiac Care
Complex and Rare Cancer
Knee and Hip Replacement
Spine Surgery
Transplants

Top Searches
General/Family Medicine
Internal Medicine
Medical Equipment and Supplies (DME)
Obstetrics/Gynecology
Pediatrics

What's Your Situation
Having a Baby
Need a Doctor
Sports Injury
Women's Health

Related Links
Blue Surgical Safety Checklist
Blue 365® Healthy Discount
Review Cost Information
Providers Outside of the U.S.
Blue Distinction Center Finder

Search

Enter all or part of the starting address you would like to search from. You must enter at least the City+State or Zip.

3

Address:

Enter Street Address

City: State: Zip:

City: State: Zip:

Radius

Within 5 miles

Select type of search:

Individual Facility Both

Provider Name:

Enter Individual/Facility Name

[Select All Specialties](#) [Deselect All Specialties](#)

Specialty Categories:

Behavioral Health

General Practice

Group/Clinic

Home Health

Hospital

Blue Distinction® Center

The hospital you select can make a difference in the care you receive. [Click Here](#)

Search

4

Select a Bodypart

Find relevant medical specialists by using the graphic below.

Male Female

3. Enter provider information in the fields provided – note that a minimum of City, State, and ZIP code are required
4. Click on the "Search" button

A new window will open listing the providers in your selected area

HOW TO ENROLL

How to Enroll for 2011-12 Plans

1. Login to website <http://icubabenefits.org>
2. Forgot your password? You can reset it by clicking on the link
3. Enter your information:
Social Security number: xxx-xx-xxxx
Company Key: ICUBA
Date of birth: xx-xx-xxxx
4. Select your Security Question and Answer
5. Enter your Password, confirm
6. To compare which plan is best for you, click on the [Benefits calculator](#)
7. Once you've made a choice, remember to select **Submit** to register your enrollment.

Welcome to the ICUBA Benefits Portal.
Please sign in below.

User Name: (case sensitive)
Password:
Login

[Forgot your password?](#)

Forgot your Password? Click on the link

User Information

Welcome to the ICUBA Benefits Site. In order to access your record, please enter your Social Security Number, Company Key, and Date of Birth. Once you have entered this information, please select continue.

Social Security Number: (123-45-6789)
Company Key: ICUBA (case sensitive)
Date of Birth: 07/13/1962 (MM/DD/YYYY)
Continue Cancel

Security Phrase

Below is your security phrase. Please enter the answer to your phrase in the blank.

Phrase: What is your mother's maiden name?
Answer:
Continue Cancel

Password Reset

Below you can change your current password. Your password must be at least 7 characters and contain no spaces. A combination of numbers and letters is required.

User Name: dianeemery
Password:
Confirm Password:
Continue Cancel

If you are a new user

Click on the green Register button on the top right side of the page.

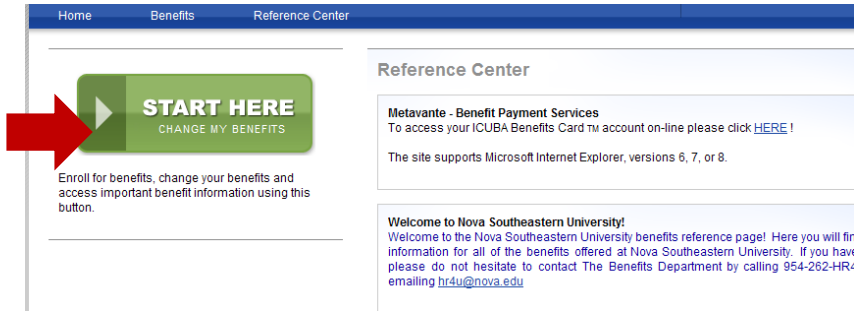
- Read the Electronic Signature notification . Click **"Accept"**
- Follow steps 3 through 5 above.
- Select or waive your benefit plans.

I am a First Time User

Click below to create a new User Name and Password.
Registration is easy and will only take a few minutes.

Register

1 Click on the 'Start Here' green button



2 Click on the 'Start Enrollment' button

Benefit Enrollment

Welcome to the 2010 Benefits Enrollment for Nova Southeastern University. The Open Enrollment period runs from February 13 through February 28. During this period you can sign up, add family members, make plan changes, or cancel old plan elections. Your elections are for the new plan year which begi April 1, 2010 and runs through March 31, 2011.

If at any time you need to stop your enrollment to continue later, your changes will be saved through the last step you completed.

When you finish making your elections, you will be prompted to submit them for approval - please do not skip this step!

As always, please email HR4U@nova.edu or call 954-262-HR4U (4748) if you have any questions.

Sincerely,

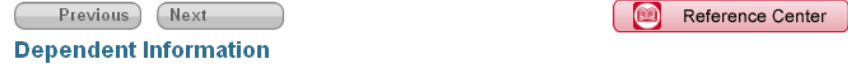
The Total Rewards Staff



3 Enter your personal information

The screenshot shows the 'Personal Information' form with fields for First Name, Middle Initial, Last Name, Suffix, Social Security Number, Date of Birth, Gender, Marital Status, Address 1, Address 2, City, State, ZIP, Email Address, Home Phone, Work Phone, and Ethnic Identification. A red arrow points from the 'Start Enrollment' button in the previous step to this form.

4 Enter your Dependent information if needed

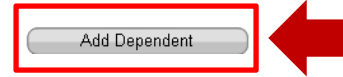


Please add your dependent(s) information providing they meet the definition of an eligible dependent(s) as determined in the ICUBA Plan Document accessible in the Reference Center.

You are required to provide the social security number for all dependents. All employees enrolling their dependent children and spouses for medical coverage will be required to provide the social security numbers (SSNs) for those dependents.

This is per new federal regulations from the Centers for Medicare and Medicaid Services (CMS) as part of their Medicare Secondary Payer Mandatory Reporting requirements.

No Dependents Listed



5 Select the plan that is best for you

Plan Choice			
Select	Blue Options	Employee Only Employee and Spouse Employee and Children Family	\$29.50 \$238.50 \$197.00 \$406.00
Select	PPO 70 Blue Options Plan	Employee Only Employee and Spouse Employee and Children Family	\$89.00 \$357.50 \$304.00 \$573.00
Select	PPO 70 Plan	Employee Only Employee and Spouse Employee and Children Family	\$101.00 \$382.00 \$326.00 \$606.50
Select	Risk/Reward Plan	Employee Only Employee and Spouse Employee and Children Family	\$42.50 \$265.00 \$220.50 \$443.00
✓ Selected	Waive Medical	Waive	

Note: If you waive NSU medical coverage because you have coverage outside of NSU, please enter other coverage information.

6

You will see a summary of your information and selection.

Continue to Next Step

Reference Center

Review Enrollment

Via on-line enrollment, I elected to receive the following coverages under the ICUBA Plan. I understand that an amount equal to the annual contributions for the coverage I have elected, divided by the number of pay periods in the Plan Year, will be deducted on a pre-tax or post-tax basis from each of my paychecks to pay for the following coverage that I elected for the April 1 - March 31 Plan Year:

Personal Information

Make Changes

Name number	Address	Date of Birth	Gender	Telephone
John Doe 1111	1000 1 st St Sunrise, FL	10/05/1959	Male	954-222-

Dependent Information

Make Changes

No Dependents Listed

Election Information

Medical - Pending Approval

Make Changes

Plan: Waive Medical - Waive

7

Click on the 'I agree' button to complete enrollment. You will be prompted to print a summary of your elections for your record.

Confirmation

By clicking "I Agree" you have confirmed your elections for the 2010-2011 Plan Year. By selecting "I Disagree" your elections will not be submitted for approval and any changes will need to be made by contacting the Human Resources Office.

If you have any questions, please contact HR4U by email at HR4U@nova.edu or call 954-262-HR4U (4748).

Sincerely,
The Total Rewards Staff

Microsoft Internet Explorer

Would you like to print your benefit summary?

Click OK to print
or
Click Cancel to continue to the next page

8

Congratulations! You have completed your Enrollment

Enrollment Complete

Your information has been submitted.
Select Home to return to your benefits home page or Log Out to end this session.

Thank You.

AUTISM BENEFIT INFORMATION

Autism Behavioral Health Benefit Overview

Effective Behavioral Analysis

MHNet Behavioral Health offers access to Applied Behavioral Analysis for members diagnosed with Autism or other pervasive developmental disorders. Applied Behavioral Analysis can help children with Autism achieve a higher level of functioning and improve social skills. Behavioral treatment for Autism is most effective when it is started as early as possible.

Applied Behavioral Analysis [ABA] treatment is intensive, often requiring as much as 25 hours per week of active treatment time. Applied Behavioral Analysis does not cure Autism; instead, it helps to minimize the symptoms, and maximize independence and quality of life. Parents are often involved in learning how to apply ABA in order to continue their child's growth.

Successful results are achieved through behavioral observations and positive reinforcements that help children learn each small step of a task. Research has shown that these children cannot learn from "normal" cues in their environment, but they can learn from more specific instructions provided in concert with their needs and interests.

Finding the Right Treatment

Sorting through the available treatments can be a difficult task. The medical community is making great strides in developing new ways to treat Autism. However, not all treatments have been proven to be effective.

In concert with your child's physician or psychologist, MHNet's trained clinicians can help you sort through the available treatments and ensure your child receives the most appropriate care.

Working With MHNet

If your child has been diagnosed with Autism, please contact us for more information on the services available and the steps necessary to receive authorization.

Applied Behavioral Analysis can be effective when combined with other forms of treatment offered through your health plan.

MHNet will work with your medical plan to ensure that your family receives holistic treatment in a "one-stop" customer service fashion. You may contact MHNet at 1.877.398.5816.

Autism and Family Therapy

Raising a healthy child is always a challenging responsibility. This is especially true when caring for a child with Autism or a related disability. The time and energy required for a child's treatment can seriously strain a family's resources.

Many parents have found that family therapy can help them cope with the distress that comes with all of the many issues related to caring for a child with Autism, and may help them to discover resources that will benefit their child.

Family Therapy can help you develop resources and resiliencies that will help you and your child through difficult times. The benefits of Family Therapy may include:

- Trained counselors who have worked with other families who have children with Autism Spectrum Disorders
- Information on the most current and effective resources available
- An outlet for expressing your thoughts and feelings (yes parents, frustration, anger and sadness are normal in these situations)

- An opportunity to have all family members communicate and problem-solve in a structured, safe environment
- Access to advocacy and support groups

Frequently Asked Questions

When does the ICUBA Autism benefit go into effect?

April 1, 2011 with the ICUBA plan year.

What kind of treatment is covered?

The Autism benefit covers treatment of autism through speech therapy, occupational therapy, physical therapy, and applied behavior analysis.

Is Applied Behavior Analysis (ABA) covered?

Yes.

Who can provide applied behavior analysis?

Applied behavior analysis may be provided by any certified Board Certified Behavioral Analyst (BCBA), as well as psychologist or clinical social worker who demonstrates training in the specialized area of ABA.

Which autism spectrum disorders does the Autism benefit cover?

The Autism benefit covers Autistic Disorder, Asperger's Syndrome, and Pervasive Developmental Disorder not otherwise defined in the most recent edition of the Diagnostic and Statistical Manual of Mental Disorders of the American Psychiatric Association. You will see the diagnosis code on your physician's billing statement.

Please flip over for additional information

For more information or to talk with a Counselor, please call MHNet: **1.877.398.5816**

Online Services: www.mhnet.com

Callers with TTY equipment, please call: **1.800.338.2039**

Autism Behavioral Health Benefit Overview—cont'd

Autism Spectrum Disorder Diagnosis to the 5th digit with Descriptors include:

- 299.00 Autistic Disorder Current or Active
- 299.01 Autistic Disorder Residual State
- 299.10 Childhood Disintegrative Disorder Current or Active
- 299.11 Childhood Disintegrative Disorder Residual State
- 299.80 Other Specified Pervasive Developmental Disorder
- 299.81 Other Specified Pervasive Developmental Disorder Residual State
- 299.90 Unspecified Pervasive Developmental Disorder Current or Active State
- 299.91 Unspecified Pervasive Developmental Disorder Residual State

Does Autism Spectrum Disorder (ASD) have to be the primary diagnosis for the child in order to qualify for Autism coverage?

Yes. Members receiving ABA treatment almost always carry a primary diagnosis of Autism with any other diagnosis as secondary.

Who does the Autism benefit cover?

The Autism benefit covers children until the last day of the calendar year in which the child turns 26 years of age.

How is coverage limited under the Autism benefit?

Coverage is limited as follows:

- Treatment must be prescribed by the insured's treating physician or

psychologist in accordance with a treatment plan

- May be subject to exclusions and imitations, including coordination of benefits, participating provider requirements, restrictions on services provided by family members and utilization review, including the review for medical necessity, case management and other managed care provisions [see the ICUBA Medical, Employee Assistance Program and Prescription Drug Plan at <http://icubabenefits.org>]
- May be denied on the basis that services are habilitative in nature

What are the out-of-pocket charges for treatment services received under the Autism benefit?

In-network outpatient Autism services are subject to a \$20 co-pay per treatment per day under the PPO 70 Plan and a 20% co-insurance charge under the PPO Risk/Reward Plan. There is no deductible charged for in-network outpatient Autism services.

PPO 70 Health Plans: If a member is seeing an in-network MHNet provider, copayments are deducted for each unique service for each date of service. For example, if 3 hours of one service code is performed on one date of service, the member is subject to one copayment.

Is Case Management covered?

Case management provided by MHNet clinicians is available to members as part of their Behavioral Health benefits under their ICUBA medical plan.

Who determines what services are medically necessary?

The patient's physician or psychologist indicates on the treatment plan medically necessary services.

MHNet and Blue Cross Blue Shield of Florida may review the services in the treatment plan in order to determine which components of the treatment plan are medically necessary and, therefore, considered a covered treatment.

What must the treatment plan include?

Providers create specific treatment plans following a member's comprehensive assessment.

In general, a treatment plan for an autistic member should include: ABA services, family therapy services, and medication management services under the mental health side. On the medical side, this might include speech therapy, physical therapy, and occupational therapy.

What is utilization review?

The process in which clinical information is obtained and reviewed for the purpose of making a benefit coverage determination for a member based on their evidence of coverage and schedule of benefits.

How may I appeal a determination regarding my child's access to Autism benefits?

Appeal instructions are included in any adverse determination letter including what information is needed and how to initiate the appeal.

PRESCRIPTION DRUG ACCESS



As the pharmacy benefit manager for ICUBA, Walgreens Health Initiatives (WHI) has great news for you!

The Patient Protection and Affordable Care Act (PPACA) mandated coverage and elimination of cost sharing for preventive services for group health plans and insurers. ICUBA and WHI have partnered to provide to you at no cost, certain generic preventive Over-the-Counter (OTC) medications based on the United States Preventive Services Task Force (USPSTF) recommendations. Beginning April 1, 2011, the generic preventive OTC medications listed below will be covered as part of your pharmacy benefit with **ZERO Dollar copay!** Simply bring your physician's prescription for the medication along with the generic medication being prescribed to the pharmacy counter. The pharmacy can process the medication through your WHI pharmacy benefit. Below is a description of the preventive OTC medications that will be covered. Only generic versions of these medications will be covered, and a prescription is required:

- **Iron supplementation** for babies
- **Prenatal vitamins or folic acid** for all women planning or capable of pregnancy
- **Oral fluoride supplementation** for children
- **Aspirin** for adults

Frequently Asked Questions

Q. Do I have to get a prescription for these preventive OTC medications?

A. Yes. In order to process the medication through your prescription benefit, a prescription from your physician is required to be presented at the pharmacy counter.

Q. Do I have to take my preventive OTC medication to the pharmacy counter in order to receive ZERO Dollar copay?

A. Yes. The preventive OTC medication must be presented at the pharmacy counter in order to be processed through your WHI prescription benefit. If you do not take the medication to the pharmacy counter, you will be charged the retail price for the medication.

Q. Do I need to go to a special pharmacy in order to have the prescription filled?

A. No. You may fill your prescription at any WHI in-network pharmacy.

Q. May I fill my prescription through mail order?

A. Yes.

If you have questions about your overall prescription medication coverage, please contact the Walgreens Customer Care Center toll free, 24/7 at 800-492-2507. We appreciate the opportunity to continue to serve your prescription medication needs and to help you better manage your health.

Sincerely,

Walgreens Health Initiatives




Independent Colleges and Universities Benefits Association

Welcome to the Walgreens Health Initiatives (WHI) Prescription Drug Program. You will receive an informational packet including your new identification cards.

Effective April 1, 2008 if you need to obtain prescriptions but have not received your ID card, please present this form to the pharmacy staff.

Sample Prescription Drug ID Card

	Your Company Name	
PRESCRIPTION DRUG PROGRAM		
RxBIN	603286	
RxPCN	01410000	
RxGrp	XXXXXX	
Issuer (80840)		
Name	JOHN Q SAMPLE	
ID	123456789 01	
02 SPOUSE	03 DEPENDENT	04 DEPENDENT
05 DEPENDENT	06 DEPENDENT	07 DEPENDENT

If you have a question about your pharmacy benefits or need to locate a nearby participating pharmacy, please call the WHI Customer Care Center at **1-800-207-2568** (TTY 1-888-411-0767), 24 hours a day, 7 days a week.

You may also visit our web site at www.walgreenshealth.com for the following information:

- Look up your drug coverage and copayments
- Find generic alternatives
- Access your prescription history
- Confirm eligibility status
- Register for mail service and order refills online
- Learn more about your medications
- Search for a network pharmacy

Retail Pharmacy Copayments

Up to a 30-day supply

Generic:	\$5.00
Preferred Brand:	\$27.00
Non-Preferred Brand:	\$60.00

Pharmacy:

RxBIN	603286
RxPCN	01410000
RxGrp	216458
ID	Head of household ID#

SUMMARY OF BENEFITS

SUMMARY OF EMPLOYEE BENEFITS

BENEFITS	WHO PAYS	WHEN ELIGIBLE	WHAT YOU RECEIVE
Accidental Death	NSU	3 Months	Coverage for one times employee's annual salary for accidental death: dismemberment coverage offered as a percentage of the employee's annual salary.
Bereavement	NSU	Immediately	Full-time employees receive up to 3 days for death in immediate family or near relative. Consult employee policy manual for details.
Bookstore Discount	N/A	Immediately	15% discount is extended for clothing and select supplies with employee I. D. card.
Cellular Phone Discount	Employee	3 Months	Various discounts are offered for phone purchases and rate plans. Telecommunications ext. 28829
Dental Coverage	Employee	Immediately	Two dental plans available DHMO and PPO.
Direct Deposit	N/A	Immediately	Paycheck is deposited directly into checking or savings account.
Employee Tuition Waiver	NSU	3-12 Months	Consult Tuition Waiver Policy online.
Eye Examinations	Employee	Immediately	Comprehensive eye examinations including the treatment of eye disease are available at The Eye Institute. Also available are a wide selection of eyeglasses and contact lenses.
Family Medical Leave	NSU &/or Employee	After 1 year of service	Up to 12 weeks for birth, adoption, foster care of child, to care for self, ill spouse/child/parent. Consult FMLA policy online.
Financial Aid	NSU	3 Months	Financial assistance to qualified individuals to assist with the cost of books, laboratory fees, etc. while attending the university.
Flexible Benefits Program	NSU – 100% of administrative cost	1st of the Month Following 1 Month	Before-tax deductions for insurance premiums, Health Care and Dependent Care Spending Accounts.
Holidays	NSU	Immediately	Employees generally receive 12 paid holidays per year. May vary year to year due to winter closure. Consult holiday calendar online.
Inservice/Training Programs	NSU	Immediately	Employees are encouraged to participate in University-sponsored programs related to their careers and/or positions. Consult policy online.
Leave of Absence	NSU &/or Employee	3 Months	Leave of absence for medical, military or personal reasons with approval of supervisor.
Legal	Employee	Immediately	Pre-paid legal coverage offered to employees and their dependents.
Life Insurance	NSU	3 Months	One times annual salary up to \$350,000 for employees who are regularly scheduled to work 20 hours or more per week.
Living Benefit Option	N/A	3 Months	Terminally ill employees may opt to cash in 50% of their life insurance policy.
Long Term Disability	NSU	3 Months	Income replaced at 60% of monthly salary after 180 days of total disability.
Medical Insurance	NSU & Employee	Immediately	2 PPO plans. NSU pays a portion coverage.
Orientation	NSU	Immediately	Employees receive an overview of the university's programs, benefits, safety program, and relevant information regarding services offered.

Overtime	NSU	Immediately	Employees in a nonexempt position receive time and a half for hours worked in excess of 40 hours per week.
Personal Days	NSU	Immediately	Three days per calendar year are granted for personal leave (prorated during first year based on date of hire).
Pharmacy	NSU/Employee	Immediately	Convenient, on-site Pharmacy is available for families for dispensing of prescriptions at a reasonable cost.
Reinstatement	N/A	Immediately	Benefits will be reinstated without a waiting period for employees who resign and are rehired within ninety (90) calendar days. Reinstatement does not waive any pre-existing condition exclusion that may apply to employees who do not have medical coverage for a period of time greater than sixty-three (63) consecutive days
Retirement Savings Plan	(1)Employee	Immediately	Employees are able to tax defer contributions into the 403 (b) retirement plan during the first year of employment.
	(2) NSU & Employee	After 1 year of service and 1,000 hours worked	Enables employees to tax defer contributions in a before-tax retirement plan enjoying an employer contribution from the University of 2%. Depending on the employee contribution, the University will contribute as much as 10%. Employees become fully vested after three years of services.
Sabbatical Leave	NSU	Varied	Eligible faculty receives one semester at full salary or one year at half salary for research, professional development and/or production of scholarly works.
Short Term Disability	NSU	3 months	Income replaced at 60% following 7 calendar day waiting period and exhaustion of accrued time before program benefits begin.
Sick leave	NSU	3 months	Employees accrue 11 paid sick days the first year and 12 days per year thereafter.
Speech Language & Hearing Evaluation/Therapy	NSU	Immediately	Evaluation and/or therapy are offered to employees and immediate family at NSU's LaBonte Institute for Hearing, Language and Speech.
Summer Camp	NSU	6 months	Eligible dependents are welcome to attend Camp Nova at a 30% discount.
Travel Insurance	NSU	Immediately	Life Insurance coverage up to \$500,000 while traveling on business for the University. Employee spouse coverage carried up to \$200,000 for death while traveling with employee on University business.
Tuition Dependent Waiver	NSU	6 months	Varied tuition waivers are available to dependents of eligible employees. Consult employee policy manual for details.
University School Discount	NSU	6 months	Applicable discount for children of employees in NSU's infant to high school programs.
Vacation	NSU	After 6 months of continuous service	Eligible employees receive accrued or advanced vacation days. Consult employee policy manual for details.
Worker's Compensation	NSU	Immediately	Medical expenses and income replacement for an on-the-job injury or illness.
Vision Care Plan	Employee	Immediately	Vision program offering exams, discounts on frames, lenses and contact lenses for employees and dependents