INDEPENDENT COLLEGES AND UNIVERSITIES
ICUBA
BENEFITS ASSOCIATION

April 1, 2015 through March 31, 2016
Plan Year Edition

Benefits *Wise*

NSU
NOVA SOUTHEASTERN UNIVERSITY

Your Guide To Benefits

This Benefits Wise brochure will highlight your benefit options for the current plan year. Please review it carefully to make *Wise* decisions when planning for you and your families needs. Official plan and insurance documents govern your rights and benefits under each plan. For more details about your benefits, including covered expenses, exclusions, and limitations, please refer to the individual Summary Plan Description, plan document, or certificate of coverage for each plan. If any discrepancy exists between this brochure and the official documents, the official documents will prevail.

Benefit Changes and Qualifying Events

The benefits choices at your new hire enrollment, as well as during annual enrollment (including the choice to waive coverage), will remain in effect until the next plan year, as stipulated by Section 125 Internal Revenue Code, **so choose wisely when enrolling.** You may change your elections during the plan year only if you experience a qualified status change. Changes in status must be reported within 30 days of a qualifying event. These events include:

- Marriage, divorce, or legal separation
- Death of spouse or other dependent
- Birth, adoption, or guardianship (including foster care) of a child
- Spouse's employment begins or ends
- Dependent's eligibility changes due to age, student status, marital status, or employment
- You or your spouse experience a change in work hours (e.g., from full-time to part-time or vice versa) that impacts your benefits eligibility
- Relocation into or out of your plan's service area

ICUBA Benefits Card™

When you enroll in an ICUBA medical plan or open a Health Care Flexible Spending Account (HCFSA) or Dependent Care Flexible Spending Account (DCFSA), you'll receive an ICUBA MasterCard®. You can use the card to pay for eligible expenses, as long as there is enough money in your account to cover the expense and the health care provider accepts MasterCard®. If your service provider does not accept MasterCard® you must submit your request for reimbursement to ICUBA. If you have both an HRA and an HCFSA flexible spending account, your expenses will be withdrawn from your HCFSA first.

View your ICUBA Benefits MasterCard® account information online!

Log in to http://icubabenefits.org to access the single sign-on feature! Once logged in, scroll down to the image of the MasterCard and click on it. You will be able to access account balances and submit claims for reimbursement. First time users will need access to their Social Security Number, Date of Birth, and Company Key, which is **ICUBA** in capital letters.

Wellness Programs

How would you like to… *[be happy, get in shape, eat better, be stress-free, quit smoking, lose weight]* … and be rewarded for it? Now you can! Each employee and spouse in the medical plan will be eligible to participate in this exciting new wellness incentive through Florida Blue. **BlueRewards** is the newest way to participate in wellness incentives. Visit www.floridablue.com—you only need your ID number and a valid email address to get started! As you work toward your wellness goals, you'll earn points for rewards. Visit your Human Resources office for more information on how to get involved and get healthy!

IMPORTANT PERKS and some other things you need to know!

Free Office Visits—Blue Physician Recognition

You gain access to free office visits whenever you use a **Blue Physician Recognition** as your primary care provider (PCP). This includes general practice, family medicine, internal medicine and pediatric providers. When searching for a doctor on www.floridablue.com, check the box for Blue Physician Recognition providers in order to narrow down your search to National Committee on Quality Assurance Primary Care Physicians. Quick, easy and saves you money!

Tobacco Cessation Benefit

Are you ready to quit smoking? We are ready to help! Once you make the decision to quit, you may enroll with the "Next Steps" program at Florida Blue or a counseling program with AHEC. Once you initiate the counseling session and obtain a prescription from a physician, you will be eligible for free tobacco cessation medications. That's right; a $0 copay for 2 cycles per year!

Health Reimbursement Account (HRA)

When you enroll in an ICUBA medical plan, Nova Southeastern University contributes funds to a Health Reimbursement Account (HRA) for you and eligible dependents at the end of each month. The HRA contributions are available on your ICUBA MasterCard®. Your HRA reimburses for eligible health care expenses such as deductibles, co-pays, dental & vision care, and other eligible expenses not paid for by your plan. The funds in your account earn interest on a quarterly basis. Unused funds roll over tax-free from year to year, allowing you to save for future health care expenses. Employees with 36 continuous months of employer contributions become vested in their HRA. This means the funds are yours to keep for life to use for eligible expenses, although fees apply if you stop working for an ICUBA employer.

Reasons to Open a Flexible Spending Account

Keep more of what you earn. Flexible Spending Accounts (FSAs), such as our Health Care Spending Account (HCSA) and Dependent Care Spending Account (DCSA), allow you to pay for certain eligible health and/or dependent care expenses using pre-tax dollars**.** IRS rules allow you to contribute to your account(s) through payroll deduction on a pre-tax basis—before federal income tax and Social Security taxes are deducted—reducing you taxable income.

The **maximum amount** you can contribute to the **Health Care Spending Account** is $2,550.
The **maximum amount** you can contribute to the **Dependent Care Spending Account** is $5,000.

Nova Southeastern University honors a grace period for the Health Care Spending Accounts. For the 2015-2016 plan year ending 03/31/16, you can continue to incur eligible expenses until June 15, 2016, but will need to be sure to submit your request for reimbursement before June 30, 2016. Any unused dollars in your account at the end of the grace period will be forfeited, so please be mindful and carefully estimate your FSA contribution accordingly.

	Health Reimbursement Account (HRA)	Health Care Flexible Spending Account (FSA)
Funding	Funded by Nova Southeastern University	Funded by Employee pre-tax dollars
Rollover of Funds	Funds rollover at the end of each plan year indefinitely	Have to spend funds by 6/15 and claim by 6/30 of the following plan year (Use-it-or-lose-it)
Medical Plan Enrollment	Must be enrolled in ICUBA medical plan to be eligible	Enrollment not required
Dependent Eligibility	Only if covered on medical plan	All qualified dependents are eligible, even if not enrolled in medical plan
Availability	Can withdraw up to what has been deposited	Annual election amount available the 1st day of plan year
Portability	Can continue after 36 months of continuous participation in an ICUBA medical plan	Available for remainder of plan year through COBRA

Remember: Each time you use your Health Reimbursement Account (HRA) or Flexible Spending Account (FSA) debit card, you should be keeping your receipts in a safe place. You'll want to keep those receipts in case ICUBA asks you to prove that the dollars you spent from the account(s) were eligible health related expenses.

ICUBA Medical Plan Options—Preferred Provider Organizations (PPO)

Nova Southeastern University and our employees share the cost of benefits. The chart below is a reflection of the NSU and employee bi-weekly employee contribution. Nova Southeastern University also makes a monetary contribution towards your HRA which varies depending on plan and coverage tier.

	Preferred PPO				PPO 70			
	Monthly NSU Cost	*HRA Contribution*	Monthly EE Cost	**Bi-Weekly EE Cost**	Monthly NSU Cost	*HRA Contribution*	Monthly EE Cost	**Bi-Weekly EE Cost**
Employee	$454.00	*+ $50*	$85.00	**$42.50**	$441.00	*+ $25*	$251.00	**$125.50**
EE + Spouse	$554.00	*+ $100*	$555.00	**$277.50**	$483.00	*+ $50*	$941.00	**$470.50**
EE + Child(ren)	$602.00	*+ $100*	$369.00	**$184.50**	$530.00	*+ $50*	$717.00	**$358.50**
EE + Family	$770.00	*+ $100*	$740.00	**$370.00**	$696.00	*+ $50*	$1,243.00	**$621.50**
Dual Family	$1,039.00	*+ $150*	$471.00	**$235.50**	$972.00	*+ $75*	$967.00	**$483.50**

Benefits Summary	Preferred PPO		PPO 70	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Deductible (Individual/Family)	$2,000/$4,000	$3,500/$9,750	$1,000/$2,500	$1,500/$4,000
Coinsurance	80%	60%	70%	50%
Out-of-Pocket Maximum Individual/Family—Includes all medical co-pays, deductibles and coinsurance	$3,500/$7,000	$7,000/$14,000	$3,000/$6,000	$6,000/$12,000
Physician Office Visits	80%	60% after deductible	100% after $20 copay	50% after deductible
Specialist Office Visits	80%	60% after deductible	100% after $30 copay	50% after deductible
Blue Physician Recognition (BPR) Office Visits	100%	Not Covered	100%	Not Covered
Preventive Care	100%	Not Covered	100%	Not Covered
Urgent Care Center	80%		100% after $30 copay	
Emergency Room Services	100% after $100 copay (waived if admitted)		100% after $100 copay (waived if admitted)	
Emergency Transportation ***(Medically Necessary)***	$250 copay		$250 copay	
Hospital Inpatient	80% after deductible	60% after deductible	70% after $250 per admission copay, after deductible	50% after $500 per admission copay, after deductible
Prescription Drugs from Catamaran Retail In-Network **Generic / Brand Preferred / Brand Non Preferred** (Up to 30 day supply)	$5 / $27 / $60 copay	40% (no deductible)	$5 / $27 / $60 copay	50% (no deductible)
90 days at Retail and Mail Order (Advantage90®) **Generic / Brand Preferred / Brand Non Preferred** (Up to 90 day supply of maintenance medication)	$10 / $50 / $120 copay	Not available	$10 / $50 / $120 copay	Not available

CONTACT FLORIDA BLUE

Online: www.floridablue.com | Customer Service: 800-664-5295 | 24 hour Nurse Line: 877-789-2583

Getting your Prescriptions filled with the ICUBA Prescription Plan

(Prescription coverage is included with your Health Insurance Premiums. You must enroll in a Florida Blue medical plan in order to have prescription coverage.)

Out-of-Pocket Maximum

In-Network Rx copays will be applied toward an individual maximum out-of-pocket of $2,000/single and $4,000/family. Once you reach your out-of-pocket maximum, your prescriptions will be paid for at 100% by the plan and no cost to you ($0 copay).

30 & 90-Day Supplies

Catamaran covers you with its *Nationwide Pharmacy Network* including Walgreens, Costco, Target, CVS, Publix Super Markets, Walmart and more. You also have access to a more convenient *Mail Order Pharmacy* and maintenance medication can be delivered by mail to your door. Standard shipping is free. Orders are shipped in confidential, tamper-evident packaging.

Diabetic Supplies

Prescribed diabetic supplies are covered at 100% with no copay including meters, lancets, lancing devices, test strips, control solution, insulin needles and syringes.

Free OTC Preventive Generics

With a prescription from your doctor, iron supplements for babies, prenatal vitamins & folic acid for women planning or capable of pregnancy, oral fluoride supplement for children and aspirin for adults are covered at 100% as a part of your pharmacy benefit.

CatamaranRx.com

Find answers on CatamaranRx.com with features designed so you can access and print your medication claims history, research generic alternatives, learn more about your medication, register for mail service, order refills and more!

Catamaran Customer Care Center

If you have a question about your pharmacy benefit, call the Catamaran Customer Care Center toll-free at (800) 207-2568, 24 hours a day, 7 days a week. TTY: (888) 411-0767.

NSU Exclusive!

All generic drugs obtained through the NSU Pharmacy are FREE!

Using the Florida Blue Website

You can utilize www.floridablue.com in many ways…

- View claims
- Find a provider
- Compare medical costs
- Find discounts
- Check wellness rewards
- WebMD wellness programs: smoking cessation, stress management, healthy weight, walking
- Care Consultants
- Schedule Quest lab appointments

Provider Search

Finding a doctor is easy. First visit www.floridablue.com and click "**find a doctor**". Then, complete the required fields and select "**Blue Options**" as the Insurance Plan.

Florida Blue Members also enjoy many perks, such as:

- Discounts on gym memberships, weight loss programs, hearing aids and more.
- Shop and compare costs for health care services and prescriptions - know before you go!
- Service your way - by phone, online or in-person at our Florida Blue Centers.

CONTACT CATAMARAN

Online: www.mycatamaranrx.com | 24 hour Customer Service: 800-207-2568

Tips For Becoming a Smarter Health Care Consumer

Your health history and that of your family are important things to consider when deciding which medical plan to choose during your enrollment period.

Consider your costs...

- Estimate how often you and your covered dependents are likely to use your benefits (e.g., doctor visits, prescriptions, hospitalizations).
- Calculate the estimated costs for the plan(s) you are considering, taking into account things like copays, deductibles, coinsurance, etc.
- Then, calculate your annual premiums for the coverage level you select.
- Add the two totals to come up with your estimated annual costs for medical care.
- Determine how much your health reimbursement account (HRA) will cover.
- Consider contributing enough money to an HCSA to cover your remaining eligible health expenses.

...when using your benefits!

- Understand your plan and know your benefit limits.
- Use in-network doctors and facilities to access the finest health care professionals at the best rates.
- Shop around and ask questions. Costs can vary from one provider to another – an especially important consideration when you have an HRA. Information regarding hospital quality measures and the costs of common medical conditions are available at www.floridablue.com.
- Take advantage of preventive care services, which are covered at 100%.
- Be aware of your own health measurements (blood pressure, weight, cholesterol, blood glucose) and learn how they impact your overall health.
- Save time and money by using an urgent care facility rather than an emergency room for non-life threatening emergencies.
- Compare your Member Health Statements to the bills you receive from your providers. You can view all of your statements when you log onto www.floridablue.com.
- Talk to your doctor about using the generic version of a brand-name drug to save money. For maintenance medications, consider using the mail order pharmacy. Log onto www.mycatamaranrx.com for more information.
- Obtain free generic prescriptions at the NSU Pharmacy.

Other steps that can result in improved health, well being, and cost savings

- Make use of tools, such as the Lifestyle Improvement Programs. For information, visit the MyBlueService Online System at www.floridablue.com.
- Use the Resources for Living EAP, your Employee Assistance Program, as needed. Contact Resources for Living at 877-398-5816 or www.mylifevalues.com.
- Complete a Health Risk Assessment and receive wellness points.
- Contact a Health Dialog® Health Coach at 877-789-2583. These health professionals can answer your questions and provide support as you make healthy lifestyle choices.

Free ICUBA Cares Preventive Care

ICUBA Cares preventive care in-network services are covered at 100% in network. The following services are FREE:

Quest Diagnostics	Florida Blue	Resources for Living	catamaran
• Lab Tests • Pap Tests • Urinalysis • Colorectal Screenings • Prostate Cancer Screenings	• Electrocardiograms • Echocardiograms • Mammograms • Breast Ultrasounds • Colonoscopies and Sigmoidoscopies • Immunizations • Allergy Injections • Bone Mineral Density Tests	Employee Assistance Program is for ALL employees and members of your household. ***Call your EAP 24-hours a day at 1-877-398-5816*** Receive up to six free face-to-face counseling sessions per presenting issue per plan year. www.mylifevalues.com *Username: ICUBA,* *Password: 8773985816*	*When prescribed:* • Diabetic supplies including meters, lancing devices, lancets, test strips, control solution, needles, and syringes • Aspirin for adults • Generic pre-natal vitamins • Tobacco cessation treatments, 2 per year • And MUCH more!

Extra Care When You Need It

Anyone who has been ill or has acted as caregiver for a patient knows how overwhelming the recovery process can be. In addition to trying to rest and recuperate, patients often have to deal with multiple physicians' instructions, and juggling medical claims and prescriptions. ICUBA's medical plans make a difficult situation easier by providing patients with access to a case manager.

Case managers are skilled and caring nurses who serve as your health care advocate while you work at getting well. There are two types of case management: the Care Coordination program (sometimes called the Outreach program) and Complex Case Management.

In both instances, a case manager will work to help speed your post-hospitalization recovery by clarifying the care your doctor prescribed and assisting you with claims issues.

Your case manager is a confidential resource that is not affiliated with your employer. Your employer will not know you're working with a case manager or even about your illness or injury, unless you choose to let them know.

If you receive a call from a case manager, please accept their help. If you have been hospitalized and have not been contacted by a case manager but feel you would benefit from talking with someone, call the Florida Blue 24 hour Nurse line at **877-789-2583**.

With Care Coordination, the case manager's job is to educate you about the resources available from The BCBS Health Dialog® and to help you understand your doctor's post-hospitalization orders.

Complex Case managers typically offer assistance if an illness or injury has led to admission to multiple facilities (e.g., a hospital and a rehabilitation facility).

ICUBA Dental Benefit Options from Humana Dental

The dental coverage is offered so you and your family can receive the important dental care you need for good health. You can choose from three different fully insured dental plans that best fit your needs. Humana offers a Dental Health Maintenance Organization (DHMO) and two Preferred Provider Organization (PPO) plans.

	Bi-Monthly Employee Cost		
	DHMO Prepaid 250CS	**Preventive Plus PPO**	**High Option PPO**
EE Only	$5.49	$9.74	$18.34
EE + 1	$11.01	$22.64	$36.52
EE + Family	$17.10	$37.48	$61.42

	DHMO Prepaid 250CS	Preventive Plus PPO*	High Option PPO*	
Plan Year Maximum	Unlimited	$1,000	$2,000	
Providers	Network Providers/ Assignment Necessary	In-Network and Out-of-Network Providers	In-Network and Out-of-Network Providers	
Deductible	N/A	$50 Individual/$150 Family	$50 Individual/$150 Family	
Benefit/Service	Patient Pays Assigned Network Provider	Plan Pays In & Out of Network	Plan Pays In Network	Plan Pays Out of Network
Preventive Services	You pay a pre-set copay	100%	100%	
Basic Services	You pay a pre-set copay	80% after deductible	80% after deductible	50% after deductible
Major Services	You pay a pre-set copay	Discount Available for In-Network Only	50% after deductible	30% after deductible
Orthodontia - Adult and/or Child	You pay a pre-set copay	Discount Available for In-Network Only	50%	
Orthodontia Lifetime Maximum for each member	Unlimited	N/A	$2,000	

*NSU Faculty Practice participates in the PPO Plans Only

Humana®

CONTACT HUMANA DENTAL

Online: www.humanadental.com | DHMO Customer Service: 800-979-4760 | PPO Customer Service: 800-233-4013

ICUBA Vision Benefits from Advantica

ICUBA offers two voluntary vision plans through Advantica. The Base Vision Plan allows you and your covered family members one routine exam per plan year, plus lenses once a plan year, and new frames every 24 months. There is also a Buy-Up Vision Option that works the same as the basic plan but allows for new frames every 12 months! With both plans, a routine eye exam In-Network will cost you a $5 copay. Advantica provides a generous allowance of $100 to be applied towards materials costs. The contact lens allowance is in lieu of the lens and frames benefits and is provided with the frequency as your plan's lens benefit. To view the entire provider network, please visit the Advantica website at www.advanticabenefits.com or contact the Service Center at (866) 425-2323.

Bi-Monthly Employee Vision Cost	
Select 100 Plan*	**Enhanced Plan***
Frames every **24** months	Frames every **12** months
Employee $1.99 Family $5.09	Employee $2.39 Family $6.11

*The NSU Eye Institute participates in both vision plans.

ICUBA Employee Assistance Program

Resources *for* Living®

Thanks To Your EAP, You Don't Have To Go Through It Alone

There isn't a person on this planet who doesn't have problems. Some problems are easier to handle than others. Then there are times when these problems seem overwhelming. Well, you don't have to go through it alone. The Employee Assistance Program (EAP) is **available for you and anyone living in your household.** You do not need to be enrolled in the ICUBA benefits plan to access the Resources for Living Worklife Services EAP and it's tools and guidance.

The Worklife Services EAP is a **confidential resource** that can help you deal with family problems, stress-related issues, depression, eating disorders, problems at work, and financial crises. You can also contact EAP for guidance about other situations in your life, such as moving, retirement planning, adopting a child, finding childcare or eldercare, legal questions, training a new pet, and much more as detailed below. No issue is too large or too small. And **you don't have to be enrolled in an ICUBA medical plan to use this benefit.** All benefit-eligible employees (and everyone who lives with you in your home) can take advantage of this resource, which includes six free counseling sessions per issue per plan year.

Thanks to Worklife Services, you can get help right when you need it. You can find solutions for child care, elder care and many other everyday personal, household and family issues, including:

- **Child care.** Childcare centers, family daycare homes, summer camps, nanny/au pair agencies, nursery schools, before and afterschool programs, kindergartens, care for children with special needs, pregnancy resources and adoption information
- **Elder care and care for adults with disabilities.** Home health care, rehabilitation centers, nursing homes, adult day care, transportation services, support groups, meal programs, assisted living, emergency response, independent and assisted living options, Medicare/Medicaid issues and geriatric care management
- **Caregiver support.** Help with long-distance caregiving issues, respite services, community resources, support groups and referrals
- **School and college planning.** Information and referrals to schools and other educational programs from kindergarten through graduate level, private and public schools and schools for students with special needs
- **Convenience services.** Relocation, home cleaning, lawn and landscaping, plumbing, automotive, travel information, pet care, entertainment and dining

Call or visit them online!
1-877-398-5816 / www.mylifevalues.com
Username: ICUBA, Password: 8773985816
24 hours a day, seven days a week!

After answering a few questions, you will be on your way to getting the help you need!

CONTACT ADVANTICA
Online: www.advanticabenefits.com | Customer Service: 866-425-2323

Life and AD&D Insurance

Life insurance coverage equal to one times your earnings up to a maximum of $350,000 is available to all active, full-time employees working 19.2 or more hours per week at no cost to you. Enrollment is automatic following 90 days of employment.

Optional Life Insurance

You are eligible to purchase life insurance in addition to your basic life benefit. Coverage is available in increments of $10,000 from a minimum of $10,000 to a maximum of $300,000 for yourself, $30,000 for your spouse and $10,000 for your dependent child(ren) up to the age of 26. You are required to contribute towards the cost of this insurance. Enrollment is voluntary following 90 days of employment. Enrollment later than 90 days of employment is subject to evidence of insurability and medical underwriting.

Short Term Disability Program Administrator

Short term disability benefits are provided to all active, full-time employees working at least 19.2 hours per week at no cost to you. Enrollment is automatic following 90 days of employment. There is a seven (7) calendar day elimination or waiting period before the 60% benefit begins. Accumulated Sick Leave, Vacation and Personal Days Time Off must be used before the 60% Short Term Disability Benefit is payable. The maximum benefit period (the longest period of time NSU will pay you an STD benefit for which you are totally or partially disabled) is 25 weeks not including the Elimination Period. Matrix, a sister company of Reliance Standard, is the administrator of this program. Nova Southeastern University pays the benefit through the NSU bi-weekly payroll.

Long Term Disability Insurance

Long Term Disability benefits are also available at no cost for all active, full-time employees working at least 19.2 hours per week. The monthly benefit is an amount equal to 60% of covered earnings, up to a maximum benefit of $15,000 per month. Benefits are payable after 180 consecutive days of total disability.

Value Added Services from Reliance Standard

Identity Theft Protection— To protect you and your family from a devastating loss of time, money and security, Reliance Standard and your employer have provided you with a full service ID Recovery Program through InfoArmor, that will perform the recovery process for you should you or a member of your family fall victim to identity theft. InfoArmor employs a dedicated team of professionals that provide world class service and expertise in identity theft restoration. Call InfoArmor toll free at (855) 246-7347.

Travel Assistance—Whenever you are on a trip in a foreign country or 100 miles or more from home, you are eligible for a wide array of medical and travel assistance services such as medical insurance assistance, emergency evacuation, translator and interpreter services and even passport and visa information. Services are provided by On Call International and are available 24 hours a day for you, your spouse and unmarried children under the age of 20 (under age 26 for full-time students) through a multilingual staff who are prepared to act quickly and efficiently to serve you. To place a collect call, dial the INTERNATIONAL COUNTRY CODE followed by On Call's collect call number (in the U.S. toll free (800) 456-3893 and worldwide (603) 328-1966).

Bereavement Counseling Services—Reliance Standard offers access to a toll-free counseling service to all household members who experience the loss of a loved one. Experienced professional counselors are available to help those who want to reach out. Please be aware that these counseling services are available to you free of charge through Health Management Systems of America (HMSA). For confidential, personal assistance, please call (800) 961-3007, 24 hours a day, 7 days a week, 365 days a year. Access to HMSA's network of legal and financial advisors is available to all household members through the same toll-free number.

On Campus at Nova Southeastern University

In addition to being an employer of choice in South Florida, Nova Southeastern University has a state of the art medical center, a full service pharmacy, mental and behavioral health services, and optometric and dental care. Highlights of just a few of the healthcare services offered at the University are listed below, call **954-NSU-CARE (**678-2273) or visit www.nova.edu/healthcare for more information.

- The **Sanford L. Ziff Center** provides a wide range of healthcare services ranging from family medicine to sports medicine, call 954-NSU-CARE (678-2273) for more information and to schedule an appointment
- The employee Clinic is designated specifically for employee use, call 954-262-2181 for hours and additional information
- The NSU Pharmacy provides free health screenings monthly, call 954-262-4550 for more information
- The Eye Care Institute offers a complete range of personalized eye care services, call 954-NSU-CARE (678-2273) for more information and to schedule an appointment
- The Dental Clinic offers comprehensive, and specialty dental care with three affordable treatment options, call 954-NSU-CARE (678-2273) for more information and to schedule an appointment
- The Center for Psychological Studies Guided Self Change Programs offer a variety of mental and behavioral health services. Call 954-262-5969 for more information
- NSU/AHEC offers a free 6 week Quit Smoking Program, call 954-262-5860

Trust your health to those who teach it!

NSU
NOVA SOUTHEASTERN UNIVERSITY

Wellness Wise

Did you know...

ICUBA added several wellness initiatives to help you take charge of your own health by participating in fun activities designed to help you Know Your Numbers, Get Informed, and Get Moving on the road to a long and healthy life.

Florida Blue
In the pursuit of health

Getting started is easy…
Register at FloridaBlue.com—All you need is your ID number and a valid email address. From there you can access your Personal Health Assessment, begin earning points for BlueRewards, and tap into all the **free** resources offered to you!

FloridaBlue.com is at your service

INDEPENDENT COLLEGES AND UNIVERSITIES
ICUBA
BENEFITS ASSOCIATION

Contact Information

Human Resources
Shared Services
Phone: 954-262-4748
Email: HR4U@nsu.nova.edu

Florida Blue
Medical Insurance Provider
Web: www.floridablue.com
Customer Service: 800-664-5295
24 hour Nurse Line: 877-789-2583

Catamaran
Prescription Drug Benefit
Web: www.mycatamaranrx.com
24 hour Customer Service: 800-207-2568

ICUBA Benefits MasterCard™
HRA/HCSA/DCSA Administrator
Web: http://icubabenefits.org
Customer Service: 866-377-5102
Email: benefitsadministration@icuba.org

Humana
Dental Insurance Provider
Web: www.humanadental.com
DHMO Customer Service: 800-979-4760
PPO Customer Service: 800-233-4013

Advantica
Vision Insurance Provider
Web: www.advanticabenefits.com
Customer Service: 866-425-2323

Resources for Living
Employee Assistance Program
Web: www.mylifevalues.com
Customer Service: 877-398-5816
Username: ICUBA, Password: 8773985816

Reliance Standard
Life and Disability Insurance Provider
Web: www.reliancestandard.com
Customer Service: 800-351-7500

NSU Care
Health, Dental, Vision, Pharmacy, and more!
Web: www.nova.edu/healthcare
Customer Service: 954-NSU-CARE (678-2273)

This brochure highlights your benefits. Official plan and insurance documents govern your rights and benefits under each plan. For more details about your benefits, including covered expenses, exclusions, and limitations, please refer to the individual SPDs, plan document, or certificate of coverage for each plan. If any discrepancy exists between this newsletter and the official documents, the official documents will prevail.

Make sure you're ready to enroll!

Here are some key items you may want to have handy when making your elections or changes to your current benefits:

- Phone Number
- E-Mail Address
- Dependent Information (especially, Birth Dates and Social Security Numbers*)
- Beneficiary Information

**If you have dependents on your insurance, social security numbers will be required by Florida Blue.*

INDEPENDENT COLLEGES AND UNIVERSITIES ICUBA BENEFITS ASSOCIATION

NSU NOVA SOUTHEASTERN UNIVERSITY