

*A newsletter to help you make informed choices*



**In this issue you will learn about your Dependent Care Spending Account (DCSA), Health Care Spending Account (HCSA), and Health Reimbursement Account (HRA)...**

## Online Account Management

The following are some of the available options when visiting [www.mbicard.com](http://www.mbicard.com)

- Current Account Balance
- Account statements that include
  - Debit Card Transactions
  - Processed Reimbursement Claims
  - Deposit History
- The ability to replace and suspend a Lost or Stolen MasterCard®

**EFFECTIVE APRIL 1, 2007 INFORMATION FROM THE PREVIOUS PLAN YEAR WILL NO LONGER BE AVAILABLE ON MBICARD.COM WEBSITE. IF YOU WOULD LIKE TO ACCESS THIS INFORMATION, PLEASE CONTACT A FLEXIBLE SPENDING SPECIALIST.**



### **When may I submit April 1, 2006 through March 31, 2007 DCSA and HCSA Claims?**

#### **DCSA**

All eligible Dependent Care expenses must be incurred April 1, 2006 through March 31, 2007. After March 31<sup>st</sup>, you must submit a Reimbursement Claim Form for these expenses through June 30, 2007. Your new card will only have access to you 4/01/2007-3/31/2008 DCSA Election.

#### **HCSA**

All eligible medical expenses must be for services incurred April 1, 2006 through June 15, 2007. After March 31<sup>st</sup>, you must submit a Reimbursement Claim Form for these expenses through June 30, 2007. Your new card will only have access to you 4/01/2007-3/31/2008 HCSA Election.

TO OBTAIN A REIMBURSEMENT CLAIM FORM FOR MANUAL PROCESSING OF DCSA, HCSA, OR HRA CLAIMS, VISIT [WWW.ICUBA.ORG](http://WWW.ICUBA.ORG) AND SELECT THE OPTION "REIMBURSEMENT CLAIM FORM."



## *The New "Benefit Ready" Card*

All employees who participate in the Dependent Care Spending Account (DCSA), Health Care Spending Account (HCSA), or Health Reimbursement Account (HRA), will receive a new MasterCard® by **April 1, 2007**. Your HRA balance will transfer to your new card automatically.

- March 31<sup>st</sup> will be the final day to use your current MasterCard®. If you attempt to use this card on April 1<sup>st</sup>, your transaction will be declined.
- For your protection, Employees will need to re-register their new MasterCard® on [www.mbicard.com](http://www.mbicard.com). To register, input both your new 16 digit "Benefit Ready" card **and** Employee ID (Social Security Number).
- The MasterCard® will only be shipped to the Employee. IF YOU PREFER A MASTERCARD® FOR YOUR ELEGIBLE DEPENDENTS, PLEASE CONTACT AN ICUBA FLEXIBLE SPENDING SPECIALIST.



## DEFINING YOUR *Accounts*

### DCSA (DCA)

#### Dependent Care Spending Account

- Employee funded account that allows you to designate a specific amount of pre-taxable income to be applied towards **DEPENDENT CARE EXPENSES**. Reimbursements are funded as payroll deposits are made.

### HCSA (FSA)

#### Health Care Spending Account

- Employee funded account that allows you to designate a specific amount of pre-taxable income to be applied toward the purchase of **ELEGIBLE MEDICAL EXPENSES**.
- Employees have access to their entire annual elected amount beginning the first day of the Plan Year.

**BOTH DCA AND FSA FUNDS ARE AVAILABLE ON A USE-IT-OR-LOSE-IT BASIS. FUNDS THAT REMAIN AT THE END OF THE PLAN YEAR ARE FORFEITED**

### HRA

#### Health Reimbursement Account

- Employee funded account that allows pre-tax dollars for eligible medical expenses and COBRA/ retiree/ long-term care insurance premiums.
- Earns interest posted quarterly.
- Balance remaining at the end of the Plan Year will roll over to the next Plan Year as long as you remain enrolled in an active HRA Medical Plan.
- Vesting will occur after 36 months of continuous participation.



## ELIGIBILITY FOR CHILDREN HEALTH COVERAGE

Effective April 1, 2007, ICUBA will cover all dependent (unmarried) children until the end of the calendar year in which the child reaches 25 if the child is dependent upon the employee (and his or her spouse) for support or the child is living in the household or the child is a full-time or part-time student. There will be no more student verification letters. It is your responsibility to inform your employer's HR department within sixty (60) days if the child marries, is no longer dependent on you for financial support, no longer lives in your household, or is no longer a student. Children deemed disabled may be covered beyond the age of 25.

## Better Sleep Tips

- Cut caffeine
- Relax before bedtime
- Exercise at the right time for you
- Keep your bedroom quiet, dark, and comfortable
- Eat right, sleep tight

### Contact an ICUBA Flexible Spending Specialist:

flex@icuba.org  
 P.O. BOX 616927  
 ORLANDO, FL 32861-6927  
 1-866-377-5102 (Toll-Free Phone)  
 1-866-377-5180 (Toll-Free Fax)