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February is American Heart Month



Cholesterol Quick Facts

Cholesterol is found in the bloodstream and in all your body's cells. There are two kinds of cholesterol:

- The "BAD" form of cholesterol is Low-Density Lipoprotein, or LDL. Too much LDL cholesterol can clog the arteries to your heart and increase your risk of heart attack. It is normal to have cholesterol, but when too much LDL cholesterol circulates in the blood, it can slowly build up and clog the arteries that feed the heart and brain.
- The "GOOD" cholesterol is High-Density Lipoprotein, or HDL. The HDL form of cholesterol helps to keep the arteries clear. Studies suggest that high levels of HDL cholesterol reduce your risk of heart attack and stroke.

One of the most important things you can do to take care of your heart is to have your cholesterol measured and take steps to lower your cholesterol levels if they are not ideal. This is especially important if you have ever had a heart attack, angina or other heart problems, or if a close relative such as a parent has had heart disease. If you have high or borderline LDL cholesterol levels, your doctor may prescribe a diet low in saturated fat and cholesterol, regular exercise, and a weight management program if you're overweight. Your doctor may also prescribe medications to lower your LDL cholesterol. Ask your doctor if a low cost generic cholesterol reducing drug is right for you.

Numbers That Count for a Healthy Heart:

- Total Cholesterol – Less than 200 mg/dL
- LDL ("BAD") Cholesterol (There are different goals for each level of risk for heart disease):
 - People at low risk for heart disease – Less than 160 mg/dL
 - People at intermediate risk for heart disease – Less than 130 mg/dL
 - People at high risk for heart disease including those who have heart disease or diabetes – Less than 100 mg/dL
 - People at very high risk for heart disease – Less than 70 mg/dL
- HDL ("GOOD") Cholesterol – Women: 50 mg/dL or higher Men: 40 mg/dL or higher
- Triglycerides – Less than 150 mg/dL

A key point to remember is the lower your LDL cholesterol, the lower your risk. Many risk factors for heart disease, heart attack and stroke can be changed and controlled by making healthier lifestyle choices, so it's important to understand which of these risk factors you have and how you can manage them.

Important Information to Improve Your Health

Healthcare Reform Update

On December 23, 2010 the IRS issued a modification (IRS Notice 2010-59) to the Affordable Care Act (Healthcare Reform) concerning the use of the ICUBA Benefits MasterCard® for the Health Care Spending Account (HCSA) and Health Reimbursement Account (HRA). This modification allows the ICUBA Benefits MasterCard® to be used for over-the-counter (OTC) medicines at pharmacies that sell prescription drugs as long as the following requirements below have been met:

1. Prior to the purchase of the OTC medication, a prescription (for the specific OTC medication) from a licensed physician will need to be presented to the pharmacist
2. The pharmacist will dispense and assign an Rx number to the medication
3. The pharmacy will retain a record of the:
 - a. Assigned Rx number
 - b. Name of the purchaser or name of the person for whom the prescription applies
 - c. The date and amount of the purchase

If the requirements above are met, the ICUBA Benefits MasterCard® may be used to purchase OTC medications at the pharmacy. The ICUBA Benefits MasterCard® will not approve a charge for an OTC medication unless purchased with a prescription at the pharmacy. You may also receive reimbursement for an OTC medication with a prescription by filing a claim on-line (or printing a claim form) at <http://icubabenefits.org> (do not include the www).

Walgreens Health Initiatives (WHI) has great news for you!

The Affordable Care Act (Healthcare Reform) mandated coverage and elimination of cost sharing for preventive services for group health plans and insurers. ICUBA and WHI have partnered to provide to you at no cost, certain generic preventive Over-the-Counter (OTC) medications based on the United States Preventive Services Task Force (USPSTF) recommendations. Beginning April 1, 2011, the generic preventive OTC medications listed below will be covered as part of your pharmacy benefit with **ZERO Dollar copay!** Simply bring your physician's prescription for the medication along with the generic medication being prescribed to the pharmacy counter. The pharmacist can process the medication through your WHI pharmacy benefit. Below is a description of the preventive OTC medications that will be covered. Only generic versions of these medications will be covered, and a prescription is required:

- **Iron supplementation** for babies
- **Prenatal vitamins or folic acid** for all women planning or capable of pregnancy
- **Oral fluoride supplementation** for children
- **Aspirin** for adults

If you have questions about your prescription medication coverage, please contact the Walgreens Customer Care Center toll free, 24/7 at 800-492-2507. We appreciate the opportunity to continue to serve your prescription medication needs and to help you better manage your health.