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# BenefitsWise

## "Better Benefits Through Collaboration"

### Need Lab Tests?

### Be an Informed Consumer and Know Before You Go!

Quest Diagnostics is ICUBA's in-network provider for laboratory tests. Whenever your doctor orders lab tests, you need to have the test performed by Quest in order for **medically necessary tests to be covered at 100%**. If labs are drawn in your doctor's office, please confirm they will also use Quest as the preferred vendor.

#### Ask your Doctor the following questions whenever tests are ordered:

1. What tests are being ordered?
2. Are the tests medically necessary?
3. What will be learned from the test results?

Inform your doctor only medically necessary tests are covered by your plan at 100% and ask the office staff or Quest Diagnostics staff to confirm coverage with Blue Cross Blue Shield ahead of time.

Quest may ask you to voluntarily provide your credit card for any amounts you may owe. **Instead of providing your card, request that Quest bill you.** You will receive an Explanation of Benefits (EOB) from BCBS showing what the plan paid as well as any amount that is your responsibility to pay. Don't pay Quest (or any other provider) until you have reviewed your EOB so you don't overpay.

If you have any questions, please reach out to BCBS Care Connected at 855-258-9029.

### GREAT NEWS!

**For those of you who utilize a Vital MD physician, BCBS just announced that Vital MD will remain in the network! You can continue to use your Vital MD physicians without any interruption in service.**

### Have you had time to take the ICUBA Survey? Here is how you can let us know how we're doing!

Log into [ICUBAbenefits.org](http://ICUBAbenefits.org) and fill out this ICUBA Net Promoter Score (NPS) Survey. This is a one-time survey with three simple questions. Please take a few moments to help ICUBA ensure we are meeting all of your needs!

#### ICUBA NPS Survey

##### Question 1 of 3

In our effort to better serve you, ICUBA would like to ask you a couple of questions that should take you only a couple of moments to complete. Your feedback will help us improve for our members!

On a scale of 0-10, how likely are you to recommend ICUBA as an employee health insurance program for fellow employees (colleagues) at other Private Florida Education Employers?

**ICUBA WAIVES ALL MEMBER COST-SHARING FOR MEDICALLY NECESSARY TESTS PERFORMED BY QUEST.**



Remember to visit our website—<http://ICUBAbenefits.org>



This user friendly site is your one stop shop for all things benefits! Visit our single sign-on section located below the scrolling banner and gain access to ICUBA's Brand Partners including BCBS My Health Toolkit, Rally, OptumRx Prescription Drug Portal, Resources for Living EAP, SurgeryPlus, Aetna Navigator, and the ICUBA MasterCard!



## Need Medical Assistance? Let Teladoc Help!

Telemedicine and Video Consultations are available at any time for any medical concerns that you may have. While Teladoc cannot administer COVID testing, they can determine if you should call your doctor about being tested, or if your symptoms require immediate medical attention.

ICUBA members only pay a **low \$5 copay** per consultation.

*If you have not already registered, please visit [www.icubabenefits.org](http://www.icubabenefits.org) and single sign-on to BCBS MyHealthToolkit. From here, you can click right into Teladoc.*



## Coping with COVID-19 Webinar Series

Join **Aetna Resources For Living** for a twice weekly "check in" as we go through these challenging COVID-19 times. Individual session topics and times will vary. Each session will start with a 10-minute presentation, and the rest of the time will be devoted to sharing thoughts and feelings with each other. It's another great way to "stay connected!" Please visit the RFL website for additional details.

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## Coronavirus (COVID-19)

The circumstances regarding the Coronavirus is everchanging. With that in mind, there is consistent information and resources available for assistance and direction. Take note of the following tips:

### Contain the Spread

- ◆ Avoid the ER and urgent care unless absolutely necessary
- ◆ Stay home when sick
- ◆ **1-800-Teladoc (835-2362)** for all minor illnesses
- ◆ Practice enhanced hygiene
- ◆ Hold off on visiting nursing homes and long term care facilities unless absolutely necessary

### Household Tips

- ◆ Wash hands with soap and water for 20 seconds
- ◆ Use hand sanitizer if handwashing is unavailable
- ◆ Stay home if sick and isolate from family members (designated bathroom)
- ◆ If sick, have food/supplies delivered to home
- ◆ If sick, avoid pets or minimize contact with pets

### Track State/Local Public Health Sites

- ◆ Local public health authorities are now activated and providing community updates

### For additional information, please visit:

<https://www.cdc.gov/coronavirus/2019-ncov/index.html>

### PLEASE NOTE:

**ICUBA WAIVES ALL MEMBER COST-SHARING FOR IN NETWORK COVID-19 TREATMENT AND TESTING SERVICES UNDER THE ICUBA MEDICAL BENEFIT, INCLUDING ALL INPATIENT HOSPITAL ADMISSIONS. NO COPAYS, COINSURANCE OR DEDUCTIBLES FOR ANY IN NETWORK COVID-19 MEDICAL BENEFIT TREATMENT AND TESTING SERVICES! Most prescription drugs to treat COVID-19 are generic and covered under the ICUBA prescription drug benefit for a \$5 copay per 30-day supply.**

Stay In, stay safe, stay informed!

