

#### The Office of Human Resources

**April 2023** 

The Office of Human Resources is proud to announce our quarterly newsletter, where you will find useful information and tips on all things benefits, wellness, and retirement.

### **BENEFITS**

# New benefits year started 4/1

If you made elections for benefits during open enrollment, those benefits became effective April 1st.

## Don't forget about the new changes!

- The Rally Wellness incentive program has been replaced by Strive powered by Virgin Pulse.
- Virta Health Program to reverse Type 2 diabetes through nutrition.
- HRA contributions went up for employees enrolled in **ALL** medical plans.



Visit our benefits page for more information on these and more benefits.

# Do you know about Embold Health?



**Embold health** is a supplemental benefit that you get if you are enrolled into **ANY** medical plan. Embold health provides you with an exclusive list of providers\* at \$0 cost to you – no co pays or no deductibles. To find providers who are part of Embold Health contact BCBS or visit www.myhealthtoolkitfl.com

For benefits related questions, please contact us at <a href="loa@nova.edu">loa@nova.edu</a>

#### **WELLNESS**

# **ICUBA's Maternity Benefits**

Pregnancy and childbirth should be as stress-free as possible. That's why ICUBA and Blue Cross Blue Shield of Florida, inc. (BCBSF) have partnered to offer employees, and their covered dependents, excellent maternity benefits that come with personalized health coaching.

# **Understanding your benefits**

Your BCBSF health plan provides access to quality care and lower costs, especially when you choose doctors, labs, and hospitals that are in your provider network. From your first obstetrician visit to childbirth, there are three categories of costs:

- 1. **Physician services for labor and delivery.** Your obstetrician may ask you to prepay your portion of anticipated labor and delivery charges. They may also allow you to make partial payments throughout your pregnancy. The amount you are responsible for paying will be based on where you stand with your deductible and your coinsurance.
  - To view the status of your deductible, go to <a href="https://www.MyHealthToolkitFl.com">www.MyHealthToolkitFl.com</a> and log into your member account.
- 2. **Hospital Charges.** The hospital's cost for labor and delivery will be billed separately based on the deductible and coinsurance outlined in your benefits summary. If needed, your doctor's office can provide you with a receipt of payments you have made toward your deductible, so that the hospital doesn't bill you for amounts you've already paid.
  - To view your benefits summary, log into your member account. Select the **benefits tab**, then click **eligibility and benefits**.
- 3. **Routine Office Visits.** When you choose an obstetrician in your network, you will have a one-time copayment on your initial visit. The copayments cover all routine obstetrician visits during your pregnancy, including two ultrasounds.
  - To locate a doctor in your network, log in to your member account, **select resources**, **then find a doctor or hospital**. To start your search, enter "**ICI**" as the first three letters of your member id.

## **Connect to your health Coach**

Enroll in the free health coaching program for maternity care as soon as you find out you're expecting. You can connect to your coach by phone, or online through Rally®. Rally is a product of Rally Health, Inc, an independent company that offers a digital health platform on behalf of your health plan.

In the health coaching program:

- You'll have access to pregnant Me<sup>™</sup>, an interactive, customized online program that guides you through your pregnancy.
- If your pregnancy is high risk or you desire more support, you'll have access to your own personal health coach, a registered nurse with experience in obstetrics.

To enroll in the maternity care program call the health coaching tam at 855-838-5897

## **Wellness Seminars**

**Employee Wellness Seminar with HCA: Neurological Issues** 

April 20, 2023 at 12 pm

To enroll in the zoom please click **HERE** 

# Rally is Moving to Strive Powered by Virgin Pulse

Beginning April 4, 2023, you will have access to ICUBA's new and improved wellbeing program, Strive powered by Virgin Pulse.

It's our new digital health incentive platform. Employees, spouses/domestic partners enrolled in NSU medical program can earn up to \$250 in Strive Cash and earn points to unlock up to additional \$100 in Strive Cash starting April 2023 through March 2024.

## Complete the PRIORITY activities to unlock more reward opportunities.

- Biometric Screening = \$100 Pulse Cash
- Health Check Up = \$50 Pulse Cash
- Onsite/Campus Events Activities (10 events) = \$100 Pulse Cash (\$10 each)

**TOTAL REWARDS = \$250 Pulse Cash** 

Earn up to \$100 more in rewards! - You can participate in additional healthy activities throughout the year to earn points, move through the levels and earn Pulse Cash as you level up. Simply complete your priority activities to unlock these rewards!

- Level 1 = 7,000 Points / \$10 Pulse Cash
- Level 2 = 25,000 Points / \$20 Pulse Cash

- Level 3 = 40,000 Points / \$30 Pulse Cash
- Level 4 = \$60,0000 Points / \$40 Pulse Cash

#### How do I access Strive?

Beginning April 4, 2023, the wellness link on My Health Toolkit® will redirect you to Virgin Pulse.

### What's in it for you?

Strive is digital, so it's easy to make it part of your life. Daily check-ins help you build healthy habits, join activities with coworkers and track how you're doing — not just with physical health-related issues but also your emotional, social, and financial well-being.

## Getting started is easy!

On April 4, log in to your My Health Toolkit account at <a href="www.myhealthtoolkitfl.com">www.myhealthtoolkitfl.com</a> and select Wellness, then Strive. You'll begin with the Health Assessment, a short, confidential survey. It assesses your health across factors ranging from fitness to mental health. You'll receive a personalized report with suggested steps that work with your lifestyle.

## Get health tips!

Learn how to eat healthy, get fit, sleep better, manage stress and more!

#### Live them out!

Join fun challenges with coworkers and build healthy habits each day.

### Reach your goals!

Choose what to work on, track your progress and reap all the healthy rewards.

For wellness related questions, please contact our Sr. Benefits Administrator Employee Wellness Ronenia Jenkins at rjenkins@nova.edu

# **RETIREMENT**

#### How to Enroll in a TIAA Plan

If you are eligible and have not done so already, you can enroll in your appropriate retirement plan by visiting <a href="mailto:tiaa.org/nsu">tiaa.org/nsu</a>

Please visit our retirement web page to learn more about retirement plans.

#### **CAPTRUST Retirement Readiness Webinars**



Please join us for an informative session regarding your retirement plan. CAPTRUST Financial Advisors, the independent advisory firm that works on the Nova Southeastern University 401(k) Plan, will conduct a webinar on **April 19th at 1:00PM EST.** 

This presentation was designed for participants who are within ten years of their retirement. It will highlight the importance of income diversification and how to incorporate them into income strategies. It will also cover the following topics -SOCIAL SECURITY BENEFITS, HEALTHCARE PLANNING (MEDICARE), INVESTING STRATEGIES AND CREATING INCOME.

After registering, you will receive a confirmation email containing information about joining the webinar.

Join us for a webinar on Apr 19, 2023, at 1:00 PM EDT.

# Register Here

# **TIAA/CAPTRUST One-on-One Financial Advice Sessions**

As a participant in the NSU retirement plans, you have access to personalized advice on the NSU retirement plans' investment options from both CAPTRUST and TIAA.

Whether you're just starting out or close to retirement, you can meet online, by phone or in person to discuss your specific financial goals and how to plan for them. This service is available as part of your retirement program at no additional cost to you.

To schedule an advice session, call the **CAPTRUST Advice Desk at 800-967-9948**. Or visit **captrustadvice.com/scheduler** and click Get Personal Advice Here in the upper-right corner.

To schedule a **TIAA session** online visit **TIAA.org/schedulenow** or call **800-732-8353**, weekdays, 8 a.m. to 8 p.m. (ET).

# **Register for TIAA's Live Webinars**

Learn how you can take action for a more secure future. Reserve your spot now or visit **TIAA.org/webinars** at any time to register. These webinars are part of your retirement plan benefits.

#### **REGISTER HERE**

April 12	12 p.m. (ET) 11 a.m. (CT)	Quarterly economic and market update with TIAA's Chief Investment Strategist	Take a closer look at our views on the financial markets, including key market drivers, the U.S. economy, policy, and politics, and investing in public
	10 a.m. (MT)		markets.  This webinar will also cover the challenges that
	9 a.m. (PT)		investors face and how to navigate them.
April 12	3 p.m. (ET)	Invest for success: Fine-tuning your retirement strategy	Moving beyond investing basics to help fine-tune saving and investing strategies for retirement and build a more secure future.
	2 p.m. (CT)		
	1 p.m. (MT)		
	12 p.m. (PT)		

April 13	11 a.m. (ET) 10 a.m. (CT) 9 a.m. (MT)	Take Control of Your Financial Life: 5 steps to managing money & debt	Improving day-to-day financial skills, including learning how to manage money and balance priorities to help enjoy life and save for the future.
	8 a.m. (PT)		
April 19	3 p.m. (ET)	Women 2 Women: Start to finish	When women are starting their careers, there's a lot to consider—career goals, job satisfaction, achieving a work/life balance. But it's important to also consider retirement. Discover how establishing a plan now can help build your financial future.
	2 p.m. (CT)		
	1 p.m. (MT)		
	12 p.m. (PT)		

For retirement related questions, please contact us at  $\underline{ohr\text{-retirement@nova.edu}}$ 

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