Benefits Presentation
Plan Year April 1, 2014 - March 31, 2015

“Benefits for Educated Consumers”

Agenda

• Benefit Plans
• R-Wellness 2013
• Plan Experience
• R-Wellness 2014
• 2014/2015 Benefits
• Open Enrollment
• Questions
• Transamerica
Agenda

- Benefit Plans
- R-Wellness 2013
- Plan Experience
- R-Wellness 2014
- 2014/2015 Benefits
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- Questions
- Transamerica

Benefit Plans at Rollins

Benefits administered through ICUBA:
- Medical Insurance
- FSA & HRA / Debit Cards
- Employee Assistance Program (EAP)*
- Dental Insurance
- Basic Life Insurance
- Long Term Disability
- Vision Insurance**
- Voluntary Life Insurance**

Additional voluntary plan offered at Rollins:
- Voluntary Long Term Care Insurance**

*Voluntary Plans are made available to employees of Rollins College from various insurance companies. These benefit programs are not sponsored or maintained or endorsed by Rollins College, and participation in these programs is completely voluntary for employees.

**Part time benefits eligible employees (1000-1462 hrs/yr) are eligible for EAP, vision, voluntary life, and long term care. All other benefits listed above are for full time benefits eligible employees only.
ICUBA Members

Agenda

- Benefit Plans
- R-Wellness 2013
- Plan Experience
- R-Wellness 2014
- 2014/2015 Benefits
- Open Enrollment
- Questions
- Transamerica
2013 Successes

- National Walking Day – Grand opening of 1 mile walking trail
- “Am I Hungry” program – More than 20 employees completed the program, several reporting weight loss and almost all reporting better eating habits
- Inaugural Corporate 5k team - 36 employees participated
- Subsidized Dragon Boat Race at Downtown Disney - 23 employees participated
- Provided R-Wellness dry fit shirts for employees who participate in events
- “Fall Back into Wellness Challenge” with FitBits - 50 employees
- Increased onsite group fitness classes for faculty/staff
- Largest R-Wellness Fair – 70 vendors, screenings, flu shots
- Finalist for Orlando Business Journal’s Healthiest Employers
- Gold level “Fit Friendly Company” by American Heart Association
- Healthiest 100 Employers in America – #63!
- Healthy 100 Workplace Wellness Award Recipient - Gold Medal Winner
- Doubled R-Wellness Committee
- Gobble Gallup – 55 participants
- Onsite mobile mammograms

FL Blue Health Screenings

- Additional $25 HRA incentive if goals met
- Offered more sessions: 8/14, 9/17, 10/5, 10/29
- Additional opportunities in 2014
  - 4/15/14 (11am – 1pm), Wellness Center
  - Florida Blue site in Winter Park
  - More onsite

Screening Participation
Personal Health Assessment Results

Number of Participants

- Ideal
- Borderline
- High Risk

Personal Health Assessment Results

Percentage of Participants

- Low Risk
- Med Risk
- High Risk

- 2011: 38 (Low), 42 (Med), 20 (High)
- 2012: 59 (Low), 30 (Med), 11 (High)
- 2013: 58 (Low), 32 (Med), 10 (High)
Personal Health Assessment Results

Risk Change

Percentage of Participants

2012 2013

Additional Claims Cost

Cost per Person ($)

Rollins
Agenda

- Benefit Plans
- R-Wellness 2013
- Plan Experience
  - R-Wellness 2014
  - 2014/2015 Benefits
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High Dollar Member Summary

Plan Facts
- Cancer
  - Continues to be most prevalent catastrophic condition
  - One-third of members were diagnosed in later stage development with evidence of metastases
  - Gastrointestinal and breast cancer most prevalent cancer condition
    • Includes colon, pancreatic, liver, and esophageal
  - 75% of U.S. cancer deaths are caused by three modifiable behaviors: tobacco use, lack of exercise and poor diet- National Cancer Institute
High Dollar Member Summary

Reduce Cancer Risk
- Tobacco Use
  - 16% greater risk for breast cancer
  - 22% of high cost members with cancer have tobacco use
  - Over 25% of deaths in U.S. are from tobacco
- Healthy Diet
- Healthy Weight
  - Obesity now considered a disease by the American Medical Association
  - 22% of high cost members are obese
  - Morbid obesity in 57%
  - 5-10% weight loss can improve blood pressure, cholesterol and blood sugar; can save 8% in medical costs
- Physical Activity
  - 1.25-2.5 hours per week reduces breast cancer risk by 18%

Preventive Care

<table>
<thead>
<tr>
<th>Preventive Care</th>
<th>2009-2010</th>
<th>2010-2011</th>
<th>2011-2012</th>
<th>2012-2013</th>
</tr>
</thead>
<tbody>
<tr>
<td>Adult Wellness Exam</td>
<td>50</td>
<td>50</td>
<td>50</td>
<td>50</td>
</tr>
<tr>
<td>Well Woman Exam</td>
<td>60</td>
<td>60</td>
<td>60</td>
<td>60</td>
</tr>
<tr>
<td>Colonoscopy</td>
<td>70</td>
<td>70</td>
<td>70</td>
<td>70</td>
</tr>
<tr>
<td>Mammography</td>
<td>80</td>
<td>80</td>
<td>80</td>
<td>80</td>
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</tbody>
</table>
Agenda

- Benefit Plans
- R-Wellness 2013
- Plan Experience
- R-Wellness 2014
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Blue Rewards Wellness Program

- Effective 4/1/2014
- Opportunity to earn points
  - Complete the Florida Blue biometric screening onsite or at Florida Blue Center
  - Complete your annual physical with your personal physician
  - Utilize a Florida Blue online health tool
  - Attend an employer sponsored wellness event
  - Other opportunities

- Points can be redeemed for wellness, entertainment, food, apparel, jewelry, and other consumer goods
R-Wellness Programs

- Fitness Classes
- Walking Trail
- Couch to 5k – February
- Nutrition Program – April
- Tobacco Cessation Program - April
- Health Fair – October
- Chair Massages
- Health Screenings
- Community Events
  - The Color Run – 1/11
  - Dick Batchelor Run for the Children – 1/18
  - Wear Red Day (American Heart Assn.) – 2/14
  - National Walking Day – 4/2, onsite
  - Relay for Life – 4/11
  - Corporate 5k – 4/17, 7:15pm
  - Pig Run – 4/19
  - Dragon Boat Race - Fall

Tobacco Cessation Programs

Florida Blue and Catamaran

- FREE tobacco cessation medications
  - Enroll in “Next Steps” program with Florida Blue (Call 888-476-2227)
  - Obtain prescription from physician
  - Two free cycles of prescriptions

Central Florida Adult Health Education Centers (AHEC)

- FREE over-the-counter nicotine replacement
  - Tools to Quit – FREE 2 hour program
  - Quit Smoking Now – FREE 6 week program
  - Call 1-877-848-6696
  - Online: www.ahectobacco.com
Agenda

- Benefit Plans
- R-Wellness 2013
- Plan Experience
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Medical Coverage

What’s staying the same
- Same PPO plan designs
- HRA contributions with ICUBA Benefits MasterCard

What’s changing
- Risk/Reward Blue Options plan
  - Name change to “Preferred PPO Blue Options” plan
  - $20 co-pay for routine prenatal office visits (change from 20%)
- Blue Recognition Providers
  - $0 co-pay for all visits to a Blue Recognition primary care provider
  - Internal medicine, family medicine, general practice, and pediatric medicine
- Premium Increase
  - 4.8% increase for Preferred PPO and PPO 70 Blue Options plans
  - Includes plan trend and required taxes
  - Florida market at 9%
- Blue Choice Plans
  - No longer available 4/1/14
  - Choice plans have same benefits as Options plans
  - Only difference is the network of providers
  - Most providers are in Options network
# Medical Plan Comparison

<table>
<thead>
<tr>
<th></th>
<th>Preferred PPO Blue Options</th>
<th>PPO 70 Blue Options</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Network</td>
<td>Non Network</td>
</tr>
<tr>
<td><strong>Deductible</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Individual/Family</td>
<td>$2,000/$4,000</td>
<td>$3,500/$9,750</td>
</tr>
<tr>
<td><strong>Coinsurance</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>20% after deductible</td>
<td>40%</td>
<td>30% after</td>
</tr>
<tr>
<td></td>
<td></td>
<td>deductible</td>
</tr>
<tr>
<td><strong>Out of Pocket Maximum</strong> (includes all medical co-pays, deductibles, and coinsurance)</td>
<td>$3,500/$7,000</td>
<td>$7,000/$14,000</td>
</tr>
<tr>
<td><strong>Non-Wellness Blue Recognition Office Visits</strong> (includes General Practice, Family Practice, Internal Medicine, and Pediatrics)</td>
<td>$0</td>
<td>N/A</td>
</tr>
<tr>
<td><strong>Non-Wellness Physicians Office Visits</strong> (includes General Practice, Internal Medicine, Family Practice, Pediatrics, and OB/GYN)</td>
<td>20%</td>
<td>40%</td>
</tr>
<tr>
<td></td>
<td>NO deductible</td>
<td></td>
</tr>
<tr>
<td><strong>Maternity Office Visits</strong></td>
<td>$20 co-pay per plan year; NO deductible</td>
<td>40% after deductible</td>
</tr>
</tbody>
</table>

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# Medical Plan Comparison (cond.)

<table>
<thead>
<tr>
<th></th>
<th>Preferred PPO Blue Options</th>
<th>PPO 70 Blue Options</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Network</td>
<td>Non Network</td>
</tr>
<tr>
<td><strong>Specialist Office Visit, including Chiropractors and Therapists</strong></td>
<td>20%; NO deductible</td>
<td>40% after deductible</td>
</tr>
<tr>
<td><strong>Wellness Exam</strong></td>
<td>$0</td>
<td>Not Covered</td>
</tr>
<tr>
<td><strong>Outpatient Diagnostic Imaging</strong></td>
<td>20% after deductible</td>
<td>40% after deductible</td>
</tr>
<tr>
<td><strong>Urgent Care</strong></td>
<td>20%; NO deductible</td>
<td>20%; NO deductible</td>
</tr>
<tr>
<td><strong>Emergency Room Services</strong></td>
<td>$100 co-pay (waived if admitted)</td>
<td>NO deductible</td>
</tr>
<tr>
<td><strong>Hospital Inpatient</strong></td>
<td>20% after deductible</td>
<td>40% after deductible</td>
</tr>
</tbody>
</table>

Refer to your Medical Summary Plan Description (SPD) for full benefit description.
### Monthly Medical Plan Rates

#### Preferred PPO Blue Options

<table>
<thead>
<tr>
<th></th>
<th>Employee Contribution</th>
<th>Rollins Contribution</th>
<th>Monthly Premium</th>
<th>HRA</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee</td>
<td>$189.07</td>
<td>$321.93</td>
<td>$511.00</td>
<td>$125</td>
</tr>
<tr>
<td>Employee + Spouse</td>
<td>$378.14</td>
<td>$643.86</td>
<td>$1,022.00</td>
<td>$150</td>
</tr>
<tr>
<td>Employee + Child(ren)</td>
<td>$340.40</td>
<td>$579.60</td>
<td>$920.00</td>
<td>$140</td>
</tr>
<tr>
<td>Family</td>
<td>$529.47</td>
<td>$901.53</td>
<td>$1,431.00</td>
<td>$175</td>
</tr>
</tbody>
</table>

#### PPO70 Blue Options

<table>
<thead>
<tr>
<th></th>
<th>Employee Contribution</th>
<th>Rollins Contribution</th>
<th>Monthly Premium</th>
<th>HRA</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee</td>
<td>$242.72</td>
<td>$413.28</td>
<td>$656.00</td>
<td>$75</td>
</tr>
<tr>
<td>Employee + Spouse</td>
<td>$485.44</td>
<td>$826.56</td>
<td>$1,312.00</td>
<td>$100</td>
</tr>
<tr>
<td>Employee + Child(ren)</td>
<td>$437.34</td>
<td>$744.66</td>
<td>$1,182.00</td>
<td>$85</td>
</tr>
<tr>
<td>Family</td>
<td>$680.06</td>
<td>$1,157.94</td>
<td>$1,838.00</td>
<td>$125</td>
</tr>
</tbody>
</table>

### Monthly Medical Plan Rate Changes

#### Preferred PPO Blue Options

<table>
<thead>
<tr>
<th></th>
<th>2013</th>
<th>2014</th>
<th>Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee</td>
<td>$180.56</td>
<td>$189.07</td>
<td>$8.51</td>
</tr>
<tr>
<td>Employee + Spouse</td>
<td>$360.75</td>
<td>$378.14</td>
<td>$17.39</td>
</tr>
<tr>
<td>Employee + Child(ren)</td>
<td>$324.86</td>
<td>$340.40</td>
<td>$15.54</td>
</tr>
<tr>
<td>Family</td>
<td>$505.05</td>
<td>$529.47</td>
<td>$24.42</td>
</tr>
</tbody>
</table>
FREE ICUBA Cares™ In-Network Benefits

- Lab Tests
- Pap Tests
- Urinalysis
- Colonoscopy Screening
- Prostate Cancer Screenings
- Annual Physical
- Electrocardiograms
- Mammograms
- Colonoscopies and Sigmoidoscopies
- Immunizations
- Allergy Injections
- Bone Mineral Density Tests
- Prescribed diabetic supplies including meters, lancing devices, lancets, test strips, control solution, needles, and syringes
- Aspirin for adults with a physician prescription
- Prescribed generic folic acid and generic prenatal vitamins for pregnancy

$0 copay for all office visits to Blue Physician Recognition™ provider
$0 copay for two courses of treatment per plan year for tobacco cessation

Medical Plan Tips: Know Before You Go

- **Check the cost of your visit and the procedure you may be receiving.**
  - Call: The Care Consultant Team: 1-888-476-2227
  - Click: Visit [www.FloridaBlue.com](http://www.FloridaBlue.com) and click on "Member", then "Tools", and "Compare Medical Costs"
  - Visit: A Florida Blue Center
    - Winter Park Village
    - Walk-in or call 1-877-352-5830 for an appointment
    - Wellness events on-site
    - Nurse on site
    - Price a treatment
Pharmacy Coverage

What’s staying the same
• Catamaran
• Benefits/Co-pays
• Network
• Coverage of aspirin and generic pre-natal vitamins

What’s changing
• 90 day retail co-pays reduced to match 90 day mail order co-pays
• Website: www.mycatamaranRx.com

Tip: Do not use your Florida Blue card for prescriptions – you will be denied

Pharmacy Benefit Tiered Copays

• Whenever possible, have your doctor consult your Preferred Medication List for the lowest cost generic or brand medications available for your therapy.
• You may call member services at 1-800-207-2568 or visit www.mycatamaranRx.com

<table>
<thead>
<tr>
<th>Tier</th>
<th>Co-pay</th>
<th>Definition</th>
</tr>
</thead>
</table>
| 1st Tier: Generics | 30 day supply: $5  
90 day supply: $10 | Generics contain the same active ingredient as their brand-name equivalents and offer the same effectiveness and safety. Some generics use a brand name instead of a chemical name. Both have the lowest copay. |
| 2nd Tier: Preferred | 30 day supply: $27  
90 day supply: $50 | Medications in this tier have been selected by your pharmacy benefit plan as preferred brand drugs. These drugs have higher co-pays than generics but are less costly than non-preferred medications on the third tier. |
| 3rd Tier: Non Preferred | 30 day supply: $60  
90 day supply: $120 | Because a generic version or a second-tier alternative is available, non-preferred medications have the highest co-pays and are not listed on the Preferred Medication List. |

Maximum annual plan year-pocket for prescription drug co-pay is $2,000 per individual; $4,000 for family.
Behavioral Health, Substance Abuse and EAP Benefits

- **Free Employee Assistance Program (EAP) services**
  - Up to 6 counseling sessions per issue, per plan year, are available to all employees and everyone in an employee’s household
  - Do not need to be enrolled in any ICUBA benefit plan in order for you or a household member to access EAP services

- **Behavioral Health Plan**
  - Same as medical benefits (primary care, specialist, etc.)

- **Client Connect® Provider Matching Service**
  - Assists members in locating an appropriate provider

- **MHNet website** [www.mhnet.com](http://www.mhnet.com)
  - Articles; interactive health and wellness instruments; health assessments and videos; family, personal, and mental health information; online seminars; discounts to vendors and community resources
  - Username: ICUBA   Password: 8773985816
  - MHNet contact information is on the back of the Blue CrossBlue Shield of Florida ID card

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Dental Coverage

**What’s staying the same**

- Humana plans
  - DHMO
  - PPO plans

**What’s changing**

- No Changes
DHMO Prepaid 250CS Plan

- Must select a dentist in the prepaid 250CS plan.
- Must notify Humana of dentist selection prior to your appointment.
- To find a dentist and the ID number, go to: www.humanadental.com
- Be sure to select the “HD DHMO/Prepaid CS250” network option.

DMO CS250 Plan | In-Network Only
--- | ---
Calendar Year Deductible | No deductible
Out of Pocket Maximum | No maximum
Office Visit Copays (during normal business hours) | $5 copay per visit
Preventive Services | Please refer to dental schedule for copay amounts
Basic Services | Please refer to dental schedule for copay amounts
Major Services | Please refer to dental schedule for copay amounts
Orthodontics – Adult & Child | $2,000 Adult; $1,800 Child fixed copay

Low Option “Preventive Plus” Plan

- Services include amalgam/resin restorations and simple extractions.
- **Major Services are not covered under this plan. However, you may receive a discount on these services if you see participating dentists.

Low Option PPO Plan | In-Network | Out-of-Network
--- | --- | ---
Plan Year Deductible – Single / Family | $50 / $150 | $50 / $150
Deductible Waived for Preventive | Yes | Yes
Plan Year Maximum (excludes orthodontia services) | $1,000 | $1,000
Preventive Services | 0% | 0%
**Basic Services | 20% | 20%
**Major Services | Discount | Not Covered

Low Option “Preventive Plus” Plan 2014-2015 Monthly Dental Rates

<table>
<thead>
<tr>
<th></th>
<th>Employee</th>
<th>Employee + 1</th>
<th>Family</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$8.50</td>
<td>$34.30</td>
<td>$63.98</td>
</tr>
</tbody>
</table>

Rates include employer subsidy of $10.98 for all plans and coverage categories

Refer to your Dental Summary Plan Description (SPD) for full benefit description.
High Option PPO Plan

<table>
<thead>
<tr>
<th>High Option PPO Plan</th>
<th>In-Network</th>
<th>Out-of-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>Plan Year Deductible – Single / Family</td>
<td>$50 / $150</td>
<td>$50 / $150</td>
</tr>
<tr>
<td>Deductible Waived for Preventive</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Plan Year Maximum (excludes orthodontia services)</td>
<td>2,000</td>
<td>$2,000</td>
</tr>
<tr>
<td>Preventive Services</td>
<td>0%</td>
<td>20%</td>
</tr>
<tr>
<td>Basic Services</td>
<td>20%</td>
<td>50%</td>
</tr>
<tr>
<td>Major Services</td>
<td>50%</td>
<td>70%</td>
</tr>
<tr>
<td>Orthodontia – Adult &amp; Child</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>Orthodontia Lifetime Maximum</td>
<td>$2,000</td>
<td>$2,000</td>
</tr>
</tbody>
</table>

- Two additional preventive cleanings for a total of four cleanings per year.
- Two periodontal cleanings per year to be covered at preventive levels of benefits.
- Coverage for composite fillings on all teeth.
- Extended Annual Maximum Benefit paying 30% coinsurance after the annual maximum benefit is met.

Rates include employer subsidy of $10.98 per month for all plans and coverage categories.

Refer to your Dental Summary Plan Description (SPD) for full benefit description.

Dental Rates*

<table>
<thead>
<tr>
<th>Monthly Rates</th>
<th>Bi-Weekly Rates</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>DHMO</td>
</tr>
<tr>
<td>Employee</td>
<td>$0.00</td>
</tr>
<tr>
<td>Employee + 1</td>
<td>$11.04</td>
</tr>
<tr>
<td>Family</td>
<td>$23.22</td>
</tr>
</tbody>
</table>

*Includes employer subsidy of $10.98 per month for all plans and coverage categories.
## Vision Coverage

### What’s staying the same
- Advantica plan

### What’s changing
- Addition of Enhanced Vision Plan option
  - Provides frames every 12 months

## Vision Plan Summary

<table>
<thead>
<tr>
<th></th>
<th>In-Network</th>
<th>Out-of-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>Vision Exam</td>
<td>$5 Co-Pay</td>
<td>Up to $40 Reimbursement (less applicable Co-Pay)</td>
</tr>
<tr>
<td>Standard Frames</td>
<td>$15 Co-Pay (Up to $100 less applicable Co-Pay) if outside Standard</td>
<td>Reimbursed up to $40 (no Co-pay if included with eyeglass lenses)</td>
</tr>
<tr>
<td>Single Vision, Bifocal, Trifocal, and Lenticular Lenses</td>
<td>Covered After $15 Co-Pay</td>
<td>Up to $20 for Single Vision, $40 for Bifocal, $50 for Trifocal, $100 for Lenticular Reimbursement less Co-Pay</td>
</tr>
<tr>
<td>Standard Progressive Lens</td>
<td>$50 Co-Pay</td>
<td>Up to $45 reimbursement less Co-pay</td>
</tr>
<tr>
<td>Single Vision (SV) Polycarbonate</td>
<td>Included with Lens Co-Pay up to age 19; over age 19, $30 Co-Pay</td>
<td>Up to $10 reimbursement less Co-pay under age 19</td>
</tr>
<tr>
<td>UV Coating Lens</td>
<td>$12 Co-Pay</td>
<td>Up to $5 reimbursement less Co-pay</td>
</tr>
<tr>
<td>Contact Lenses - Medically Necessary (in lieu of eyeglasses and elective contact lenses)</td>
<td>$15 Co-pay, $250 materials allowance, $30 fitting fee allowance</td>
<td>Up to $250 reimbursement (less applicable Co-pay)</td>
</tr>
<tr>
<td>Contact Lenses – Elective (in lieu of eyeglasses)</td>
<td>$15 Co-pay, $100 materials allowance, $30 fitting fee allowance</td>
<td>Up to $60 reimbursement (less applicable Co-pay)</td>
</tr>
<tr>
<td>Frequency Limitations - Vision Exams</td>
<td>Once every 12 months</td>
<td></td>
</tr>
<tr>
<td>Frequency Limitations - Eyeglass Lenses</td>
<td>Once every 12 months</td>
<td></td>
</tr>
<tr>
<td>Frequency Limitations - Frames</td>
<td>Once every 24 months with Standard Vision Plan</td>
<td>Once every 12 months with Enhanced Vision Plan</td>
</tr>
<tr>
<td>Frequency Limitations - Contact Lenses</td>
<td>Once every 12 months</td>
<td></td>
</tr>
</tbody>
</table>
Vision Rates

### Monthly Rates

<table>
<thead>
<tr>
<th>Plan</th>
<th>Standard Vision Plan</th>
<th>Enhanced Vision Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee</td>
<td>$3.98</td>
<td>$4.78</td>
</tr>
<tr>
<td>Family</td>
<td>$10.18</td>
<td>$12.22</td>
</tr>
</tbody>
</table>

### Bi-Weekly Rates

<table>
<thead>
<tr>
<th>Plan</th>
<th>Standard Vision Plan</th>
<th>Enhanced Vision Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee</td>
<td>$1.84</td>
<td>$2.21</td>
</tr>
<tr>
<td>Family</td>
<td>$4.70</td>
<td>$5.64</td>
</tr>
</tbody>
</table>

Life Insurance

**What's staying the same**
- Benefits
- Rates

**What's changing**
- No Changes
College Life Insurance

- College paid coverage - no election necessary
- 2x salary, rounded up to nearest $1,000
  - Maximum of $500,000
  - Age reductions at 65, 70 & 75
- Portability options at termination
- Update beneficiary information online [http://icubabenefits.org](http://icubabenefits.org)

**Additional Benefits:**
- Will Preparation Program
- Identity Theft Program
- Healthy Rewards®
- CIGNA Secure Travel®
- CIGNAssurance® Program for Beneficiaries
- Employee Assistance Program

Voluntary Life Insurance

**Employee Life**
- $10,000 increments, up to 7X Salary or a Max of $500,000
- Can elect up to $150,000 without evidence of insurability form
- Benefit Reductions at 65, 70 and 75 years of age
- Portable – keep policy at same rates if you leave employment

**Spouse Life**
- Up to 50% of employee voluntary life amount, in increments of $10,000; Max of $250,000
- Can elect up to $50,000 without evidence of insurability form
- Benefit Reductions at 65, 70 and 75 years of age
- Portable – keep policy at same rates if you leave employment

**Child Life**
- Up to 50% of employee voluntary life amount in increments of $2500; Max of $10,000
Life Insurance Rates

Employee and Spouse Life rates: Based on Employee's age as of 1/1 of the current year

<table>
<thead>
<tr>
<th>Age (Employee)</th>
<th>Monthly Rate (per $1,000)</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt;20-29</td>
<td>$0.048</td>
</tr>
<tr>
<td>30-34</td>
<td>$0.056</td>
</tr>
<tr>
<td>35-39</td>
<td>$0.072</td>
</tr>
<tr>
<td>40-44</td>
<td>$0.112</td>
</tr>
<tr>
<td>45-49</td>
<td>$0.200</td>
</tr>
<tr>
<td>50-54</td>
<td>$0.296</td>
</tr>
<tr>
<td>55-59</td>
<td>$0.432</td>
</tr>
<tr>
<td>60-64</td>
<td>$0.712</td>
</tr>
<tr>
<td>65-69</td>
<td>$1.288</td>
</tr>
<tr>
<td>70-74</td>
<td>$1.832</td>
</tr>
<tr>
<td>75+</td>
<td>$3.928</td>
</tr>
</tbody>
</table>

Child Life Rate (monthly): $0.16 per $1,000

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Health Care Flexible Spending Account (FSA)

What’s staying the same
- Funds are available as of 4/1/2014
- ICUBA Benefits MasterCard
- Can also file claims online: http://icubabenefits.org
- Deadline to use funds 6/15/2015 or forfeit remaining balance (have until 6/30/2015 to submit all claims through 6/15/2015)
- MUST elect every year, does not roll over

What’s changing
- No changes
HRA and FSA Comparison

<table>
<thead>
<tr>
<th></th>
<th>Health Reimbursement Account (HRA)</th>
<th>Health Care Flexible Spending Account (FSA)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Funding</strong></td>
<td>Funded by Rollins</td>
<td>Funded by employee pre-tax dollars</td>
</tr>
<tr>
<td><strong>Medical Plan Enrollment</strong></td>
<td>Must be enrolled in ICUBA medical plan to be eligible</td>
<td>Enrollment not required</td>
</tr>
<tr>
<td><strong>Dependent Eligibility</strong></td>
<td>Only if covered on medical plan</td>
<td>All qualified dependents are eligible, even if not enrolled in medical plan</td>
</tr>
<tr>
<td><strong>Eligible expenses</strong></td>
<td>Eligible medical, dental, vision expenses; COBRA, long term care, and retiree health premiums</td>
<td>Eligible medical, dental, vision expenses</td>
</tr>
<tr>
<td><strong>Availability of Funds</strong></td>
<td>Can withdraw up to what has been deposited</td>
<td>Annual election available the first day of the plan year</td>
</tr>
<tr>
<td><strong>Rollover of Funds</strong></td>
<td>Funds rollover at the end of each plan year indefinitely</td>
<td>Have to spend funds by 6/15 and claim by 6/30 of the following plan year (Use-it-or-lose-it)</td>
</tr>
<tr>
<td><strong>Portability</strong></td>
<td>Can continue after 36 months of continuous participation</td>
<td>Available for remainder of plan year through COBRA</td>
</tr>
<tr>
<td><strong>Order of Reimbursement</strong></td>
<td>Funds used after FSA</td>
<td>Funds used before HRA</td>
</tr>
</tbody>
</table>

**Dependent Care Flexible Spending Account (FSA)**

What’s staying the same
- ICUBA
- Funded by employee with pre-tax contributions
- Used to pay for qualified dependent day care expenses (NOT healthcare for dependents)
- Maximum annual limit of $5,000 per family
- Funds are available as they are deducted from payroll
- Dependents: dependent under age 13, physically or mentally challenged adults who are unable to care for themselves
- ICUBA Benefits MasterCard
- Can file claims online: [http://icubabenefits.org](http://icubabenefits.org)
- Deadline to use funds 6/15/2015 or forfeit remaining balance (have until 6/30/2015 to submit all claims through 6/15/2015)
- MUST elect every year, does not roll over

What’s changing
- No plan changes
Agenda

• Benefit Plans
• R-Wellness 2013
• Plan Experience
• R-Wellness 2014
• 2014/2015 Benefits
• Open Enrollment
• Questions
• Transamerica

Open Enrollment 2014/2015

• 2/3/2014 – 2/14/2014
• Current elections will carry over to 2014/2015, except FSAs
• Those enrolled in Choice network plans will convert to same plan with Options network if no election made
• Must enroll if:
  – Want to make changes to any plans
  – Want to add or drop dependents
  – Want to have FSA for 2014-2015 (current election will default to $0)
• Elections effective 4/1/2014 - 3/31/2015
• No changes after 2/14/2014 unless you experience a qualified status change
  – Must notify HR within 30 days of a qualified status change
    • Marriage, birth/adoption of a child, spouse gain/loss of benefits, etc.
Open Enrollment 2014/2015

Web Enrollment

- Enroll by logging onto http://icubabenefits.org
- Company key for password reset: ICUBA
- Select the green Open Enrollment icon
- Review coverage and beneficiaries

The company key is: ICUBA

Open Enrollment 2014/2015

Predictive Modeling Tool on ICUBA website

1. Click on the link labeled “View Detailed Plan Comparison” on the Medical Election Page.

2. Select the tab “Personalized Cost Estimator”
Open Enrollment 2014/2015

Provider Assistance Session
- Get help from the providers
  - Florida Blue
  - Humana Dental
  - Catamaran Rx
  - Advantica Vision
  - Transamerica
- Tuesday, January 28th
  9:00am – 2:00pm
  Faculty Club

Summary of Benefits and Coverage
- Document sent to your home to help you compare medical plans
- Sent by 2/1

Open Enrollment Checklist
1. Review Open Enrollment Information on HR website for basic information
2. Log into the ICUBA benefits site: http://icubabenefits.org
   - Review plan information in the Benefits Library section
   - Review current benefits and covered dependents
   - Review beneficiaries for life insurance
3. Complete the online open enrollment process on the ICUBA benefits site
   - Must click "I Agree" for elections to be saved!!
4. Review & print confirmation
   - Can be retrieved later by logging back into ICUBA Benefits Site
5. Submit forms to HR by 2/14/2014 if:
   - Add domestic partner or child of domestic partner to coverage; or
   - Elect Voluntary Life Insurance over the guaranteed issue amount ($150,000 employee / $50,000 spouse)
Questions?

HR staff are available to discuss plan details and questions