More than 9,700 medical services related to COVID testing and treatment were processed by BCBS for ICUBA members from May 2020 through June 2021.

If you are wondering why this should be important to you, keep reading!

During the height of the pandemic, 9 out of 10 health insurance companies and employers decided to voluntarily waive COVID treatment costs for members.

By December 2020, healthcare costs in the United States decreased by about 1.5%, attributed to people who delayed medical services they may have otherwise received during the pandemic. As safe and effective vaccines became widely available, people began to utilize more non-COVID related medical services.

Healthcare costs began to increase in 2021, prompting insurers and employers to begin phasing out waivers on copays, coinsurance, and deductibles for patients who get COVID. ICUBA provided 100% waivers for COVID treatment through August 31, 2021.

**What does this mean for me?**

If you require hospitalization or treatment for COVID beginning September 1, 2021, you’ll be responsible for a larger portion of the bill than you would have earlier in the pandemic.

- For COVID treatment received at a hospital, your deductible and coinsurance will apply.
- For COVID treatment received at your physician’s office or through the prescription drug plan (at a pharmacy), your copay or coinsurance will apply.

ICUBA will continue to cover medically necessary COVID tests at 100%.

**What about COVID vaccines?**

Medical insurance plans from ICUBA currently cover adult and child immunization at 100%. ICUBA will continue to cover the COVID vaccine at 100%.

*Medical necessity is determined by the healthcare provider. Some testing may NOT be considered medically necessary if the reason for testing is to comply with a return to work requirement, for air travel, or any other reason absent a medical indication.

**Confirm you received the COVID Vaccine and earn 400 coins from Rally!**

The COVID vaccine can be an effective way to protect you & those around you. Talk to your doctor to learn about vaccine safety & benefits.
Adjust Brightness and Contrast.
If a screen is brighter than your surroundings, your eyes must work harder to see. Be sure to adjust your screen brightness & contrast to match the level of light around you.

Use the 20-20-20 Rule!
Every 20 minutes, look at something 20 feet away for at least 20 seconds. The 20-20-20 rule helps give your eyes a much needed break, it’s also a good opportunity to grab some water and stay hydrated.

Check Your Lighting!
It’s important to customize your lighting based on the work you do, the lighting around you and the location of your computer. Bright lights around your screen can cause eye strain. Add task lighting, or glare guards to reduce glare on your computer screen.

Posture Check!
Double check your posture to make sure there’s enough space between you and your computer, and that your eyes are gazing slightly downward.

Don’t Forget to Blink!
Humans normally blink about 15 times per minute. However, studies show we only blink about 5-7 times per minute while using computers and other digital devices - so make a conscious effort to blink in order to keep your eyes lubricated.

Check out ICUBA’s NEW video “Where’s my EOB?”
Online at icuba.me/eob

Access the ICUBA Benefits Portal 24/7 at http://ICUBAbenefits.org