Resources for Living Employee Assistance Program (EAP) 
A Completely Free Benefit Provided to All Employees; Designed to Help You Manage Life’s Everyday Challenges.

The challenges you face each day can overwhelm you. Some days it can be tough to manage the competing priorities in our lives, and keep it all running smoothly. You may be struggling with stress, family issues, seeking financial or legal advice, or coping with the death of a loved one.

Resources for Living offers assistance and support for all these concerns and more:

- Relationship Support
- Worklife Balance
- Substance Abuse
- Legal Issues
- Financial Problems
- Elder Care

If you need help with everyday issues that are becoming a little hard to handle, or you find yourself in a crisis situation, Resources for Living EAP Services are available 24 hours a day, 7 days a week.

The EAP program includes for you and anyone in your household:

- 6 face to face counseling sessions per issue per plan year (April 1 – March 31) with licensed network professionals at no cost (i.e., no copays or deductibles).
- Direct access to a full range of web-based tools and resources, such as easy-to-find information on a variety of relevant topics, self-assessments and more.
- Telephonic access to licensed behavioral health professionals with unlimited toll-free telephonic access to EAP dedicated staff 24 hours per day.

If you are enrolled in the ICUBA Medical Plan you may continue to see your EAP provider beyond the initial 6 sessions under your ICUBA Medical Plan for a small co-pay (and no deductible).

To access services, simply call 1-877-398-5816 or visit online at www.mylifevalues.com

Online Login Credentials
Username: ICUBA
Password: 8773985816

The EAP is available to ALL Employees regardless of enrollment in an ICUBA Medical Plan.

In fact, anyone in your household may access the same great EAP benefits.

When you call Resources for Living EAP a trained professional will confidentially help you assess your needs and provide, at your request, referrals to local counselors.

We have community and professional services available, such as psychologists, marriage and family therapists, and substance abuse counselors to help you balance your work and home life.

Confidential Conversations
Services are always CONFIDENTIAL. No private information is reported to your employer when you choose to use the EAP to improve your life.
Don't Get Trapped by Medicare Enrollment Rules:
The cost of making a mistake can be high.

Retiring Past Age 65?

You may choose to stick with your employer’s health plan rather than signing up for Medicare, but you could risk going without insurance for several months, and pay an annual penalty for life, if you don’t follow Medicare’s strict enrollment rules.

When you turn 65, you’re eligible to sign up for Medicare Part B, which covers outpatient services. You may decide that it’s easier or cheaper to continue with your employer coverage -- either opting to take retiree medical benefits or going with COBRA.

That could be a big mistake. When you turn 65 you can forgo Medicare without consequence if you’re still working and are covered by your employer’s group health plan. But once you leave the job, you must enroll in Part B within eight months after the month you retire, even if you continue to be covered by your employer’s health plan. This eight-month period is known as the "special enrollment period."

If you miss this deadline and your employer coverage expires, you could find yourself uninsured for many months. You will not be allowed to enroll in Medicare Part B until the next “general enrollment period,” which runs from January 1 to March 31 and your coverage won’t begin until July. Plus, you may be subject to late penalties.

You should enroll in Part B as early as you can. The penalties and waiting periods for not doing so can be substantial and ongoing. Even if you leave your job before you turn 65, you could face trouble if you ignore the enrollment rules.

Example: Assume you retired in January 2015 and went on COBRA. You turned 65 nine months later, in October 2015. In this case, the “initial enrollment period” applies to you. The initial enrollment period starts three months before the month of your 65th birthday and ends three months after your birthday month. Because your 65th birthday was in October 2015, your initial enrollment period would run until the end of January 2016.

Let’s say you decided instead to stick with COBRA for the full 18 months, until it expired in June 2016. You would not be able to enroll in Part B until the next general enrollment period starting January 1, 2017 and you would not be covered until July 2017, about a full year after your COBRA coverage ends. To add insult to injury, you’ll also be hit with lifetime penalties for missing an enrollment period. For each 12-month period you delay enrolling when you’re eligible, you’ll pay a penalty of 10% of your Part B premium -- forever.

People with Medicare, family members, and caregivers should visit Medicare.gov, the Official U.S. Government Site for People with Medicare, for the latest information on Medicare enrollment, benefits, and other helpful tools.