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\$\$\$\$ COST CUTTERS: Tips You Should Know \$\$\$\$

www.bcbsfl.com/myblueservice

The following suggestions should help You reduce health care expenses:

When planning for a surgery or treatment, call Blue Cross Blue Shield Care Consultants at 1-800-955-5692, option 5. You can save hours and expense by using the Blue Cross Blue Shield team of experts to help make the right decisions about Your care.

Stay in-network. Discounted rates with doctors, hospitals and other providers ensure You pay less. Plus, claims are filed on Your behalf and prior authorization is obtained for certain services.

For non-emergency situations, **try using an in-network urgent care center rather than the ER** to save time and money. You can check the online provider directory at MyBlueServiceSM for a list of care centers in Your neighborhood.

Use **Quest Diagnostics** for 100 percent coverage on doctor requested lab services.

Use **independent (free standing) imaging centers** when seeking an MRI, CT, PET scan or nuclear cardiology service. Providers in the Blue Cross Blue Shield network will automatically request an authorization. If Your doctor is out-of-network, You will be responsible for ensuring Your doctor obtains an authorization.

Go generic on prescription medications and compare prices. Co-pays for 30-day supply is only \$5 and \$10 for 90-day supply at retail or mail order.

Get preventive check-ups. The following preventive benefits are 100% covered with no limitations of frequency or requirements for age, gender, or symptomatic conditions: Colorectal screenings, Bone Mineral Density tests, Colonoscopies and Sigmoidoscopies, Echocardiograms and Electrocardiograms, General Health Blood Panels (including glucose and lipid panels), Immunizations (adult and pediatric), Mammograms, PAP tests, PSA tests, Urinalysis, Venipuncture services, and ALL lab tests.

Talk to a nurse or health coach for general health concerns. Free access to these experts is available 24/7 through Health Dialog[®] by calling 1-877-789-2583.

Save 20 to 60 percent with **member-only discounts on health products and services** for vision, hearing, and weight loss programs.

Use **MyBlueServiceSM** to find benefits and claims information. New tools and information to help members stay healthy, and save money, are added regularly.

All prescribed **One Touch Brand Meters, lancets, strips and Novofine[®] needles** are covered at NO cost for covered people with diabetes.

Take advantage of **Employee Assistance Program (EAP)** for family issues, stress, depression, eating disorders, work issues, and financial problems. The EAP is available to all employees and all people living in the employee household. Call MNet at 877 398-5816 for up to 6 free face to face visits per presenting issue per plan year.

Use the **Walgreens Rewards Program** card to receive cash rewards each time You purchase a Walgreens brand product at a Walgreens retail store or online. For every Walgreens brand product purchased, 5 percent of the pre-tax amount is instantly credited to Your card for use on future purchases.

Important Information to Improve Your Health

Health Care Reform

The Patient Protection and Affordable Care Act (PPACA), also known as HEALTH CARE REFORM, requires that effective January 1, 2011 the ICUBA MasterCard® may not be used for over-the-counter (OTC) medications reimbursed through the Health Care Spending Account (HCSA) and Health Reimbursement Account (HRA).

Q. When did this occur and how will it affect me and/or my family?

A. PPACA was signed into law on March 23, 2010. Effective January 1, 2011, PPACA requires that all OTC medications eligible for reimbursement must be accompanied by a doctor's prescription and a reimbursement request (claim form). OTC medications would no longer be purchased using the ICUBA MasterCard®.

Q. What are OTC medications?

A. OTC medications include item categories such as pain relievers, acid controllers, allergy/sinus, digestive aids, cough/cold/flu, anti-fungal/anti-itch, bandages, laxatives/anti-gas, rash ointment and creams.

Q. Are there any OTC items that will not require a doctor's prescription after January 1, 2011?

A. Contact lens solution and hearing aid batteries will continue to be eligible for reimbursement. In addition, insulin that is currently purchased without a prescription will be eligible for reimbursement. However, the ICUBA MasterCard® would no longer be accepted as payment after December 31, 2010, and a manual claim form would be required for reimbursement.

Q. Where can I get a claim form?

A. The claim form is accessible by logging onto <http://icubabenefits.org>.

Q. How do I submit a claim for reimbursement?

A. ICUBA has made significant improvements to the website at <http://icubabenefits.org> in order to make the filing of manual claim forms easier. You may file the claim form on line, or print it out and fax it, scan it or mail it to ICUBA. You will receive an e-mail confirmation that reimbursement has been approved. Remember that the quickest way to receive reimbursement and to hold down postal costs is to have the reimbursement deposited directly into your bank account. This has also been made easier through the website. Please remember to scan in the doctor prescription with your claim form for faster claim processing.

Q. What will happen if I try to use my ICUBA MasterCard® at the cash register for OTC medication purchases?

A. After December 31, 2010, the ICUBA MasterCard® will decline these purchases at the point of sale.

Q. What if I planned on spending my HCSA election on OTC purchases when I made my election at Open Enrollment?

A. Your HCSA election amount cannot be changed after Open Enrollment unless you have a Qualified Status Change (e.g., marriage, birth, adoption, etc.) which is defined in the FSA Plan Document, accessible on <http://icubabenefits.org>. That means your HCSA election will stay in effect until March 31. You may either purchase all of your OTC medication planned purchases with the ICUBA MasterCard® before December 31, 2010, or see your doctor in order to obtain a prescription after January 1, 2011, pay out of pocket for the purchase and submit a claim form.

Q. Does this mean that I can no longer use my ICUBA MasterCard® for my pharmacy prescription?

A. No, prescription drug reimbursement will not be affected by this change, and the ICUBA MasterCard® will still be able to be used at the pharmacy for prescriptions.

Q. What should I do if my ICUBA MasterCard® denies my pharmacy prescriptions once the change takes place?

A. After December 31, 2010, pharmacies currently eligible to accept the ICUBA MasterCard® may be denied because of this change. If this happens for prescription drugs please call 1-866-377-5102 to let us know and ICUBA will attempt to reauthorize the pharmacy to accept the ICUBA MasterCard®.

Q. Does this mean that after December 31, 2010 I may not submit a reimbursement request for OTC medications that were purchased before January 1, 2011?

A. No, employees may continue to submit reimbursement requests for OTC medications after December 31, 2010 providing the items were purchased prior to January 1, 2011 and are filed timely.

Q. Will PPACA affect other purchases with my ICUBA MasterCard®?

A. PPACA will not affect the use of the ICUBA MasterCard® (or manual claim submission) for other eligible medical expenses such as office co-pays or coinsurance, eye glasses, orthodontia, and other eligible expenses.