

Dear Retiree:

ICUBA's Annual Enrollment for benefits begins February 27, 2023, and ends March 6, 2023. If you are not making changes to your benefits, no action is required to maintain your current elections.

Please note, there are **important changes** regarding prescription pharmacy benefits for retirees enrolled in medical insurance through ICUBA. Effective April 1, 2023, your pharmacy benefits will be administered directly through BlueCross BlueShield, and you will receive a new medical insurance ID card with updated pharmacy coverage information for use in the new plan year. For more information, including answers to frequently asked questions about the pharmacy benefit changes, visit ICUBA's iHUB at [www.icubabenefits.info/rxchanges2023](http://www.icubabenefits.info/rxchanges2023).

**ICUBA PREMIUM FOR THE PLAN YEAR BEGINNING APRIL 1, 2023**

BLUECROSS BLUESHIELD MEDICAL	COVERAGE TIER	MONTHLY RATES	ANNUAL ENROLLMENT INFORMATION
<u>RETIREE UNDER 65</u> PREFERRED PPO PLAN	Individual Individual+Spouse Individual+Child(ren) Family	\$742.00 \$1,581.00 \$1,337.00 \$2,082.00	<p>If you are not making changes to your current elections or coverage level, no action is required. Your current elections will carry forward at the rates listed in the table to the left.</p> <p>If you would like to change your coverage, please complete the enclosed *COBRA Open Enrollment form and return it to:</p> <p><b>Ameriflex</b> 7 Carnegie Plaza Suite 200 Cherry Hill, NJ 08003 Attn: COBRA Department</p> <p><i>*Please note, all retiree elections are processed through the COBRA Department at Ameriflex.</i></p> <p>If you have any questions, please contact Ameriflex by calling (888)-868-3539, emailing <a href="mailto:service@myameriflex.com">service@myameriflex.com</a>, or visiting the Ameriflex resource page online at <a href="https://myameriflex.com/resources/">https://myameriflex.com/resources/</a>.</p> <p>To access your account online, visit <a href="https://cobra.myameriflex.com/">https://cobra.myameriflex.com/</a> and enter your username and password. If this is your first time accessing the portal, click the button labeled "New User Registration."</p> <p>For retirees aged 65 and older, enrollment in Medicare Part B is required. The ICUBA plan pays as if Medicare is the primary payer regardless of your election. If you do not enroll in Medicare Part B you may be subject to premium penalties from CMS for more information visit <a href="http://www.medicare.gov/">www.medicare.gov/</a>.</p>
<u>RETIREE UNDER 65</u> HIGH DEDUCTIBLE PPO PLAN	Individual Individual+Spouse Individual+Child(ren) Family	\$736.00 \$1,568.00 \$1,064.00 \$1,781.00	
<u>RETIREE OVER 65</u> PREFERRED PPO PLAN	Individual Individual+Spouse Individual+Child(ren) Family	\$782.81 \$1,667.96 \$1,410.54 \$2,196.51	
<u>RETIREE OVER 65</u> HIGH DEDUCTIBLE PPO PLAN	Individual Individual+Spouse Individual+Child(ren) Family	\$776.48 \$1,654.24 \$1,122.52 \$1,878.96	
<b>DELTA DENTAL INSURANCE</b>	<b>COVERAGE TIER</b>	<b>MONTHLY RATES</b>	
<u>DENTAL PPO</u> BASE PLAN	Individual Individual+Spouse Individual+Child(ren) Family	\$23.80 \$55.32 \$55.32 \$91.59	
<u>DENTAL PPO</u> BUY UP PLAN	Individual Individual+Spouse Individual+Child(ren) Family	\$41.69 \$83.04 \$83.04 \$139.65	
<u>DENTAL HMO</u> HMO PLAN	Individual Individual+Spouse Individual+Child(ren) Family	\$11.83 \$23.73 \$23.73 \$36.85	
<b>EYEMED VISION INSURANCE</b>	<b>COVERAGE TIER</b>	<b>MONTHLY RATES</b>	
<u>VISION PPO</u> BASE PLAN	Individual Individual+Spouse Individual+Child(ren) Family	\$4.74 \$12.15 \$12.15 \$12.15	
<u>VISION PPO</u> BUY UP PLAN	Individual Individual+Spouse Individual+Child(ren) Family	\$7.38 \$18.87 \$18.87 \$18.87	

For more information about benefits available as a retiree covered under an ICUBA plan, visit the iHub online at <https://www.icubabenefits.info/icuba-retirees>.

If you have any questions, please contact Ameriflex by calling (888)-868-3539, emailing [service@myameriflex.com](mailto:service@myameriflex.com), or visiting the Ameriflex resource page online at <https://myameriflex.com/resources/>.

Warm regards,

The ICUBA Benefits Team  
[www.icubabenefits.info](http://www.icubabenefits.info)