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IMPORTANT NEWS REGARDING YOUR ICUBA MASTERCARD®

Your ICUBA MasterCard® just got smarter. Effective July 1, 2009, you will not need to submit receipts for eligible medical supply purchases at almost all drug stores and pharmacies. These transactions will be automatically substantiated at the point of sale.

Effective July 1, 2009, the IRS will require all drug stores and pharmacies to adopt automatic substantiation standards or prove that 90% of its store's gross receipts are for eligible purchases (90% rule) in order to accept Your ICUBA MasterCard®. If a drug store or pharmacy does not adopt these standards or meet the 90% rule, Your ICUBA MasterCard® will be rejected. You may still submit a hard copy claim of eligible purchases for reimbursement.

ICUBA has identified those drug stores or pharmacies that You are using that have not yet met IRS requirements. A letter is being sent to these stores advising them of these new rules and directing them to a website so they may take the initiative to become compliant so that you may be able to continue to use your ICUBA MasterCard® at these stores.

After June 30th, your ICUBA MasterCard® will only be accepted at stores that are in compliance with automatic substantiation or the 90% rule. If you are using one the merchants identified as non-compliant, you will receive a letter this month advising you of such. If you prefer to look up your drug store or pharmacy to see if they are in compliance, please logon to <http://www.sig-is.org/en/index.asp>. All major stores in the U.S. have complied with the IRS automatic substantiation requirements. Some smaller stores may not be in compliance.



ICUBA MasterCard®
HRA/HCSA/DCSA Administrator
Web: <http://icubabenefits.org>
Customer Service: 866 377-5102
E-mail: benefitsadministration@icuba.org

**Remember to check your ICUBA MasterCard®
balance at
<http://icubabenefits.org>**

Remember To File Your Medical Claims on a Timely Basis

In order to be reimbursed for a medical or prescription drug claim under an ICUBA Plan, the claim must be submitted for reimbursement within one year of the date of service. If you are going to an In-Network Provider, the provider is responsible for timely claim filing and you should not be held responsible. If you receive a bill from an In-Network Provider after one year from the date of service, please call Blue Cross Blue Shield at 1-800-664-5295 and they will contact your Provider. If you are seeing a Non-Network Provider, then you will be responsible for the timely filing of the claims.

Important Information to Improve Your Health

JUNE IS HOME SAFETY MONTH



There's no place like home! It's where most of us feel the safest, yet one-third of all unintentional injuries occur in the home. The most common unintentional injuries in the home are due to falls, poisonings, fires, and burns.

This month make it a point to make your home as safe as possible by taking steps to eliminate or reduce the risk of hazards in your home. Things you can do:

Minimizing Falls

- Turn up the lights. Make sure there is plenty of light at the top and bottom of the stairs, nightlights in bedrooms, halls, and bathrooms, and have a flashlight readily accessible.
- Have handrails on both sides of the stairs.
- Avoid throw rugs at the bottom and top of stairs.
- Avoid placing things on stairs.
- Have a grab bar by the toilet and in the bath or shower.
- Have a non-slip mat in the shower or tub.
- Wipe up spills promptly.
- Use baby gates at the top and bottom of stairs with babies or toddlers in the house.



Avoiding Fires and Burns

- Set your water heater at 120 degrees Fahrenheit or below.
- Have smoke alarms on every level of your home, particularly in or by each bedroom.
- Check smoke alarms monthly and replace batteries in smoke alarms at least annually.
- Develop a fire emergency plan that includes 2 ways out of every room and a place to meet outside, and then practice it.
- Stay near the stove when cooking and do not leave the stove or oven on when leaving the home.
- Turn pot handles away from the front of the stove so children cannot grab them.
- Never leave candles burning unattended in a room.

Preventing Poisonings

- Lock up all medications.
- Keep poisons up high and out of reach of children and animals (this includes cleaning products, paints and fertilizers). If you aren't sure, check the label for warnings.
- Have heaters, stoves and fireplaces serviced annually.
- Install a carbon monoxide (CO) gas alarm.
- Keep the Poison Control Hotline number (1-800-222-1222) on or near every phone.