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### When You or Your Dependent Are Sick, Knowledge is Power!

There are thousands of health-oriented Web sites, medical blogs, and doctor-based television and radio programs which means You have more opportunities than ever to take care of Your Medical Care.

Whether You are trying to make sense of the latest health news or You have a diagnosis of a serious illness, the basic rules of health research are the same. From interviews with Doctors and Patients, The New York Times reports that there are important steps to take in searching for medical answers:

- **Determine Your Information Personality:** Ask Yourself just how much information You can handle. Do not scare or overwhelm yourself but take in as much information about Your condition that You are comfortable with.
- **The Goal is to find an M.D., Not Become One:** Often patients begin a medical search hoping to discover a breakthrough or miracle cure. Even the best medical searches do not give the answers. The idea is to find a quality provider who has successfully performed services that You are seeking.
- **Keep Statistics In Perspective:** Patients researching their health often come across frightening statistics. Statistics can give You a sense of overall risk, but shouldn't be the deciding factor in Your care.
- **Don't limit Yourself to the Web:** If you have Questions, Call Health Dialogue <sup>SM</sup> - A 24-hour health care assistance number for access to nurses who provide health education and support services is 1-877-789-2583.
- **Tell Your Doctor About Your Research:** Often Patients begin a health search because their own doctors don't seem to have the right answers. ICUBA and Blue Cross Blue Shield of FL (BCBSFL) are here to assist! Also, feel free to get a second opinion before having a procedure. The [www.bcbsfl.com](http://www.bcbsfl.com) website is complete with information.

Source of Information*	Level of Trust (%)			
	A lot	A little	Not at all	Don't Know
Own Physician	80	16	3	1
Medical University	66	28	4	2
Local Hospital	54	36	8	2
Family Member or Friend	46	45	8	
Government Regulator or Web site	26	49	21	3
Health Insurer, Health Plan, or Employer, including Web site	22	58	16	3
Website not sponsored by government or Health Plan	15	53	27	4
Media Story or Report	12	67	19	1
Advertisement	9	58	32	1

\*SOURCE: Social and Science Systems Survey of Consumer Attitudes Toward Technology, April/ May 2008

# Important Information to Improve Your Health

## New Year Health Plan Considerations

Your Medical/ Prescription Plan as well as Your Dental and Vision Plans run from April 1- March 31 each year. During February and March, Your employer will be offering You the opportunity to make changes to Your Benefits Plans. The choices You make during Open Enrollment will remain in effect until the next plan year. You may change Your elections during the Plan Year only if you experience a Qualified Status Change and provide notification within 31 days of the Event such as:

- Marriage, Divorce or Legal Separation
- Death of a Spouse or other dependent
- Birth, adoption, or guardianship (including foster care) of a child
- Dependent's eligibility changes due to age, marital status or employment
- You or Your Spouse experience a change in work scheduled (e.g., from full to part-time status) that impacts Your benefit Eligibility
- Your Spouse Employer's contributions toward the other coverage terminates or changes significantly

Your Employer's benefits website will have specific information as to when Your school's Open Enrollment period will begin.

- All ICUBA Medical/ Prescription Drug Plan Designs remain the same for the April 1, 2009- March 31, 2010 Plan Year.
- Remember to verify that Your Provider participates in the network for the Plan You Choose (PPO Network Blue for Blue Options, PPO Blue Choice for all other Plans).
- You can remain in the same Plan without having to make an active election.
- You must enroll if you wish to participate in a Flexible Spending Account\*.
- There are new Dental and Vision Plan offerings; Look for details in the February Newsletter and at the Open Enrollment meetings.

\*As mentioned above, You must make an active election each Plan Year to Your Health Care Spending Account (HCSA) or Dependent Care Spending Account (DCSA). Use the ICUBA website (<http://icubabenefits.org>) to carefully estimate the amount that You will want to contribute by logging on the Predictive Modeling Tool. It is important to closely estimate the amount that You will need because at the end of each Plan Year, any unused funds are forfeited.

When You enroll in the HCSA or DCSA, You will receive an ICUBA MasterCard® Health Debit Card that You will use at the Point of Sale to pay for eligible health expenditures or dependent care expenses. Internal Revenue Service rules allow You to contribute to Your Account(s) through payroll deductions on a pre-tax basis, before Federal Income Tax, Social Security and Medicare taxes are deducted, reducing Your taxable income.

Your employer may contribute to a Health Reimbursement Account (HRA) each month, depending on Your Medical Plan Election. Your HRA reimburses You for eligible health care expenses such as deductibles, co-pays, dental and vision care as well as other eligible expenses not covered by Your Plan. The funds in Your Account earn interest on a quarterly basis. Unused funds roll over tax-free from year to year, allowing You to save for future health care expenses. Employees with 36 months of employer contributions become vested in their HRA, so the funds are Yours to keep for Life for eligible expenses. You can access additional information regarding the HRA on the ICUBA website (<http://icubabenefits.org>) by selecting the HRA Plan Document.