



On this Edition ...

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- BIOMETRICS SCREENING

- STRIVE POWERED BY VIRGIN PULSE IS NOW PERSONIFY HEALTH!

- RETIREMENT SAVING PLANS CONTRIBUTION LIMITS

- FINANCIAL SEMINARS
 - 5 PRINCIPLES TO INVEST WITH CONFIDENCE
 - RETIREMENT PLANNING ACROSS GENERATIONS AND DEMOGRAPHICS.
 - A WOMAN'S FINANCIAL GUIDE
 - CREATE WAYS TO REDUCE EXPENSES
 - ... AND MORE





BENEFITS

2025 Open Enrollment is Almost Here !!

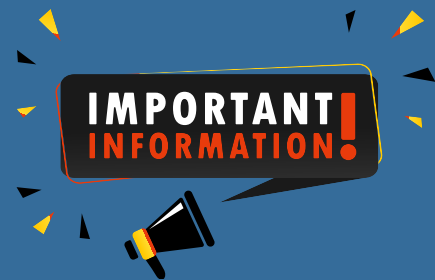


DON'T FORGET

NSU's Annual Open Enrollment will take place
February 1st through February 14th

You will have access to the plan summaries, rate sheets, the ICUBA Benefits Flipping book as well as the opportunity to attend a benefits fair.

If you have questions regarding open enrollment, please contact loa@nova.edu



**MORE DETAILS
COMING SOON!**

Flexible Spending Account Changes for 2025



Contribution limit for the **Flexible Spending Account** for 2025 is increasing to \$3,300.

Contribution limit for the **Dependent Care Flexible Spending Account** for 2025 is staying at \$5,000 per year per household. If your spouse is eligible to contribute at their employer make sure you don't go over the annual combined limit.



NOTE: All current benefit selections will automatically roll over with the exception of the Flexible Spending Account and the Dependent Care Flexible Spending Account. If you wish to continue having these accounts, you **must** re-enroll during open enrollment.

EXPLAIN MY BENEFITS MEETING SCHEDULER

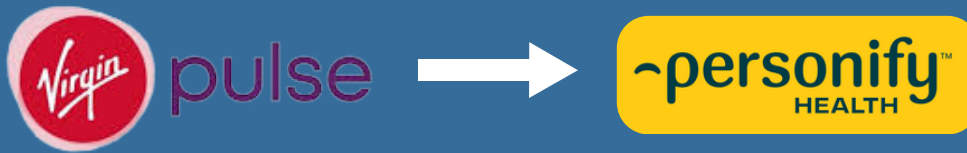


Explain My Benefits (EMB) is an assistance tool by ICUBA to guide you with your 2025 Open Enrollment.

To schedule a one-on-one appointment [CLICK HERE](#)



WELLNESS



Strive powered by Virgin Pulse is now Personify Health. The incentive platform will remain the same outside of the name change; however, the system will require you to sign in with your username and password.

Deadline Reminders

- Complete biometric physician result form by Feb 28th for \$100 rewards.
- Personify Health blackout period is February 28 through March 31.
- Rewards are not required to be redeemed by the deadline like previous years. The money will roll over.

Redemption Instructions for rewards

1. Click on Home
2. Click on Rewards
3. Click on Dollar amount
4. Click on Get a Gift Card

Personify Health - Technical Support Feature

You can contact Personify Health for technical support directly through the app by clicking on the “support” icon in the right-hand corner to chat with a live agent for the following:

Technical Support



- My rewards are missing.
- My app isn't working.
- There is a problem with my account.
- How do I connect my device?

[Chat with an Agent](#) >

[Visit our FAQ Support Page](#) >



WELLNESS

Biometric Reward Process

ICUBA members can earn a wellness incentive for biometric screening (\$100) via a physician result form.

If you have already completed your annual wellness exam, then just download the form, and have your physician complete it for credit.

Members log into My.QuestForHealth.com

- If you have an account, enter your username and password in the Log In section and click the green button.
 - If you've forgotten your login info, use the username link to recover it or the password link to reset it.
 - If you're new to the site, use the Create Account section, enter your registration key, and click Register Now.
 - **Registration Key: ICUBA Unique ID: BCBS Member ID**
- Download the Physician's Results Form. The form identifies you (and your spouse or partner who are also eligible for the Personify Health incentives) by a unique bar code.
- Visit your physician and complete your annual wellness exam – this must include your blood work.
- Have your physician complete & sign the form.



Contact Quest at 855.623.9355 if you are having issues with accessing the site.

Wellness Seminars for Winter

The Office of Human Resources is pleased to offer wellness seminars for the month of January.

We will host 2 seminars by [HCA Hospital and NSU College of Dental Medicine](#), as well as 2 seminars hosted by [ICUBA](#).

\$10 in Strive incentives will be offered to employees, spouses and/or domestic partners covered under the NSU medical plan for attending each session.



ICUBA's Monthly Wellbeing Q&A
January 16, 2025 @ 12:00pm



Wellness Matters: My Health Novel from BCBS
January 22, 2025 @ 12:00pm



Oral Cancer with NSU College of Dental Medicine
January 29, 2025 @ 12:00pm



Autoimmune Disease with Dr. Irfan Raheem from HCA Hospital
January 30, 2025 @ 12:30pm

When registering for a seminar with ICUBA you'll need to enter your BCBS Member ID number EXACTLY as it appears on your ID card (all 15 characters including the letters "ICI" with no spaces or extra characters) to receive credit for participating.



RETIREMENT

DID YOU KNOW?

Contribution Limits for the retirement accounts have been increased effective January 1st 2025.

401(k) Contribution Limit

Employee (Under age 50): \$23,500

Employee (Age 50+): \$31,000

NSU Employer Contribution: \$35,000

Grande Oaks 401(k) Contribution Limit

Employee (Under age 50): \$23,500

Employee (Age 50+): \$31,000

NSU Employer Contribution: \$28,000

457(b) Contribution Limit

Employee: \$23,500

401(k) Puerto Rico Contribution Limit

Employee (Under age 50): \$15,000

Employee (age 50+): \$16,500

NSU Employer Contribution: \$34,500



JAN - FEB - MAR

FINANCIAL WEBINARS

TIAA - CAPTRUST - BANK OF AMERICA

TOPICS INCLUDE:

- 5 PRINCIPLES TO INVEST WITH CONFIDENCE (1/15)
- 5 STEPS TO SAVE MONEY AND MANAGE DEBT (1/30)
- RETIREMENT PLANNING ACROSS GENERATIONS AND DEMOGRAPHICS (2/12)
- UNDERSTANDING SOCIAL SECURITY (2/5)
- CREATE WAYS TO REDUCE EXPENSES (2/19)
- A WOMAN'S FINANCIAL GUIDE (3/12)

[Click here for date, times and enrolling information](#)

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