

<p>Wellness Benefits</p> <p>Learn about the array of network preventive diagnostic services covered at no cost to you.</p> <p>PAGE 1</p>	<p>Routine Healthcare</p> <p>A story in the headlines brings out the importance of preventive care.</p> <p>PAGE 1</p>	<p>Hospital Assessments</p> <p>A brief tour through the online <i>HealthcareAdvisor</i> tool.</p> <p>PAGE 2</p>	<p>Health Provider Info</p> <p>A contact list for health providers <i>BlueCross BlueShield</i>, <i>SafeGuard</i>, and ICUBA.</p> <p>PAGE 2</p>
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CARD TROUBLE?

- Q:** Only I have received my new plan year Mastercard®, what about my spouse or dependent's card?
- A:** The new Mastercard® was sent to primary cardholders only. Additional cards must be requested either via e-mail (flex@icuba.org) or by calling a Flexible Spending Administrator at 1-866-377-5102.
- Q:** Are you annoyed by receipt requests when you use your Mastercard® for over-the-counter purchases?
- A:** Use your Mastercard® at Walgreens or Wal-mart for over-the-counter medications and you do not need to substantiate these expenses. The substantiation takes place at the point of sale and only FSA approved items may be purchased.



WELLNESS BENEFITS

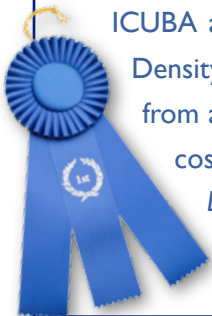
ICUBA understands the importance of preventive care. ICUBA invests in their members by providing enhanced benefits, paying 100% of total costs for the following network services:

- ➔ Blood Stool tests
- ➔ Echocardiograms
- ➔ Electrocardiograms
- ➔ General Health Blood Panels and Lipid Panels
- ➔ Immunizations (adult & pediatric)
- ➔ Mammograms (routine & diagnostic)
- ➔ PAP tests
- ➔ PSA tests
- ➔ Urinalyses
- ➔ Venipuncture services

ICUBA also covers one Colonoscopy or Sigmoidoscopy and one Bone Mineral Density test per plan year (April 1st-March 31st). All related charges resulting from a colonoscopy, such as anesthesiology, facility, etc., are also covered at no cost to you. If you have been charged for any of these services, contact *BlueCross BlueShield* at 1-866-470-2963, so that we may refund you any out-of-pocket expenses you may have incorrectly incurred.

The Importance of Preventive Care

North Carolina football coach Butch Davis (above) was diagnosed with cancer through a routine dental exam. Davis, 55 years old, was unaware of the cancerous growth prior to his dental visit. The growth was removed and biopsy diagnosed it as non-Hodgkin's lymphoma. Further examinations verified that the cancer had not spread but he is currently undergoing chemotherapy as a precaution.



HOSPITAL ASSESSMENTS

BCBS's Mybenefitshome.com is now featuring *HealthcareAdvisor*. This online medical search engine allows you to search for hospitals in your area, research their experience with specific procedures or other types of services. The *HealthcareAdvisor* is user-friendly, provides detailed information on over 5,000 hospitals and over 100 common conditions, and is the best way to empower your family with accurate information about a medical condition or procedure. Decide what is important to you - like experience, reputation, results of care- and *HealthcareAdvisor* shows you how hospitals in your area measure up.

Choose "Choose Providers" tab, then select Hospital and Physician Quality

Welcome, Mark Weinstein

Choose Providers

My benefits home wants to help you have a greater hand in your health by helping you choose health care providers who are right for you. Whether you want to find information on doctors, hospitals and other health care providers or locate a pharmacy near you, My Benefits Home has the tools and resources to make it easier for you.

Choose Provider Information: Choose a provider based on location and specialty.

Hospital and Physician Quality Resources - NEW! Which hospital is best for you? Which provider has more experience in treating your medical condition? Locate hospitals in your area and compare factors that are important to you. Review and compare provider experience and outcomes related to your specific condition and treatment.

Find a Pharmacy: It's easy to find a network pharmacy near where you live or work with this convenient online directory.

Quick Resources

- Find a Provider
- Find a Pharmacy
- Drug Formulary (Covered Drugs)
- View Your Claims
- Request ID Cards
- View Your Benefit Booklet(s)
- Change Site Preferences
- E-Delivery Options

We're looking for your opinion on our new Web site design. Click here to share your thoughts

After agreeing to Terms & Conditions, click on Find and Compare Hospitals

HealthcareAdvisor™

Start | Health Topics | Hospitals | Physicians | Tools & Resources | Close Window

Search the Healthcare Advisor™

Search the Healthcare Advisor™ for a wealth of resources to help you make better health care decisions.

Hospitals

Find and Compare Hospitals (By Procedure)

Search for hospitals in your area. Research their experience with specific procedures or other types of care.

Physicians

Find and Compare Physicians

Search for Physicians in your area, and compare Physician Profiles for each.

Tools & Resources

Questions to Ask Your Doctor

Be prepared to discuss your situation with your healthcare provider.

Medical Encyclopedias

Research articles from a large illustrated medical encyclopedia. Use the Search function or browse the Medical Encyclopedia.

Select a search type, through example we select by procedure, click Start

HealthcareAdvisor™

Start | Health Topics | Hospitals | Physicians | Tools & Resources | Close Window

Find and Compare Hospitals

Find and Compare Hospitals: First select the type of search you would like to conduct:

Choose Search Type

- Find the Best Hospitals for Me for a Procedure or Type of Care:** Find and compare hospitals based on factors important to you, including experience with the type of treatment you need. **Start**
- Find Specific Hospitals:** Search for hospitals by name, city, and state. Get a General Information Profile: **Start**
- Find Hospitals Near Me:** Search for hospitals by zip code and search radius. Get a General Information Profile: **Start**

Quick Survey

Would you recommend this information to a friend?

Yes No Unsure **Submit**

Select a procedure, select Next Page

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Choose Comparison Topic

Choose a major Health Topic Area from the list below:

- Accidents and Injuries
- Adolescent Health
- Allergies and Asthma
- Bone, Joint and Muscle
- Brain and Nervous System
- Cancer
- Children's Health (Pediatrics)
- Digestive/Gastroenterology
- Ear, Nose and Throat
- Infectious, Nutritional and Metabolic
- Geriatric (Senior) Health
- Gynecology (Female Reproductive System)
- Heart and Circulatory System
- Kidney and Urinary Tract
- Maternal and Childbirth
- Men's Health
- Respiratory, Pulmonary and Lung
- Transplants
- Women's Health

Quick Survey

Would you recommend this information to a friend?

Yes No Unsure **Submit**

Choose Search Type

Choose Comparison Topic

Narrow the search with specifics

Find and Compare Hospitals

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Choose Comparison Topic

Choose a Procedure or Type of Care from the list below. This Topic will be used to prepare a list of hospitals best for you, based on factors you choose as being most important.

- Bone Marrow Transplant
- Cancer Surgery
- Colelctomy
- Esophagectomy
- Hysterectomy
- Lymphoma/Leukemia
- Mastectomy and Breast-Conserving Surgery
- Ovarian Cyst Removal
- Ovary/Fallopian Tube Removal
- Pancreatic Cancer Surgery
- Prostatectomy

Quick Survey

Would you recommend this information to a friend?

Yes No Unsure **Submit**

Next Page >

Assess the most important factors regarding a facility and the given the procedure in question.

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Comparison Topic: Cancer Surgery

There are a lot of things to consider when choosing a hospital. Here, we give you a way to make the best decision for you, based on what's important to you. We'll show you the hospitals within the distance you select, sorted according to how well each hospital matches your preferences.

To help you get started, we have provided recommendations from our panel of doctors. You can change or add to them as you wish.

Best Match Factors	Not selected	How Important? (Low-Med-High)
Hospital Clinical Quality and Experience	<input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
Treated more patients	<input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
Had fewer patients with complications	<input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
Had fewer patients with infections	<input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
Hospital Reputation	<input checked="" type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
Public perception	<input checked="" type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
Is an accredited (certified) facility	<input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
Hospital Characteristics	<input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
Is a teaching hospital	<input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
Primarily treats children	<input checked="" type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
Has many high technology services	<input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>

Quick Survey

Would you recommend this information to a friend?

Yes No Unsure **Submit**

Contact ICUBA

P.O. Box 616927

Orlando, FL 32861-6927

Toll-free Phone: 866-377-5102

Toll-free Fax: 866-377-5180

E-mail: flex@icuba.org

Health Provider Contact List

Blue Cross Blue Shield of Florida

Medical PPO, BlueCard

Online Access: www.mybenefitshome.com

Member Service/Benefit Questions: Call 1-866-470-2963

Mailing Claims: Claims

P.O. Box 3355

Pittsburgh, PA 15230-3355:

Blues On Call, 24 hour Health Coach: Call 1-866-258-3428

SafeGuard

Dental & Vision

Online Access: www.safeguard.net

Customer Service: Call 1-800-880-1800 or

E-mail web.cust.serv@safeguard.net

Mailing Claims: Safe Health Life Insurance Company

P.O. Box 30930

Laguna Hills, CA 92654-0930