



Health, Dental, and Vision

Medical – A traditional PPO plan, two High Deductible PPO plans, and an HMO plan are offered. The employee-paid portion of the premium is deducted from the employee’s paycheck on a pre-tax basis. An optional flexible spending account (FSA) is available.

Prescription Card – Employees enrolled in the firm’s health care plan receive a prescription drug card for purchasing both brand-name and generic drugs at discounted prices.

Dental – A PPO dental plan is available offering various levels of coverage for X-rays, cleanings, fillings, extractions, root canals, crowns, bridges, inlays, etc. and orthodontic coverage. The employee-paid portion of the premium is deducted from the employee’s paycheck on a pre-tax basis.

Vision – A vision plan is offered providing exams, glasses and contacts for a fraction of their cost. The employee-paid portion of the premium is deducted from the employee’s paycheck on a pre-tax basis.

Health Savings Account – Employees enrolled in the High Deductible PPO plan have the option of contributing to a health savings account via pre-tax paycheck deductions. Employer contributions to the account are also made on a quarterly basis.

Flexpay – ICUS’s optional cafeteria plan allows employees to pay, from before-tax earnings, portions of their health care expenses not covered by the medical, dental and vision care plans.

This summary describes only selected highlights of ICUS plans. If any statement within this summary, or any other communication conflicts with applicable plan and/or coverage documents, the plan and/or coverage documents shall govern. ICUS retains all right to amend, modify or terminate its plans in whole or in part at any time, and neither its plans nor plan participation shall be considered a contract for future employment.