



Open Enrollment News
ICUBA completes a successful 5th annual open enrollment season.
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Health Reimbursement Accounts (HRA)
Employers continue to generously fund HRA. The first group of employees vests in their HRA with 36 consecutive months of participation.
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Maternity Incentive
Receive a \$25 Incentive for completing a Maternity Health Risk Appraisal through Bloes on Call.
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Open Enrollment Goals Met: Savings To You And Your Employer

Open Enrollment Success

More than 7900 employees from 10 colleges and universities participated in this year's ICUBA Open Enrollment for health benefits available April 1, 2007 through March 31, 2008.

- The average monthly premium collected by ICUBA for medical insurance increase from \$2.93 million to \$3.1 million. After adjusting for the 2% increase in the number of employees enrolled in ICUBA medical plans as the result of Open Enrollment, this amounts to an average increase in medical premiums of only 4%. In other words, while average Florida employers/employees saw their average monthly medical premiums increase by 10-12%, ICUBA employers/employees medical premiums increase by about a third of the average Florida employer/employee annual rate increase.
- As the chart to the right shows, the number of enrolled employees in the PPO 80 decreased, and increased for the PPO 70 and Risk/Reward Plans. In other words, more employees are participating Consumer Directed Health Plans.

Health Reimbursement Accounts

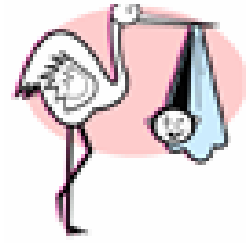
Another Open Enrollment Success

- The number of employees participating in Medical plans with an employer sponsored HRA increased from 4,980 to 5,673 as a result of Open Enrollment.
- Monthly employer contributions increased from \$376,829.10 to \$518,677.82 per month after Open Enrollment.
- **Vesting**
 If you have an HRA eligible health plan for 36 consecutive months, you are vested. This means that you will have access to HRA balance upon employment separation or health plan change to a non-HRA Medical Plan. If you are vested and do not participate as an active employee in a medical plan with an HRA, there is a \$10 monthly administrative fee deducted from your HRA account.

Number of Employees Enrolled

Medical Plan	Month Before Open Enrollment	After Open Enrollment
PPO 80	1,941	1,043
PPO 70	2,171	2,557
Risk/Reward	2,294	2,918

Expecting?



ICUBA is proud to offer generous Maternity Benefits

During your pregnancy, you may continue to receive follow-up care which includes:

- Prenatal Visits
- Medically Necessary and Appropriate Sonograms
- Delivery
- Postpartum Care in Hospital
- Newborn Care in Hospital

MATERNITY PERSONAL WELLNESS PROFILE INCENTIVE

Any person on the ICUBA Health Plan who is pregnant may call Blues on Call™ 1-888-BLUE-428 and ask to complete a Maternity Wellness Profile. Mail the Maternity Wellness Profile back to BlueCross BlueShield, and you will receive a \$25 incentive within 45 days of receipt. The incentives will be distributed as a one time \$25 deposit to your current HRA account. If you do not have an HRA account, you will receive a onetime \$25 gift card for eligible medical expenses from DrugSourceInc.com.

You may also visit www.mybenefitshome.com. After signing in, click on the tab "your health" located towards the top of the screen. Then, on the left-hand side of the screen select "pregnancy questionnaire." Print and fill the forms then mail them to the address indicated in the blue shaded box.

