



Annual Open Enrollment



Open Enrollment Highlights

- ICUBAcares Benefits
- Using Your NSU Benefits **at** NSU
- New Medical Plan from ICUBA
- Medical and Rx Plan Information
 - Free generic statins for eligible members
 - Advanced Imaging (MRI, PET, CT, etc.) no longer subject to deductible
 - Free Aetna Resources for Living **AbleTo** program
 - Teladoc is available for a \$5 copay, have you tried it yet?
 - **In-Network** Outpatient Hospital Labs are no longer subject to deductible
- Dental and Vision Plan Information
- Employee Wellness Program Updates
 - Amazon Gift Card winners every 14-days for City Challenges (fitness tracker required to enter)
 - New BlueRewards incentive structure
- Life and Personal Insurance Options
- Wrap Up and Reminders



ICUBAcares

Benefits



ICUBAcares Benefits Save \$\$\$

Services Covered at **NO** additional **COST** to YOU!

Blue Distinction Primary Care Physician Visits are always **FREE**

Routine labs at Quest Diagnostics are always **FREE**

Annual Wellness exams are always **FREE**

FREE Nurse Case Management from BlueCross BlueShield

FREE access to the **ICUBAcares** Pharmacy Benefit Advocate

Care Coordinators are available 24 hours a day by calling the Essential Advocate at 888-521-2583

NO DEDUCTIBLE applied to the Following Services!

NO DEDUCTIBLE applies to prescription co-pays

NO DEDUCTIBLE for in-network primary care & specialist visits

NO DEDUCTIBLE for PT/OT, & chiropractic services

NO DEDUCTIBLE for Urgent Care visits

NO DEDUCTIBLE for ER visits (\$300 co-pay applies) or Emergency Transportation (coinsurance applies)

Knowing is Half the Battle...

Urgent Care or Emergency Room?

You can **save money** on your medical expenses by visiting an in-network Urgent Care Center if you are able.

- You pay a **\$300 COPAY** for ER visits, ER copay is waived if you are admitted to the hospital
- **In-network** Urgent Care Centers are covered at your plan's **copay** or **coinsurance**
 - Premier: **\$50 copay**
 - Preferred: **20% coinsurance**
 - \$4000/\$8000: **\$70 copay**
- Click on **"BCBS MyHealthToolKit Portal"** link under **My Carrier Accounts** at <http://icubabenefits.org> to check **in-network** providers in your area.
- Contact Essential Advocate at **888-521-2583** for assistance or help finding an in-network provider in your area

The **ICUBAcares** Pharmacist Advocate

Real Pharmacists, **Real** Advocates, **Real** Solutions

- **FREE** Prescription Check-up
- Navigating Prescription Tiers, Prior Authorizations, Step Therapy, & Quantity Limits
- Call the ICUBAcares Pharmacist Advocate at **877-286-3967**

Telemedicine through **Teladoc!**

- Available 24/7 for a **\$5 COPAY**
- Single Sign-On available through the ICUBA Enrollment Portal, establish account online at www.Teladoc.com first
- When registering for Teladoc use the Company Code: **ICUBA**

Customer Service is available by calling 1-800-TELADOC

FREE ICUBAcares Benefits



- Lab Tests
- Pap Tests
- Urinalysis
- Colorectal Screenings
- Prostate Cancer Screenings

Please note: Lab tests performed at an **in-network** physicians office and not sent to Quest Diagnostics may be subject to coinsurance (deductible does not apply beginning 04/01/18).



- Electrocardiograms
- Echocardiograms
- Mammograms
- Colonoscopies and Sigmoidoscopies
- Immunizations
- Allergy Injections
- Bone Mineral Density Tests
- Ultrasounds of the Breast
- Primary Care BDTC Visits

Resources for Living

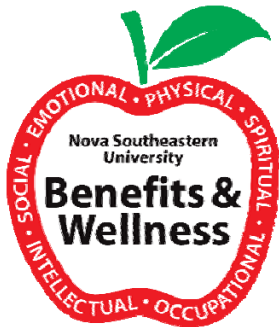
- Our Employee Assistance Program is available to all members of your household
- Receive up to 6 FREE face-to-face counseling sessions per plan year

**Call the Resources for Living EAP
24-hours a day at
1-877-398-5816**



- Prescribed diabetic supplies including meters, lancing devices, lancets, test strips, control solution, needles, and syringes
- Prescribed Aspirin for adults
- Prescribed generic folic acid and generic prenatal vitamins for pregnancy
- Prescribed generic statins (*if eligible*)

All **medical** plans available at NSU through ICUBA are **PPO Plans** from BlueCross BlueShield.

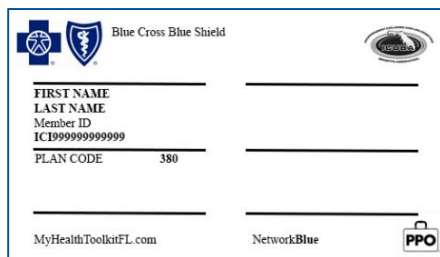


Use Your NSU Benefits at NSU!

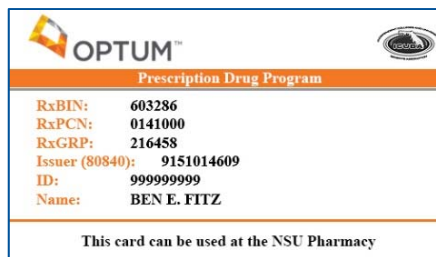


NSU Healthcare Services

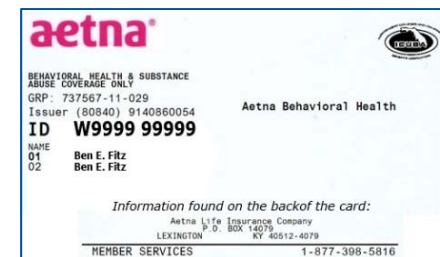
Use your medical, dental, vision, behavioral health, and flexible spending at Nova Southeastern University!



**The Medical Health Center
(954) NSU-CARE (678-2273)**



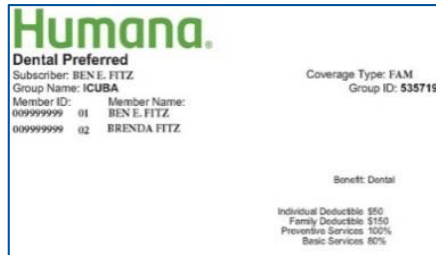
**NSU Clinic Pharmacy
(954) 262-4550**



**Psychological Services Center
(954) 262-5730**



**The Eye Care Institute
(954) NSU-CARE (678-2273)**



**NSU Dental Faculty Practice
(954) NSU-CARE (678-2273)**



***For eligible medical, dental, and vision care expenses!**

***Flexible Spending and HRA Dollars can be used at various healthcare service locations across campus. Dependent Care Flexible Spending can be used for some expenses at Mailman Segal Center and Camp Nova!**



ICUBA Medical & Rx Plans at NSU



The New \$4000/\$8000 PPO

Review the **differences in medical plan offerings** before making a choice! The \$4000/\$8000 PPO **deductible & out-of-pocket maximum** is **significantly higher** than the Preferred & Premier PPO plans.

What is the new plan?

The new plan is a Silver Level PPO plan designed by ICUBA for employees who would like to cover their children & families and are not currently enrolled in medical insurance or would like to reduce their medical insurance premium cost.

What is different in the new plan?

For starters, your cost share will be **significantly higher**. The **individual & family** cost share (*deductible & out-of-pocket maximum*) is **\$4,000 & \$5,350** and **\$8,000 & \$10,700** respectively. Premium is **lower** in the new plan but catastrophic events may end up costing you more out-of-pocket.

What is the same in the new plan?

The new plan is a **PPO plan** and uses the same provider network as our current Preferred & Premier PPO plans. Employees choosing to enroll in the \$4000/\$8000 plan will have the same access to providers, prescription pharmacy benefit, and access to ICUBAcares benefits as the Preferred and Premier PPO plans.

Is the new plan right for me?

Everyone's medical needs differ, and making a decision about the healthcare needs of you & your family can be a difficult task. Fortunately, ICUBA has some resources available to make the process a little easier. During Open Enrollment you can use the **Ask Emma** feature in the ICUBA Enrollment Portal to review all of the plans available at NSU and make an informed decision about the benefits and risks of the new plan. The new plan may have a lower premium, but may not be right for you & your family, especially if you regularly meet your annual deductible or out-of-pocket maximum during the course of the plan year.

What are my next steps?

For more information about the new plan and all of the benefits available during **Open Enrollment**, visit us online at www.nova.edu/hr/open-enrollment. Please remember, if you need help give us a call at 954-262-HR4U or email us at HR4U@nova.edu. **We're here to help!**

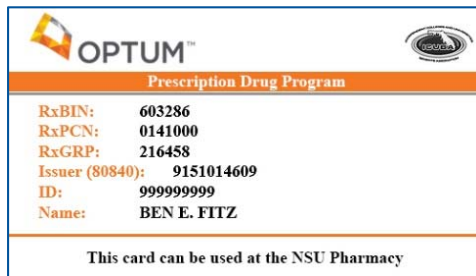
ICUBA Medical Plan Highlights

All ICUBA Medical Plans available at NSU are PPO Plans provided by [BlueCross BlueShield](#).

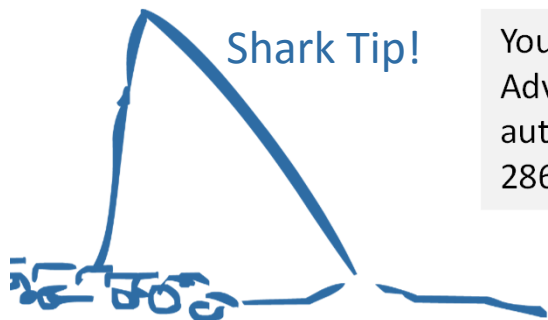
In-Network Benefit Summary Comparison	Premier Copay		Preferred PPO		\$4,000/\$8,000 PPO	
Deductible (Individual/Family)	\$2,000/\$4,000		\$2,000/\$4,000		\$4,000/\$8,000	
Coinsurance	20%		20%		30%	
Out-of-Pocket Maximum (Individual/Family)	\$3,500/\$7,000		\$3,500/\$7,000		\$5,350/\$10,700	
Physician Office Visits	\$25 Copay		20%		\$35 Copay	
Specialist Office Visits	\$50 Copay		20%		\$70 Copay	
Urgent Care Center	\$50 Copay		\$30 Copay		\$70 Copay	
Outpatient Therapy - PT, ST and OT	\$30 Copay		20%		\$40 Copay	
Emergency Room Services	\$300 Copay		\$300 Copay		\$500 Copay	
Hospital Inpatient	20% AD*		20% AD*		30% AD*	
Diagnostic Labs at Quest	0% - Quest		0% - Quest		0% - Quest	
Mental Health & Substance Abuse Inpatient	20% AD*		20% AD*		30% AD*	
Mental Health & Substance Abuse Outpatient	\$25 Copay		20%		\$35 Copay	
Blue Distinction Total Care Primary Care			\$0			
Teladoc (1-800-Teladoc)			\$5 Copay			
Convenient Care Clinics			\$10 Copay			
Preventive Care			0%			
Outpatient Diagnostic Imaging (MRI, PET, etc.)			Lesser of the actual cost of MRI or \$500 Copay			
Monthly Premium for the ICUBA Medical Plans	You Pay	NSU/HRA	You Pay	NSU/HRA	You Pay	NSU/HRA
Employee Only	\$228	\$25	\$94	\$50	\$89	\$50
+ Spouse	\$887	\$50	\$640	\$100	\$633	\$100
+ Child(ren)	\$654	\$50	\$411	\$100	\$234	\$100
+ Family	\$1,133	\$50	\$826	\$100	\$658	\$100
*Dual Enrolled	\$883	\$75	\$505	\$150	\$337	\$150

Prescription Pharmacy Benefit

Prescription Pharmacy Benefit Copays <i>are the SAME for ALL ICUBA MEDICAL PLANS</i>			
Preferred Generics at NSU Pharmacy	\$0	\$0	N/A
Preferred Generics at Retail Pharmacy	\$5	\$10	\$10
Non-Preferred Generics	\$10	\$20	\$20
Preferred Brand	\$40	\$80	\$80
Non-Preferred Brand	\$75	\$150	\$150
*Specialty Medication (fulfilled through Briova)	\$75	N/A	N/A



Prescription Pharmacy Benefits are included with your medical plan and administered by **OptumRx**. ICUBA has a dedicated customer service team, the **OptumRx Health Care Advisors** are available 24/7 by calling 855-811-2213.



You also have **FREE** access to the **ICUBAcares Pharmacist**, your Pharmacy Benefit Advocate. The **ICUBAcares Pharmacist** can help navigate the copay tiers, assist with prior authorizations, and help you determine if lower cost alternatives are available. Call 877-286-3967 to speak with an **ICUBAcares Pharmacist** today.

Behavioral Health Coverage



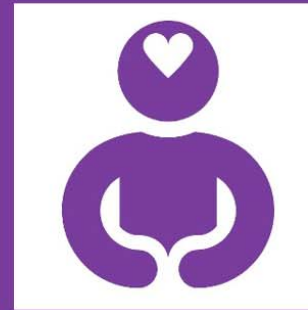
Professional Counseling Services

Speak with a licensed clinician to manage a diagnosed behavioral health condition online or in person.



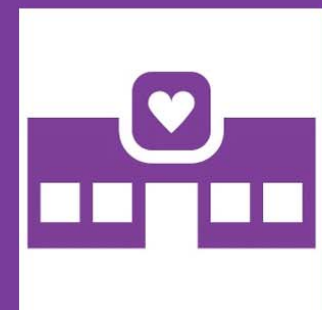
Psychiatric Medication Evaluation

Evaluation and assistance with managing medication for a diagnosed behavioral health condition.



Applied Behavioral Analysis Therapy

Behavioral health services and resources related to the Autism Spectrum Disorder (ASD) diagnosis.



Intensive Services

Hospitalization
Detoxification
Residential treatment



aetna[®]

BEHAVIORAL HEALTH & SUBSTANCE ABUSE COVERAGE ONLY

GRP: 737567-11-029

Issuer (80840) 9140860054

ID W9999 99999

NAME
01 Ben E. Fitz
02 Ben E. Fitz

Aetna Behavioral Health

Information found on the back of the card:

Aetna Life Insurance Company
P.O. BOX 14079
LEXINGTON KY 40512-4079

MEMBER SERVICES 1-877-398-5816

Behavioral Health & Substance Abuse Coverage is attached to your medical election at **NSU but administered by Aetna**. When searching for an in-network provider be sure to **contact Aetna and not BlueCross BlueShield**.

Aetna also provides **EAP** services to all **NSU employees** regardless of participation in a medical plan. You can access both services by calling one number! Call 877-398-5816, **for EAP press 1** after the prompt, **for Behavioral Health press 2** after the prompt.

Behavioral Health & the EAP

Resources for Living[®]

Employee Assistance

What do I pay?

\$0 Free to Access

How do I obtain coverage?

By phone: 877-398-5816

Option 1 after prompt

Online: www.resourcesforliving.com

Who is covered?

All active employees, dependents & household members regardless of medical plan coverage

aetnaSM

Behavioral Health

What do I pay?

\$0 Free to Access

How do I obtain coverage?

Accompanies ICUBA medical election

By phone: 877-398-5816

Option 1 after prompt

Who is covered?

Employees and eligible dependents enrolled in an ICUBA medical plan at NSU



Condition Management

What do I pay?

No Cost to YOU

How do I obtain coverage?

Accompanies ICUBA medical election

Who is covered?

Employees and eligible dependents diagnosed with specific conditions & their caregivers. Caregivers do not have to be enrolled in an ICUBA medical plan in order to take advantage of this benefit.

Aetna provides Employee Assistance Program (EAP) services to all NSU

employees regardless of their participation in a medical plan.

You and **any member of your household** can access the EAP by calling 877-398-5816, **press 1 after the prompt!**

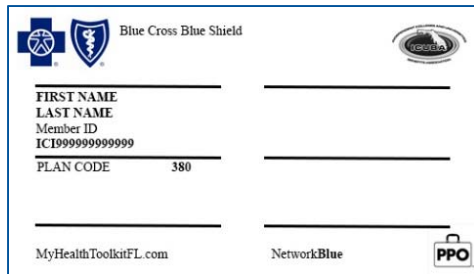
Flex Spending & HRA Accounts

HRA (FROM NSU) Health Reimbursement Accounts	HCFSAs Health Care Flexible Spending Account	DCFSAs Dependent Care Flexible Spending Account
<i>Funded by NSU and provided when you enroll in an ICUBA Medical Plan</i>	All employees eligible for medical insurance at NSU can enroll in Flexible Spending regardless of their participation in the medical plan.	
No deductions – NSU contributes for you	Deducted pre-tax over 24 pay periods	Deducted pre-tax over 24 pay periods
Available each month when deposited	Available for immediate use	Available for use each pay period
Can be used for medical expenses for members enrolled in a medical plan	Can be used for medical expenses for you & eligible dependents	Can be used for the care of dependents under the age of 13
If you also elect an HCFSAs the Flex funds are used BEFORE the HRA funds.	If enrolled in an NSU medical plan: HCFSAs funds are used before HRA	Covered expenses include: Day Care, After Care, Gap Camps
Portable after 36 months*	HCFSAs maximum annual limit is \$2,650	DCFSAs maximum annual limit is \$5,000
Funds Rollover Every Year		Use-it-or-lose-it, no annual carry over
Examples of how to use HCFSAs: FOR ELIGIBLE MEDICAL EXPENSES <ul style="list-style-type: none"> - Health Care & Rx Co-pays - Dental & Vision Care - Durable Medical Equipment 	Examples of how to use HCFSAs: FOR ELIGIBLE MEDICAL EXPENSES <ul style="list-style-type: none"> - Health Care & Rx Co-pays - Dental & Vision Care - Durable Medical Equipment 	Examples for how to use DCFSAs: NOT FOR MEDICAL EXPENSES <ul style="list-style-type: none"> - Pre-school payments - After Care payments - Gap camp (summer camp)



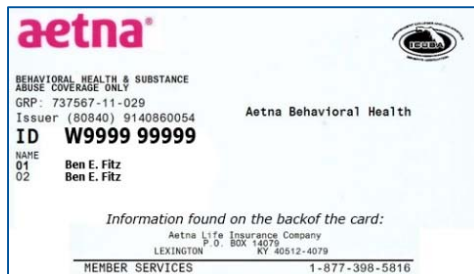
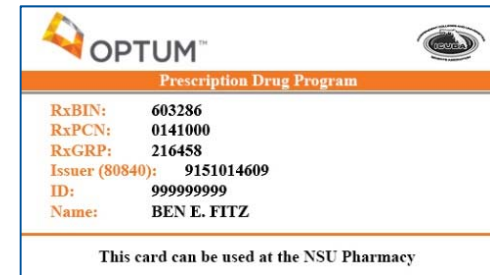
FLEXIBLE SPENDING ACCOUNT ELECTIONS ARE REQUIRED ANNUALLY!
 If you do not elect flexible spending during open enrollment, you will not have the benefit on April 1, 2018. Enroll in flexible spending in the ICUBA Enrollment Portal online at <http://icubabenefits.org>.

Why Do I Have So Many Cards?



When electing an NSU/ICUBA medical insurance plan, prescription coverage, behavioral health coverage, and the ICUBA MasterCard **accompany** your medical insurance election and are **administered separately!**

Prescription Pharmacy Benefits are administered by **OptumRx**. OptumRx Health Care Advisors are available 24/7 by calling 855-811-2213. You also have **FREE** access to the ICUBAcares Pharmacist by calling 877-286-3967.



Behavioral Health & Substance Abuse coverage is administered by **Aetna**. You can call Aetna to verify coverage and find in-network providers by calling 877-398-5816 and pressing 2 after the prompt.

The ICUBA MasterCard accompanies your medical election and is one way you will access your **HRA** from **NSU** as well as your Flexible Spending Account Elections (**HCFSA & DCFSA**). For customer service contact an ICUBA Benefits Administrator at 866-377-5102.





ICUBA Dental & Vision Plans at NSU



EyeMed Vision Plans

	EyeMed Base Plan	EyeMed Enhanced Plan
Vision Exams	Once every 12 months	Once every 12 months
Eyeglass Lenses	Once every 12 months	Once every 12 months
Frames	Once every 24 months \$100 allowance	Once every 12 months \$130 allowance
Contact Lenses (in lieu of eyeglass lenses)	Once every 12 months \$100 allowance	Once every 12 months \$130 allowance
	In-Network Benefit	Out-of-Network Reimbursement
Vision Exam	\$5	Up to \$35
Standard Frames	\$0 20% off balance allowance	Up to \$50 (Base) Up to \$65 (Buy-up)
Single Vision	\$15	Up to \$20 for Single Vision
Bifocal Lenses		Up to \$40 for Bifocal
Trifocal & Lenticular Lenses		Up to \$60 for Trifocal and Lenticular
Standard Progressive Lens	\$65	Up to \$45
Conventional Contact Lenses (in lieu of eyeglasses)	\$0 plus 15% off balance over allowance	Up to \$104
Disposable Contact Lenses (in lieu of eyeglasses)	\$0 plus balance above allowance	Up to \$104
	Monthly Premium	Monthly Premium
Employee Only Coverage	\$3.91	\$4.83
Family Coverage	\$10.02	\$12.36



www.eyemed.com
 Member/Patient Services: (866) 800-5457
 INSIGHT NETWORK
 ICUBA
 Ben E. Fitz
 Member ID: 999999999
 Group #: 1010542
 Effective: 04/01/2017

Fully Insured and Underwritten by Fidelity Security Life Insurance Company

For customer service, visit www.eyemed.com or call 866-804-0982.

ICUBA is on the **INSIGHT** Network!

Visit ContactsDirect.com & Glasses.com

Purchase glasses and contacts lenses online from a wide variety of top selling brand, in-network benefits instantly apply, and contact lenses shipped right to your door! You can even virtually “try on” glasses before you buy!

Shark Tip!



Humana Dental Plans

	Dental HMO (CS250)	Preventive PPO	High Coverage PPO	
Plan Year Maximum	No Maximum	\$1,000.00	\$2,000.00	
Covered Providers	Network Providers Only (provider selection required at enrollment)	Plan pays In & Out of Network	Plan pays In & Out of Network	
Plan Year Deductible	Not Applicable	\$50 Individual \$150 Family (first 3 members)	\$50 Individual \$150 Family (first 3 members)	
	CS250 Network Only	In and Out Of Network	In Network	Out Of-Network
Preventive Services	Preset Copay	100%	100%	80%
Basic Services	Preset Copay	80% after deductible	80% after deductible	50% after deductible
Major Services	Preset Copay	Provider Discounts Available	50% after deductible	30% after deductible
Adult Orthodontia	Preset Copay	Provider Discounts Available	50% after deductible	
Pediatric Orthodontia	Preset Copay	Provider Discounts Available	50% after deductible	
Lifetime Orthodontia Maximum	\$1,800.00	Not Applicable	\$2,000.00	
	Monthly Premium	Monthly Premium	Monthly Premium	
Employee Only	\$11.72	\$19.48	\$39.77	
+ one Dependent	\$23.50	\$45.28	\$79.21	
+ Family	\$36.50	\$74.96	\$133.21	

The DHMO CS250 is only available in the state of Florida.

- Florida provider must be preselected when enrolling
- No deductible or plan year maximum
- Services are reimbursed based on the DHMO schedule

HUMANA
Specialty Benefits

HumanaDental
CS250

MEMBER NUMBER: 00999999 EFFECTIVE DATE: 04/01/2017 GROUP NUMBER: 333719

MEMBER LAST NAME: FITZ MEMBER FIRST NAME: BEN E. CLINICAL PROVIDER: DENTAL OFFICE LISTED HERE

REMEMBER, HMO PROVIDERS MUST BE SELECTED WHEN DENTAL HMO COVERAGE IS ELECTED. THE DENTAL HMO IS ONLY AVAILABLE IN THE STATE OF FLORIDA.

DHMO

Humana
Dental Preferred

Subscriber: BEN E. FITZ
Group Name: ICUBA
Member ID: 00999999 01 Member Name: BEN E. FITZ
00999999 02 BRENDA FITZ

Coverage Type: FAM
Group ID: 535719

Benefit: Dental

Individual Deductible: \$50
Family Deductible: \$150
Preventive Services: 100%
Basic Services: 80%

PPO



Employee Wellness

So Much More than Rally Dollars!



Wellbeing is Our Business...

...& business was *pretty good* last year!

97

Wellness Events
CAMPUS WIDE

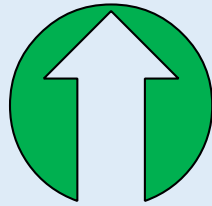
4,328

NSU Sharks
at Wellness Events

2,924

NSU Sharks
Using Rally

and

 \$300,000

IN RALLY DOLLARS EARNED BY NSU SHARKS

And not to brag...but we also held the **BEST** Annual Health Fair (2017) in the **HISTORY** of Annual Health Fairs at NSU!

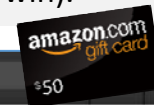
And now for the Rally Dollars!

Activity	Incentives
Rally Survey (required)	Coins & Sweepstakes
Missions	Coins & Sweepstakes
City Challenges	Coins & Sweepstakes
Biometric Screenings	\$25
Onsite/Campus Events	\$10 each (up to \$50)
Wellness Exams	\$25
Colonoscopy	\$50
Mammogram/PSA	\$50
ICUBAcares Pharmacist	\$50
Incentive Total	\$250

Rally Coins Can do More in 2018!

- Coins now have **UNLIMITED VALUE!**
- Use them for Auctions
- Redeem for **“Win Now”** prizes
- You can even **DONATE THEM TO CHARITY**

Starting April 1, 2018 when you earn a cross city challenge milestone and sync a compatible fitness tracker you will earn coins **AND** be entered to win a \$50 Amazon gift card (no limit on how often you win).



Really want the Auction Item but didn't win? Don't worry – if you don't win **you'll get your coins back!** You can also redeem your coins using the **“Win Now”** feature and avoid the bidding!

The screenshot shows the Rally Rewards interface. At the top, there's a navigation bar with 'Dashboard', 'Missions', 'Challenges', 'Communities', and 'Rewards'. The 'Rewards' section shows a 'Coin Balance' of 50,000. An auction for an 'Amazon Echo (Black)' is displayed with a current bid of 25,000 coins. A 'Win Now' button is available for 75,000 coins. The interface also shows a 'Place Bid' button and a 'View Details' button. A '3 Hours Left' timer is visible next to the auction item.



Personal Insurance at NSU



Offset Your DeDUCKtible!

Aflac can help you manage medical costs!

Whether it's a planned visit or unexpected, a trip to the hospital is never a simple matter — there are responsibilities and unexpected expenses to manage. While we can't take all the uncertainty out of hospital stays, Aflac Hospital Advantage can help make some of the unexpected costs of hospital stays more manageable for your employees.



Did you know?

49%

of employees have less than \$1,000 on hand to pay out-of-pocket medical expenses?

Get the “AFLACTS” and lower your **BILLS!**

Aflac Hospital Advantage pays cash benefits directly to you to help with out-of-pocket expenses.

- Copays and deductibles
- Transportation & Ambulance Costs
- Emergency Room and Doctor Visits
- Medical & Diagnostic Imaging
- Rehabilitation Facilities







Contact Nova Southeastern University's Independent Aflac Representative, Joe Evans for more information!

Phone: 954-389-9100

Email: evansfin@bellsouth.net

Legal Shield & IDShield

THE LEGALSHIELD® MEMBERSHIP INCLUDES:

-  ✓ Legal advice – personal and business legal issues*
-  ✓ Letters/ calls made on your behalf*
-  ✓ Contracts & documents reviewed (up to 10 pages)*
-  ✓ Lawyers prepare your Will, your Living Will and your Health Care Power of Attorney,
-  ✓ Moving Traffic Violations (available 15 days after enrollment)
-  ✓ IRS Audit Assistance
-  ✓ Trial Defense (if named defendant/ respondent in a covered civil action suit)
-  ✓ 25% Preferred Member Discount (Bankruptcy, Criminal Charges, DUI, Other Matters, etc.)
-  ✓ 24/7 Emergency Access for covered situations

* For NV residents-Legal advice up to 50 hours per year, up to five contracts/ documents reviewed per year, and 2 letters/calls per year.

LegalShield legal plans cover the member; member's spouse; never married dependent children under 21 living at home; dependent children under age 18 for whom the member is legal guardian; never married, dependent children up to age 23 if a full-time college student; and physically or mentally disabled dependent children.

Payroll Deduction Monthly	Individual	Family
LegalShield	\$15.95	\$15.95
IDShield	\$8.45	\$15.95
Combined	\$24.40	\$28.90

THE IDSHIELD™ MEMBERSHIP INCLUDES:



Privacy Monitoring

Monitoring your name, SSN, date of birth, email address (up to 10), phone numbers (up to 10), driver license & passport numbers, and medical ID numbers (up to 10) provides you with comprehensive identity protection service that leaves nothing to chance.



Security Monitoring

SSN, credit cards (up to 10), and bank account (up to 10) monitoring, sex offender search, financial activity alerts and quarterly credit score tracking keep you secure from every angle. With the family plan, Minor Identity Protection is included and provides monitoring for up to 8 children under the age of 18.



Consultation

Your identity protection plan includes 24/7/365 live support for covered emergencies, unlimited counseling, identity alerts, data breach notifications and lost wallet protection.



Full Service Restoration

Complete identity recovery services by Kroll Licensed Private Investigators and our \$5 million service guarantee ensure that if your identity is stolen, it will be restored to its pre-theft status.

IDShield plans are available at individual or family rates. A family rate covers the member, member's spouse and up to 8 dependents up to the age of 18

For more information, please call your independent associate:

Kelley Kaupas-Rheault

954-214-0327

kelley@akasolutionsinc.com

krheault.legalshieldassociate.com

This is a general overview and is for illustrative purposes only. Plans and services vary from state to state. See a plan contract for your state of residence for complete terms, coverage, amounts, conditions and exclusions.



Life Insurance at NSU



Group Term & Whole Life

Group Term Life Insurance From Reliance Standard

- Age banded rates in increments of \$10,000
- Age reduced coverage
 - 65-69 policy reduces to 65%
 - 70+ policy reduces to 50%
- Maximum coverage is \$300,000
- Coverage available for spouse/domestic partner and children
- Evidence of Insurability (EOI) **required when making elections or increasing coverage during Open Enrollment**
- EOI waived for status changes (qualifying events)

Group Whole Life Insurance From MassMutual

- Fully portable Whole Life Insurance Policy
- Grows cash value over time
- Guaranteed Issue up to **\$100,000**
- Express issue coverage (no exam only questions) **up to \$200,000**

Life Insurance Changes

During Open Enrollment, you will have the opportunity to change your life insurance elections in the [ICUBA Enrollment Portal](#).

- **IMPORTANT NOTE** for GROUP TERM LIFE changes, an Evidence of Insurability (EOI) questionnaire is **required** for increases to optional term life insurance.
- If Reliance Standard does not receive your EOI questionnaire before **March 31, 2018** your change request will be cancelled.
- **Instructions for completing and submitting the EOI are linked in the [Optional Term Life Insurance benefit section of the ICUBA Enrollment Portal](#).**

Life Insurance Changes

During Open Enrollment, you will have the opportunity to change your life insurance elections in the **ICUBA Enrollment Portal**.

- **IMPORTANT NOTE** for **GROUP TERM LIFE** changes, an Evidence of Insurability (EOI) questionnaire is **required** for increases to optional term life insurance.
- If Reliance Standard does not receive your EOI questionnaire before **March 31, 2018** your change request will be cancelled.
- **Instructions for completing and submitting the EOI are linked in the Optional Term Life Insurance benefit section of the ICUBA Enrollment Portal.**



Wrapping it Up



Open Enrollment Changes

The Annual Open Enrollment period is your opportunity to **freely** make changes to your benefits at NSU.

- Changes made during Open Enrollment are irrevocable for the benefit plan year (which begins April 1, 2018 and ends March 31, 2019) as stipulated by Section 125 of the Internal Revenue Code
- Changes made outside of the Open Enrollment period are **ONLY** permitted within **30 days of a qualified life event** (status change defined by IRS Section 125).
- **Your action is required to continue contributing toward a Flexible Spending Account, all of your other benefit elections will transfer to the new benefit year with the exception of Flexible Spending.**
- **Changes to any benefit elections after your Open Enrollment period ends will not be permitted.**

Eligible Dependents

Verification of dependent eligibility is required for ALL covered dependents (defined below):

- Your legally recognized spouse
- Your natural child
- Your legally adopted child
- Your stepchild
- A child required to be covered pursuant to a Qualified Medical Child Support Order (QMCSO)
- A child with proof of legal guardianship who resides with you
- A foster child

*A child is considered an eligible dependent until the **end** of the **calendar year** in which they turn **26**. Dependent children over the age of 26 who are no longer capable of self-support because of a disability, **approved by SSA or SSI**, are permitted to remain on the plan.*

Beneficiary Updates

It is important to review and update your life insurance beneficiary information annually!

Beneficiary Information should include:

- Legal Name
- Date of Birth
- Mailing Address
- Phone Number
- Percentage of Designation

When designating a beneficiary under the age of 18, you may want to contact an estate planner and establish a proxy or a trust.

ICUBA Enrollment Portal

"Better Benefits Through Collaboration"

Welcome to our new and improved Benefits Portal!
If you are logging into our new portal for the first time,
log-in instructions can be found below.

Log In

Username This field is required

Password This field is required

Forgot Password

Log In >

Welcome to the ICUBA Benefits Website!

Username: First Initial + Last Name + Last Four Digits of SSN
Example: John Smith 001-55-1234 + JSmith1234

Initial: Your Date of Birth (mmdyyyyy)

Password: You will be required to change your password after your initial login.

Note: If you are using a shared computer or a computer in a public place, like a library or community center, be sure you close all browser windows and tabs and log out when you are done. This will keep your information secure.

Need Help?

If you have forgotten your password or are having trouble logging in, please click on the [Forgot Password?](#) link for more assistance.

If you are still unable to log in, please contact bswift at 1-866-524-5063. Representatives are available Monday through Friday from 8:00 a.m. to 6:00 p.m. CST. **Be sure to mention you are from an ICUBA school.**

All elections for medical, dental, vision, flexible spending, optional life, and LegalShield are required in the ICUBA Enrollment Portal online at <http://icubabenefits.org>.

Aflac elections are **interest only** and each policy is individually underwritten. **Selecting Aflac in the Enrollment Portal does not confirm your enrollment in the benefit.**

If you have questions while enrolling for benefits → ASK EMMA!

Emma is a decision support tool designed to help you make an informed decision about benefits for you & your family. Emma will guide you through a short series of questions about how you use your benefits and estimates your annual costs using real-life scenarios based on the answers you provide.



askEMMA

