Say hello to your NEW ICUBA debit card!

ICUBA is welcoming a new brand partner to administer our Flexible Spending Accounts and employer-sponsored Health Reimbursement Accounts.

The transition will begin on March 14, 2022. The last day to use your WEX or Discovery Benefits debit card is March 13, 2022. Once the transition begins, you will not be able to use your ICUBA debit card or submit claims for reimbursement.

You will receive your new ICUBA debit card from Ameriflex by April 1, 2022. Get ready to flex your new ICUBA Benefits MasterCard with the checklist below:

For more information visit icuba.me/AmeriflexFAQ

1. Update your mailing address to make sure you get your new card on time.
2. Remember to stop using your WEX or DBI card on March 14, 2022.
3. Save your receipts and EOBs to submit claims on April 1, 2022.
4. Activate & register your new card to review account balances & submit claims.
5. Enjoy your new ICUBA Benefits MasterCard from Ameriflex.

Substantiation is required by the IRS for every transaction made using your ICUBA debit card. We are restructuring and streamlining much of the substantiation process to make the process easier for ICUBA members.
Which funds are available on my ICUBA Benefits MasterCard?

**Healthcare Flexible Spending Account** (HCFSA) Contributed by you on a pre-tax basis after making an Annual Election.

Your annual election is advanced at the beginning of the plan year. You can use FSA funds to pay eligible healthcare related expenses you, your spouse, and your dependents. Examples of eligible expenses include deductible, copayments, prescription medication, and medical equipment.

**Dependent Care Flexible Spending Account** (DCFSA) Contributed By you on a pre-tax basis after making an Annual Election.

Your annual election is made available each pay period as it is deducted by your employer. You can use DCFSA funds to pay eligible expenses related to the care of dependent children under 13 and certain adult disabled dependents to enable you to work or go to school.

**Employer-sponsored Health Reimbursement Account** (HRA) Funded by your employer based on your medical insurance election.

HRA funds are contributed by your employer as a complement to your ICUBA medical insurance election. You cannot contribute to your HRA and funds can only be used to pay for eligible expenses of dependents covered under your ICUBA medical insurance plan.

HRA funds rollover and do not expire as long as you are enrolled in an ICUBA medical insurance plan. After 36 months of participation in an ICUBA medical insurance plan, you become vested in your HRA.
FEBRUARY IS AMERICAN HEART MONTH

Friday, February 4, is National Wear Red Day®, a chance to show your support for women in the fight against cardiovascular disease, by wearing red!

It’s easy to get involved. First, like every year on Wear Red Day, you and your friends can rock your favorite red attire on Friday. Keep an eye out for others, such as over 90 national television news anchors, who will be wearing red — and training their spotlight on heart disease.

You’ll also find “ready to wear” images for your social media, and even Zoom backgrounds, on the American Heart Association’s National Wear Red Day webpage.

If you are interested in starting new healthy habits or maintaining your weight, My Health Novel connects you with premium nutrition, physical activity and weight management tools, programs and apps. To find out how to put My Health Novel to work for you scan the QR code with your mobile phone or visit My Health Tool Kit online at https://member.myhealthtoolkitfl.com.
Optum Rx & ICUBA will cover FDA authorized at-home OTC COVID-19 test kits at no cost.

- Reimbursement is limited to $12 per test
- Members can be reimbursed for up to 8 tests per month
- Pick up test kits directly from Walmart, Rite Aid, or Sam’s Club at no cost*

*Present your OptumRx Member ID card at the pharmacy counter and ask to have your claim submitted to OptumRx. We’ll handle the rest!

Scan the QR code or visit optumrx.com/testinfo to learn more about COVID-19 at home test kit coverage and submit a reimbursement claim online.
Effective April 1, 2022, ICUBA is giving medical insurance a makeover! Our new copay structure provides a flat fee for primary care, physical therapy, chiropractic, and specialist office visits. You will only pay coinsurance when your deductible applies. ICUBA members get immediate access to better care with no out-of-pocket cost for Total Care primary care, pediatric, and Embold Health designated provider office visits.

On April 1, 2022, ICUBA welcome’s Embold Health as a complement the current $0 copay for Total Care Primary Care & Pediatric visits.

- Primary Care
- Pediatrics
- Obstetrics
- Orthopedics
- Cardiology
- Pulmonology
- Endocrinology
- Gastroenterology