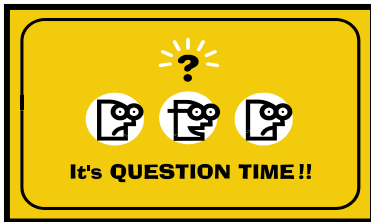


Open Enrollment 2007



IN THIS ISSUE:

OPEN ENROLLMENT FOR THE APRIL 1, 2007 THROUGH MARCH 31, 2008 PLAN YEAR

Q: IF I AND MY FAMILY CHOOSE TO REMAIN IN THE SAME ICUBA MEDICAL PLAN FOR THE APRIL 1, 2007 THROUGH MARCH 31, 2008 PLAN YEAR DO I NEED TO RE-ENROLL?

A: No. However, in order to participate in the Health Care Spending Account and/or Dependent Care Account options, you will need to enroll.



Q: WHAT ARE THE CHANGES FOR THE NEW PLAN YEAR?

- 1)** Effective April 1, 2007 you will **NO LONGER** be required to meet your deductible under the Risk Reward Plan for IN-NETWORK:
- Speech Therapy
 - Physical Therapy
 - Occupational Therapy
 - Spinal Manipulations

YOU AND YOUR FAMILY WILL STILL BE RESPONSIBLE FOR YOUR CO-INSURANCE AND SUBJECT TO ALL OTHER PLAN RULES.

- 2)** Effective April 1, 2007 ALL ICUBA Medical Plans will implement Soft Generic Substitution Rx Coverage. Many brand name drugs are available in generic, which are just as effective (see December Newsletter) but less costly. If your physician prescribes a brand name drug that is available in generic form, and:

- ▶ Your physician requires that only the brand name may be used – you will receive the brand name drug at retail for a co-pay of \$25 or \$50 and at mail order for a co-pay of \$50 or \$100; or
- ▶ Your physician approves of a generic substitution to be allowed – you will receive the generic drug substitution at retail for a co-pay of \$10 and at mail order for a co-pay of \$20. If you insist on still receiving the brand name drug under this instance, you must pay the difference between the cost of the brand name drug and the generic co-pay.

- 3)** Effective April 1, 2007 ICUBA will introduce a new quality guideline to ensure that certain prescription drugs are administered according to Food and Drug Administration (FDA) requirements. (FDA requirements can be found on the insert you receive with the drug.)

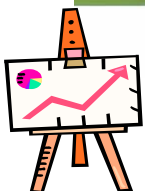
Sometimes a medical provider will prescribe the following drugs in a way other than described on the FDA required insert:

- **Migraine medications** such as *Amerge®*, *Axert®*, *Frova®*, *Imitrex®*, *Migranal®*, *Zomig®*, *Maxalt®*, or *Relpax®*
- **COX II inhibitors** such as *Celebrex®*
- **Proton Pump Inhibitors** such as *Nexium®*, *Prilosec®*, *Protonix®*, *Prevacid®*, *Zegerid®*, *Omeprazole®*, or *Aciphex®*
- **Oral antifungal agents** such as *Lamisil®* or *Sporanox®*
- *Singulair®*, *Accolate®* or *Zyflo®*
- *Strattera®*
- *Subutex®* or *Suboxone®*

If this occurs your retail or mail order pharmacist will receive an onscreen computer message requesting that your medical provider contact Blue Cross Blue Shield clinical staff to determine if your medical condition warrants that you receive the prescription drug. Otherwise, your prescription drug will be filled according to FDA requirements.

**If you have questions you may contact Member Services at 866-470-2963 for further information.*

- 4)** The PPO 90 is no longer an enrollment option. Employees (and families) currently in the PPO 90 may stay enrolled April 1, 2007 through March 31, 2008; however, EFFECTIVE APRIL 1, 2008 NO ONE MAY ENROLL IN THE PPO 90 PLAN.



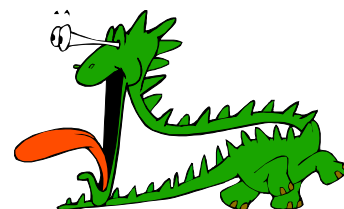
Q: WHY ARE PREMIUM RATE INCREASES MORE THAN LAST YEAR?

A: Several factors help contribute to rate increases:

- ▶ Costs on an annual per person basis (ICUBA covers around 10,000 people) rose 32%

Per Person Per Year Cost	2005	2006
	\$2,381	\$3,149

- ▶ The Per Person Cost rose 70% for the 45-64 year old age group. 37% of all people covered by ICUBA are in this age bracket.
- ▶ The number of high-cost claimants incurring costs over \$100,000 tripled from last year.
- ▶ In patient hospital admissions rose from 52 per 1000 to 73 per 1000, or 40%.
- ▶ After adjusting for population growth, ICUBA spends \$70,000 more per month on prescription drugs this year than last year.
- ▶ Although almost 4 in 5 people stayed at their same health level from last year, 15% declined, and only 6% improved.



Q: WHAT CAN I DO TO KEEP MY HEALTH EXPENSES DOWN?

A: By participating in the following ICUBA programs, you may receive assistance in getting the right care at the right place at the most effective cost.

- ▶ Use the information at www.mybenefitshome.com to better understand your health and to research quality options for prevention and treatment including Lifestyle Improvement Programs for weight control, smoking cessation and work/life balance.
- ▶ Call Blues On Call™ 24 hours a day for education and support services at 888-258-3428. Use this service especially when you are scheduled for a hospital stay or extensive outpatient services.
- ▶ Use your Employee Assistance Program for confidential resources regarding day-to-day life activities (e.g., moving, family, legal, financial, stress, etc.) Visit www.magellanhealth.com or call 800-416-0835 for up to six free counseling sessions per issue per Plan Year (04/01-03/31).
- ▶ Ask your physician if you can use a generic drug or over-the-counter medication.
- ▶ Know your own health measurements and how they impact your overall health (blood pressure, weight, cholesterol, blood glucose)
- ▶ If you are an expectant mother, earn a \$25 incentive by completing a Maternity Wellness Profile. Contact Blues on Call by phone at 888-258-3428 to request a Maternity Wellness Profile by mail, then complete it and mail it back to Blue Cross Blue Shield.
- ▶ Continue to use the Wellness Benefits that ICUBA covers at 100% of the total cost for the following in network services:

- ✓ Blood Stool tests
- ✓ Bone Mineral Density test (*one per year April 1 – March 31*)
- ✓ Colonoscopy or Sigmoidoscopy (*one per year April 1 – March 31*)
- ✓ Echocardiograms and Electrocardiograms
- ✓ General Health Blood Panels
- ✓ Immunizations (adult and pediatric)
- ✓ Mammograms (both routine and diagnostic)
- ✓ PAP tests
- ✓ PSA tests
- ✓ Urinalyses
- ✓ Venipuncture services



If you have been charged for any of these services, contact Blue Cross Blue Shield at 866-470-2963 so that we may refund you any out-of-pocket expenses you may have incorrectly incurred.