



# COBRA and ICUBA Retiree Coverage Premium Information





# 2018-2019 COBRA Premium

BlueCross BlueShield Premier PPO			
<b>Employee Coverage</b>	<b>Employee and Spouse</b>	<b>Employee and Children</b>	<b>Family</b>
\$644.64	\$1,370.88	\$1,160.76	\$1,806.42
BlueCross BlueShield Preferred PPO			
<b>Employee Coverage</b>	<b>Employee and Spouse</b>	<b>Employee and Children</b>	<b>Family</b>
\$614.04	\$1,306.62	\$1,105.68	\$1,720.74
BlueCross BlueShield \$4,000/\$8,000 Deductible PPO			
<b>Employee Coverage</b>	<b>Employee and Spouse</b>	<b>Employee and Children</b>	<b>Family</b>
\$608.94	\$1,299.48	\$925.14	\$1,549.38

PPO Dental High Option	
<b>Employee Only</b>	\$40.57
<b>Employee + One</b>	\$80.79
<b>Family</b>	\$135.87

Preventive PPO Option	
<b>Employee Only</b>	\$19.87
<b>Employee + One</b>	\$46.19
<b>Family</b>	\$76.46

Dental HMO Option	
<b>Employee Only</b>	\$11.95
<b>Employee + One</b>	\$23.97
<b>Family</b>	\$37.23

Vision Base Option	
<b>Employee Only</b>	\$3.99
<b>Family</b>	\$10.22

Vision Buy Up Option	
<b>Employee Only</b>	\$4.93
<b>Family</b>	\$12.61

ICUBA also provides access to a private marketplace exchange for employees not eligible for healthcare or are transitioning off of the NSU sponsored plan.  
 For more information visit  
[www.GetInsured.com/ICUBA](http://www.GetInsured.com/ICUBA) or call 877-247-2941



# 2018-2019

## *Under 65 Retiree Premium*

BlueCross BlueShield Premier PPO			
Employee Coverage	Employee and Spouse	Employee and Children	Family
\$632.00	\$1,344.00	\$1,138.00	\$1,771.00
BlueCross BlueShield Preferred PPO			
Employee Coverage	Employee and Spouse	Employee and Children	Family
\$602.00	\$1,281.00	\$1,084.00	\$1,687.00
BlueCross BlueShield \$4,000/\$8,000 Deductible PPO			
Employee Coverage	Employee and Spouse	Employee and Children	Family
\$597.00	\$1,274.00	\$ 907.00	\$1,519.00

PPO Dental High Option	
Employee Only	\$39.77
Employee + One	\$79.21
Family	\$133.21

Preventive PPO Option	
Employee Only	\$19.48
Employee + One	\$45.28
Family	\$74.96

Dental HMO Option	
Employee Only	\$11.72
Employee + One	\$23.50
Family	\$36.50

Vision Base Option	
Employee Only	\$3.91
Family	\$10.02

Vision Buy Up Option	
Employee Only	\$4.83
Family	\$12.36

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# 2018-2019

## Over 65 Retiree Premium

BlueCross BlueShield Premier PPO			
Employee Coverage	Employee and Spouse	Employee and Children	Family
\$853.00	\$1,814.00	\$1,536.00	\$2,391.00
BlueCross BlueShield Preferred PPO			
Employee Coverage	Employee and Spouse	Employee and Children	Family
\$813.00	\$1,729.00	\$1,463.00	\$2,277.00
BlueCross BlueShield \$4,000/\$8,000 Deductible PPO			
Employee Coverage	Employee and Spouse	Employee and Children	Family
\$806.00	\$1,720.00	\$1,224.00	\$2,051.00

PPO Dental High Option	
Employee Only	\$39.77
Employee + One	\$79.21
Family	\$133.21

Preventive PPO Option	
Employee Only	\$19.48
Employee + One	\$45.28
Family	\$74.96

Dental HMO Option	
Employee Only	\$11.72
Employee + One	\$23.50
Family	\$36.50

Vision Base Option	
Employee Only	\$3.91
Family	\$10.02

Vision Buy Up Option	
Employee Only	\$4.83
Family	\$12.36

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# 2018-2019

## *Medicare Supplement Premium*

### Retiree Medical Insurance Plan (ICUBA Medicare Supplement)

***Retiree Age***

***Monthly Premium***

65-69

\$466.06

70-74

\$509.82

75-79

\$528.08

80-84

\$556.23

85-89

\$578.65

90+

\$588.37

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# ICUBA Retiree Health Plan Eligibility Scenario 1

**Ben. E Fitz** has been employed at NSU for **10** consecutive years and has been covered under the NSU/ICUBA employee plan continuously for the last **12** months. Ben has just turned **55** and wants to retire early.

**Ben** has the adequate combination of age (**55 years**) and length of service (**10 years**) to reach **65 years**. Ben has also been covered continuously for at least 3 months prior to retiring.

**Is Ben eligible to participate in the ICUBA Retiree Health Plan?**



**YES, Ben is ELIGIBLE to Participate**

$$55 + 10 = 65$$



# ICUBA Retiree Health Plan Eligibility Scenario 2

**Ben. E Fitz** has been employed at NSU for **5** consecutive years and has been covered under the NSU/ICUBA employee plan continuously for the last **12** months. Ben has turned **60** and has decided to retire.

**Ben** has the adequate combination of age (**60 years**) and length of service (**5 years**) to reach **65 years**. Ben has also been covered continuously for at least 3 months prior to retiring.

**Is Ben eligible to participate in the ICUBA Retiree Health Plan?**



**YES, Ben is ELIGIBLE to Participate**

$$60 + 5 = 65$$



# ICUBA Retiree Health Plan Eligibility Scenario 3

**Ben. E Fitz** has been employed at NSU for **5** consecutive years and has been covered under the NSU/ICUBA employee plan continuously for the last **12** months. Ben has turned **55** and has decided to retire.

**Ben's** combination of age (**55 years**) and length of service (**5 years**) do not meet the total age requirement of 65 years. In this scenario, Ben would not be eligible for the ICUBA Retiree Health Plan but **would** be eligible to continue under COBRA or explore options on the Marketplace Exchange.

**Is Ben eligible to participate in the ICUBA Retiree Health Plan?**



**NO, Ben is NOT ELIGIBLE to Participate**

$$55 + 5 = 60$$