2014 OPEN ENROLLMENT
FREQUENTLY ASKED QUESTIONS

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

NEW NAME for the PPO Risk/Reward Plan - Preferred PPO Plan

Medical Premiums

- What are the premiums this year?
- The University contribution towards the health care premium is indicated in the following charts:

<table>
<thead>
<tr>
<th></th>
<th>For the PPO 70-Blue Options</th>
<th>For the Preferred PPO-Blue Options</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee</td>
<td>$419.00</td>
<td>Employee</td>
</tr>
<tr>
<td>Employee &amp; Spouse</td>
<td>$445.50</td>
<td>Employee &amp; Spouse</td>
</tr>
<tr>
<td>Employee &amp; Child(ren)</td>
<td>$503.00</td>
<td>Employee &amp; Child(ren)</td>
</tr>
<tr>
<td>Employee &amp; Family</td>
<td>$660.00</td>
<td>Employee &amp; Family</td>
</tr>
<tr>
<td>Married Employee &amp; Spouse</td>
<td>$922.00</td>
<td>Married Employee &amp; Spouse</td>
</tr>
</tbody>
</table>

- The employee contribution towards health coverage can be found at http://www.nova.edu/hr/benefits/index.html

- The HRA contributions are indicated in the following charts:

<table>
<thead>
<tr>
<th></th>
<th>For the PPO 70-Blue Options</th>
<th>For the Preferred PPO-Blue Options</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee</td>
<td>$25.00</td>
<td>Employee</td>
</tr>
<tr>
<td>Employee &amp; Spouse</td>
<td>$50.00</td>
<td>Employee &amp; Spouse</td>
</tr>
<tr>
<td>Employee &amp; Child(ren)</td>
<td>$50.00</td>
<td>Employee &amp; Child(ren)</td>
</tr>
<tr>
<td>Employee &amp; Family</td>
<td>$50.00</td>
<td>Employee &amp; Family</td>
</tr>
<tr>
<td>Married Employee &amp; Spouse</td>
<td>$75.00</td>
<td>Married Employee &amp; Spouse</td>
</tr>
</tbody>
</table>

Health Benefits

- Dependents are covered up to age 26
- No co-pay or coinsurance for wellness office visits
- Free Office visits at Blue Physician Recognition providers
- Free coverage of ESSURE for women
- PRENATAL OFFICE VISIT - $20 co-pay added to the Preferred PPO for initial prenatal office visit, just like the PPO 70. All remaining prenatal office visits in the same plan year are FREE
- No preexisting limitations
- No lifetime maximum of benefits
- No dollar limits on Durable Medical Equipment
- All in-network medical co-pays accrue to Out-of-Pocket maximum
Florida Blue Care Consultant services
Diabetic supplies are covered 100%

Dental Plan

- The current Humana dental plans are exactly the same and the prices are not changing from last year.

<table>
<thead>
<tr>
<th></th>
<th>For HIGH Option PPO</th>
<th>For Low Option Preventive Plus PPO</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee</td>
<td>$39.98</td>
<td>Employee</td>
</tr>
<tr>
<td>Employee &amp; One</td>
<td>$73.04</td>
<td>Employee &amp; One</td>
</tr>
<tr>
<td>Employee &amp; Family</td>
<td>$122.84</td>
<td>Employee &amp; Family</td>
</tr>
</tbody>
</table>

- **Extended Annual Maximum Benefit for High Option PPO Plan**
  - You have the benefit to receive 30% coinsurance on preventive, basic, and major services after you reach your annual maximum.
  - These savings apply for the rest of the plan year.

- **Enrollment in the DHMO Plan**
  - Remember when enrolling in the DHMO Plan to access Humana Dental’s web site to select a dental provider [www.humanadental.com](http://www.humanadental.com)
  - Enter the provider ID number and indicate whether you are a New or Established patient.

<table>
<thead>
<tr>
<th></th>
<th>For DHMO</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee</td>
<td>$10.98</td>
</tr>
<tr>
<td>Employee &amp; One</td>
<td>$22.02</td>
</tr>
<tr>
<td>Employee &amp; Family</td>
<td>$34.20</td>
</tr>
</tbody>
</table>

Vision Plans

**A NEW** second plan with an enhanced frame benefit has been added - the **Buy-Up Plan**

<table>
<thead>
<tr>
<th></th>
<th>For BASIC Plan</th>
<th>For Buy-Up Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee</td>
<td>$3.98</td>
<td>Employee</td>
</tr>
<tr>
<td>Employee &amp; Family</td>
<td>$10.18</td>
<td>Employee &amp; Family</td>
</tr>
</tbody>
</table>
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](http://icubabenefits.org). The company key is “ICUBA”.

You can find Enrollment instructions on the OHR Website at [http://www.nova.edu/hr/benefits/index.html](http://www.nova.edu/hr/benefits/index.html) in the box with the heading **2014 Open Enrollment**.

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

You can reset your password yourself by logging into 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/hr/benefits/index.html](http://www.nova.edu/hr/benefits/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 during **Open Enrollment**.
**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](http://icubabenefits.org) within 30 days of the event and make your change: this change will be placed into a pending status. Next, 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. 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 Florida Blue doctor or hospital?**

You may visit the Benefits web page at [http://www.nova.edu/hr/benefits/index.html](http://www.nova.edu/hr/benefits/index.html) or visit the Florida Blue website at [http://www.bcbsfl.com/](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/](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 Preferred PPO Blue Option 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 Florida Blue 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 Florida Blue website: [http://www.bcbsfl.com/](http://www.bcbsfl.com/). Click on Member Forms, print out a claim form, complete it and send it to:
Florida Blue, Inc.
P.O. Box 1798 - 532 Riverside Avenue
Jacksonville, Florida 32231-0014

**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/](https://www.sunlife-usa.net/eoi/)
3. Enter Group Policy Number [63824] and your Social Security Number
4. Select Employee (Self) [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.