



Reminder- Use your HCSA/ FCSA Funds before June 15th!

For elections made for the 4/1/06-3/31/07 Plan Year, claims must be incurred on or before June 15th.

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Direct Deposit Available for HRA/ HCSA Claims

Rather than waiting for a check, ICUBA can deposit your claim reimbursement directly into your Bank Account.

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Bothered by Those Pesky Receipt Requests?

Mark your re-occurring expenses on the initial receipt request.

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HCSA/ DCSA

1. You are able to use your current HCSA fund for (eligible) medical expenses acquired during the period of April 1, 2006 - June 15, 2007. You are required to file a paper claim form for expenses made after April 1, 2007. You will have until June 30, 2007 to submit your paper claims.
2. The paper Reimbursement claim form can be found on www.icuba.org.
3. If you need your account balance for the prior plan year, please email us at flex@icuba.org. Make sure you use all HCSA current year funds before June 15, 2007.
4. You will receive a **new** MasterCard® for the upcoming plan year for your new HCSA and/or HRA (Health Reimbursement Account). If you have a HRA, your available balance will automatically rollover to your new card.
5. The new MasterCard® will be sent to the **employee only**. If a MasterCard® is needed for your eligible dependent(s), Please contact the Flex Administration at 1-866-377-5102 or e-mail us at flex@icuba.org.
6. Effective April 1, 2007, information from the previous plan year will no longer be available on the www.mbicard.com website. If your account is registered for online viewing (www.mbicard.com), please re-register with your new MasterCard® number.

WHY WAIT FOR A CLAIM TO BE REIMBURSED?

Have you been frustrated waiting for your claim check to be received in the mail?

Email [Flex@icuba.org](mailto:flex@icuba.org), and we will send you a direct deposit form. Upon completion, ICUBA will ACH funds in your account each time you file a claim.

DO YOU HAVE RE-OCCURRING EXPENSES THAT YOU ARE USING YOUR MASTER CARD® HEALTH DEBIT CARD FOR?

If you are bothered by receipt requests, please make sure to check the box advising that your claim is a re-occurring expense? Remember, we adjudicate on dollar amount, so your claim cost should match the prior claim you provided substantiation for. You can omit requests for receipts by using Wal-Mart or Walgreens for your eligible medical expenses. By the end of 2007, all retailers accepting a Health Debit Card will be required to auto-adjudicate purchases.

Mind and Body Health: Did You Know?

Many Americans are learning more about the connection between good mental health and good physical health. The following are just a few statistics that prove when it comes to your body, your mind really matters.

Mind/Body Health

Psychological studies show that your mind and your body are strongly linked. As your mental health declines, your physical health can wear down, and if your physical health declines, it can make you feel mentally "down." A positive outlook can help keep you healthy.

Did You Know? Behavior and Health

- 80 percent of Americans say that during the past few years they have become more aware of how their mental health and emotions can affect their physical health (APA 2005).
- Two-thirds of all office visits to family physicians are due to stress-related symptoms (American Academy of Family Physicians).
- 43 percent of all adults suffer adverse health effects from stress ("The Stress Solution: An Action Plan to Manage the Stress in Your Life", Lyle H. Miller, Ph.D., and Alma Dell Smith, Ph.D.).
- 93 percent of Americans say that perceptions, thoughts, and choices affect physical health (APA 2005).
- 58 percent of Americans believe that one can't have good physical health without good mental health (APA 2005).
- High levels of hostility have been found to predict heart disease more often than high cholesterol, cigarette smoking, or obesity (Health Psychology, November 2002).
- Men high in optimism were less than half as likely to develop heart disease than were the more pessimistic men (Veterans Administration Normative Aging Study).
- 64 percent of Americans said they are taking steps to reduce the level of stress in their lives (APA 2005).
- More than 1/3 of Americans say they have had an illness that was primarily caused by stress (APA 2005).
- 86 percent of respondents to a 2005 APA survey on the mind/body connection said that a comprehensive physical exam should include some discussion of their emotional state and well-being.
- Employees receiving mental health counseling lowered the usage of medical insurance by 31 percent (Group Health Association).

ICUBA Employee Assistance Program 1-800-416-0835

Additional information, self-help tools and other resources are available online at www.MagellanHealth.com. Or call us for more information, help and support. Counselors are available 24 hours a day, seven days a week to provide confidential assistance at no cost to you!



