CARES Act Expands Eligible Product List to include Over-the-Counter (OTC) Medications!

The Coronavirus Aid, Relief, and Economic Security (CARES) Act, signed into law March 27, 2020, contains a number of important provisions that affect your health flexible spending accounts (HFSAs) and health reimbursement accounts (HRAs). We’ve outlined a few of the highlights below.

When can I begin to purchase OTC medications, without a prescription, using my ICUBA Benefits MasterCard?

After April 15th merchants will begin to accept, without a prescription, the ICUBA Benefits Mastercard for OTC medications. Merchants will update this process with various adoption dates. As each merchant adopts the new standards, you can purchase OTC medications through them with a card swipe.

What new products does this provision include?

For the first time, feminine hygiene products are considered qualified medical expenses for payment or reimbursement with an HFSA or HRA. After May 15th merchants will begin to accept the ICUBA Benefits Mastercard for feminine hygiene products. Merchants will update this process with various adoption dates. As each merchant adopts the new standards, you can purchase feminine hygiene products through them with a card swipe.

Can I seek reimbursement for these products in the meantime?

Yes, if you attempt to purchase these items before systems have been updated and the transaction is denied, keep your itemized receipt which is needed to verify each purchase so you can be reimbursed. Both provisions for OTC medications and feminine hygiene products became eligible expenses for HFSA and HRA retroactively to January 1, 2020, which means you can now submit claims (with valid receipt) for purchases beginning January 1, 2020. Claims may be submitted via mail, fax, email or online via the secure single sign on connection at ICUBAbenefits.org.

How to be Productive While Working from Home

Things are moving and changing quickly with the news of coronavirus (COVID-19). In an effort to help employees combat the illness, many companies have asked their teams to work from home when possible. Telecommuting presents a unique set of challenges, especially for those who have never done it before or who don’t know how long it will last. Physical therapist Mary Morrison, PT, DScPT gives strategies on how to keep your healthy habits and productivity in check while working remotely.

- Stick with a routine
- Have a dedicated work space
- Set goals
- Get up and move
- Check in often
- Know when to log off

This article is brought to you by our Band Partners at Rally. To view the entire article visit Rally through the ICUBAbenefits.org benefits portal and click on the BCBS MyHealthToolkit single sign-on then find the Rally quick link.
Coronavirus Updates - Did You Know?

**Testing**
All COVID-19 related testing will be covered at 100% including the initial visit to the physician, urgent care, or emergency room.

**Treatment**
All confirmed COVID-19 cases requiring medical treatment will be covered at 100% by the ICUBA medical plans including hospitalization, follow up doctor visits, and other medical care.

**Drugs for Treatment of COVID-19**
Most drugs for COVID-19 Treatment are generic and will be covered under ICUBA’s drug prescription plan benefit for a $5 copay per 30-day supply.

**Telehealth**
If your primary care doctor is set up for virtual office visits (Telehealth), you can schedule a virtual telehealth visit at the same cost as an in-person visit. If your primary care physician is a part of the Blue Distinction **Total Care** designation, your visit is **FREE**.

Remember to visit our website—http://ICUBAbenefits.org
This user friendly site is your one stop shop for all things benefits! Visit our single sign-on section located below the scrolling banner and gain access to ICUBA’s Brand Partners including BCBS MyHealthToolkit and Rally, OptumRx Prescription Drug Portal, Resources for Living EAP and Aetna Navigator, SurgeryPlus+, and of course, the ICUBA MasterCard!

Blue Distinction Total Care (BDTC) is now **Total Care**

Have you noticed a change in the designation of your physician?
**Take a look at this recent change to the BCBS website.**
When searching for a Primary Care Physician (internist, family practice or pediatrician), you will find the BDTC designation has been replaced with “Total Care”. These physicians are still located under Blue Distinctions in the search column and are automatically filtered as the “preferred provider” for ICUBA members. The good news is this is a branding/logo change only, and does not reflect the logic needed to pay claims correctly. The designation that doctors receive is called “Blue Distinctions Total Care” (BDTC), however, because this can be a mouthful, BCBS decided to simplify the naming for the members.