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COUNSELING AWARENESS MONTH

Sometimes our lives are so overwhelming that we are not sure how to get through the day. Your day-to-day routine is not so typical anymore. Counseling may ease some of the pressure from difficulties such as:

- Communication problems
- Infidelity
- Balancing home and work
- Child misbehavior or school problems
- Loss of a family member
- Childhood traumas
- Conflicts in blended or remarriage families
- Step-parenting problems
- Family violence
- Substance abuse

Counseling also can help you learn skills such as effective communication, conflict resolution, assertiveness, and time management. Counselors practice in a variety of settings, including independent practice, community mental health agencies, managed care organizations, hospitals, employee assistance programs, and houses of worship. If you are anxious about seeing a counselor for the first time, you are not alone. It is not any different than visiting your primary care physician or another specialist. Typically, counseling sessions are 45 minutes to 1 hour in length.

Initially, the counselor will ask you a series of questions – including current symptoms, personal history, and why you decided to seek counseling. The counselor also may ask about your family history and any current family problems. Knowing your responses helps the counselor better understand your current issues and make an initial assessment. It may take several sessions for the counselor to make a diagnosis.

Counseling involves you participating in the process; otherwise, it will not be valuable to you.

- Ask questions. Ask about the process; ask the counselor to repeat anything that you do not understand.
- Be open and forthcoming. A counselor is not trained to read your mind.
- Be prepared. Practice describing your feelings about a problem ahead of time.
- Make a list of the reasons why you are seeking help and read them aloud. Hearing yourself out loud will better help you talk to your counselor.
- Be honest about your feelings. A flurry of emotions during your sessions is ok. Relax and share those thoughts and feelings with your counselor.
- Have realistic expectations. Your problems will not automatically disappear overnight, but with a little work, you can get through it and move on with your life.

EAP and Behavioral Health Benefits

Effective April 1, 2010, MHNet Behavioral Health is the new ICUBA partner for mental health, substance abuse, and Employee Assistance Program (EAP) benefits. If you are currently receiving care, MHNet will work closely with you and your existing provider to maintain continuity of care. To access services, call MHNet 24-hours a day at 1-877-398-5816 and speak directly to a trained counselor. Additional information is available on MHNet's website – www.mhnet.com. For any pages requiring login access, such as Provider Searches and EAP Services, please enter the following information: Username – ICUBA; Password – 8773985816

The EAP is FREE up to six sessions per presenting issue per plan year (April 1 – March 31) to All Employees (even if not enrolled in an ICUBA medical plan) and to all people living in the employee home. The EAP also has programs for life matters such as legal, elder care, pet care, and retirement planning.

Important Information to Improve Your Health

Health Care Reform

On March 23, 2010, the President signed into law the Patient Protection and Affordable Care Act. The Act, as amended by the Health Care and Education Reconciliation Act of 2010, signed into law by the President on March 30, 2010, implements sweeping health care changes that will affect you and ICUBA in many ways. Many of the provisions will not take effect until several years from now, such as limiting the annual maximum amount allowed to be deferred into a Health Care Savings Account to \$2,500 (effective for Plan Years beginning April 1, 2013). The chart below highlights reforms that will take place to ALL ICUBA medical/prescription drug plans effective April 1, 2011.

Provision	Current Plan	Effective April 1, 2011
Lifetime Dollar Limits on Medical and Prescription Drug Benefits	\$2 Million Lifetime Dollar Limit Per Insured Individual	No Lifetime Dollar Limit
Preventive Health Services	ICUBA Covers at 100% all In-Network: <ul style="list-style-type: none"> ➤ Mammograms ➤ Bone Mineral Density Tests ➤ Colonoscopies, Sigmoidoscopies and Colorectal Screenings ➤ Electrocardiograms ➤ Echocardiograms ➤ PAP tests ➤ Prostrate Cancer Screenings ➤ Adult and Child Immunizations ➤ General Health Blood Panels and Urinalysis ➤ All Lab Tests 	In addition, no co-pay or co-insurance charge for in-network wellness physician office visits
Dependent Coverage	Adult unmarried child tax dependents are covered until the last day of the calendar year the child turns 25 years old	Increases coverage until the last day of the calendar year the child turns 26 years old
Annual Out-of-Pocket Maximums	Only deductibles and co-insurance are included to determine annual out-of-pocket maximums	In addition, co-pays (including prescription drug co-pays) are to be included to determine annual out-of-pocket maximums
Over the Counter Medications	Eligible for reimbursement under the Health Care Spending Account and Health Reimbursement Account	No longer eligible for reimbursement under the Health Care Spending Account and Health Reimbursement Account unless accompanied by a prescription