

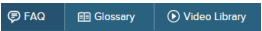
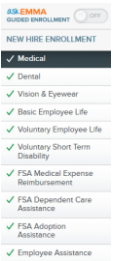


ICUBA offers a number of competitive benefits from medical, dental and vision, to life insurance. This flyer is your guide to help ensure the benefits you elect are the right fit.

Enrolling is simple. You can enroll with 5 easy steps!

HELPFUL HINTS

- ✓ Fields that show an asterisk are required.
- ✓ For successful navigation of the site, **DO NOT** use the “back” button in your internet browser as this will automatically log you out of the site.
- ✓ **DO** use the navigation bar located on the left-hand side of the screen.
- ✓ Utilize **HELP** for access to FAQ, Glossary and Videos should you have any questions.



1

Go to the ICUBA Benefits enrollment website at ICUBABenefits.org and enter your username and password.

Username: Enter the first initial of your first name + last name + Last Four Digits of SSN (e.g. John Smith 123-45-6789 = JSmith6789).

Password: Your Date of Birth (mmddyyyy)
You will be asked to change your password after your initial login.

2

Upon logging in, you will be able to view your enrollment window on the home page. You will have until this date to make changes to your benefit elections.

DEADLINE

You must complete your online enrollment within the first 30 days of hire. Otherwise, you will not be able to enroll until the next Open Enrollment period unless you have a qualified life event.



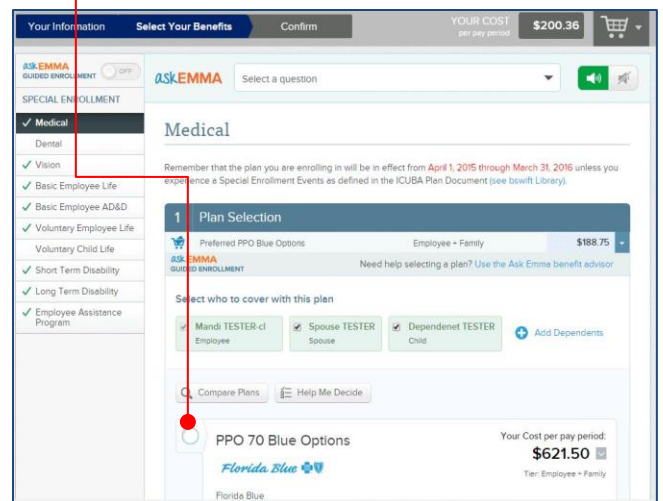
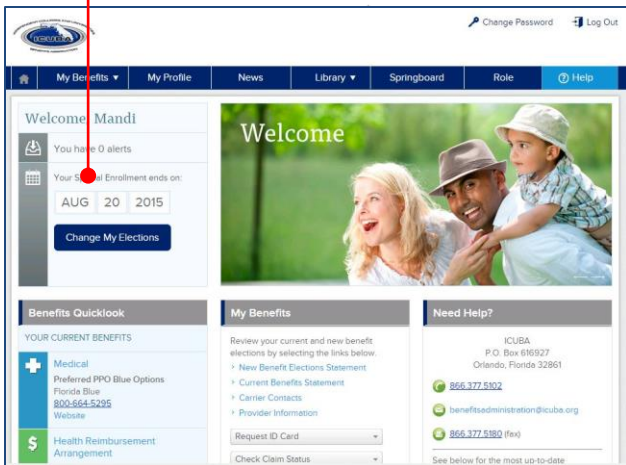
3

Click the **Enroll Now** button located on the home page:

- **Verify your personal information.** If you need to make any updates or changes, you may do so on the benefit portal. You also have the ability to add and change dependent information.
- **Enroll in your benefit selections.** You have the option to enroll or waive coverage for the various benefits offered to you.

NEED HELP SELECTING A PLAN? You can use our decision support tool, “Ask Emma”, as your benefits advisor. She’ll ask you a few simple questions to help pick the plan that’s right for you!

To enroll in a plan, click the radio button next to the plan name. Once you’ve made your selection, click “Next” to continue your enrollment.



TIP: You can review “Plan Details” to view Plan Highlights sheets, Summary Plan Descriptions and Summaries of Benefits Coverage. Here, you can also navigate to links to vendor websites for even more information.

If you ever need this information outside of enrollment, click the Library button on the top right of your screen. The documents are here for your reference at any time!

4

Review all your benefit selections. Complete your benefit enrollment by checking the “I agree, and I’m finished with my enrollment” box and then clicking the button.

I also understand the following:

- The administrator of the Plan may reduce or cancel the amount of my pay reduction or otherwise modify these election deductions in accordance with the Plan if the administrator believes it advisable in order to satisfy certain provisions in the Internal Revenue Code.
- A premium will be charged for any coverage elected under this Plan, and my actual take-home pay will be lower depending on the Social Security tax purposes. This means that my Social Security benefits could be decreased because of the decreased amount of pay which is considered for Social Security purposes.
- Prior to each plan year (which commences on April 1), I will be given the opportunity to add, drop, or change coverage for the upcoming Plan Year (April 1 to March 31). If I do not complete my elections by March 1, 2015, my elections will continue into the new plan year. I understand that Flexible Spending Accounts must be elected each year during open enrollment to allow continuation.

By selecting “I Agree” I confirm my elections for April 2015 – March 2016 and authorize my employer to deduct from my pay any required premiums for my elections. I understand that elections made for on a pre-tax basis are effective through March 31, 2016 and may not be changed or dropped during the benefits year unless I have a qualified status change as described above. My requested elections and changes will be submitted for approval, and unless I hear otherwise these elections will be approved for the 2015-2016 plan year.

I agree, and I’m finished with my enrollment

Save My Enrollment

TIP: If you need to edit any benefit election, you can click the “Edit” button next to the plan name to be directed back into the enrollment. You may also need to complete EOI (Evidence of Insurability) form.

5

Save your new benefit elections. You’ll be directed to your final confirmation statement. You have the option of emailing a confirmation statement to yourself or printing a confirmation of your elections. Click on the icons to email or print your elections.

NOTE: You can still make changes to your enrollment if you are still within your enrollment window by clicking on “Changes My Elections” button at the top of the Confirmation page or the homepage.

Click on the “My Benefits” tab to review your confirmed elections.

Change Password Log Out

My Benefits My Profile News Library Springboard Role Help

New Elections, Confirmation Statement for Mandi TESTER-cl

Your enrollment is complete!

You may make changes to your elections until: Thursday, August 20, 2015

You have completed your enrollment. Click the Print icon to print out a copy of your Confirmation Statement for your records or click the Email icon to email yourself a copy of the Statement. If you would like to make changes to your enrollment, click on the plan's Edit Selection button.

If you are required to submit additional documentation you may return it to your HR department or click on My Profile and upload to your Employee File. Click here to go directly to your Employee File.

Your Benefits as of 4/1/2015 View your benefits as of another date: 4/1/2015

EMAIL PRINT

TOTAL COSTS PER PAY PERIOD	
Your Cost	\$201.16
Employer Cost	\$610.89



Questions? If you have benefit related questions that cannot be answered on this website or if you have forgotten your password or are having trouble logging in, please contact your local HR.