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BenefitsWise

"BETTER BENEFITS THROUGH COLLABORATION"

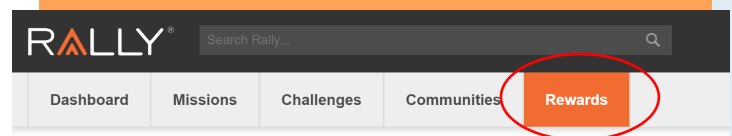
ICUBA Advocates – We're on your side!

ICUBA advocates are here to help! Whether it's a nurse case manager calling from BCBS, a Rally health coach or an ICUBAcares Pharmacist — we are all fighting on your side for the best outcome! We wanted to share (with permission of course) this member testimonial of her encounter with the BCBS Nurse Case Manager.

My husband was involved in a major issue that involved three hospitals, multiple surgeons and doctors and sometimes as many as 12 MRIs per day. I had my hands full just keeping up with everything that was going on. One day I received a call from a representative of our insurance plan. She was so helpful. She helped me find the best facilities whenever a change was needed for a particular expertise. She offered to go through bills with me as they came in and instructed me not to pay any without matching them to the EOB (Explanation of Benefits). Some of the bills that came in were 18 pages long. This insurance rep worked through all of them with me to ensure that I was not paying more than I should. After months of working together and even helping me to contest some of the bills, every issue was resolved. I don't think I could have worked my way through the stack (I have a final folder at least 3 inches thick) without the help of this wonderful lady.

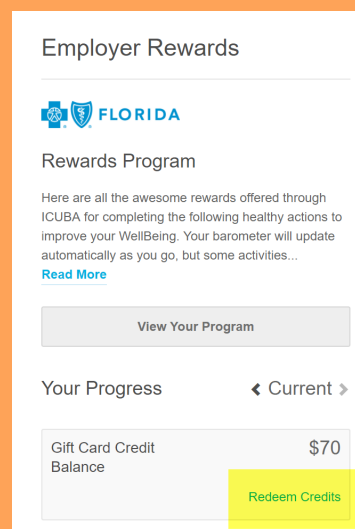
If you receive a call from a nurse case manager, coach or pharmacist, we encourage you to share a few minutes of your time with them. It may prove to be more beneficial than you anticipate! ICUBA is always open to feedback and testimonials — please email us your thoughts at benefitsadministration@icuba.org.

Redeem Now in Rally!



Thanks to our membership engagement, BlueRewards powered by Rally is a huge success for another year! *Way to go!*

We are proud to report our covered members and spouses earned almost **\$900,000** in ICUBA dollars through Rally redeemable for electronic gift cards in the Rally Marketplace. More than **25,000** activities were completed, getting our members on the path to improved overall WellBeing—woo hoo!



Please note:
Unused dollars will not carry into the next plan year, so we encourage you to spend your dollars now. **Please visit the rewards tab to redeem current incentive dollars for electronic gift cards by 03/31/18!**



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 and of course, the ICUBA MasterCard!

How to cope with community and school violence

Brought to you from our friends at Resources for Living

Violence is always upsetting. But there's something about it taking place in a school or right in your community. It can make you question your safety or the safety of those you love most. And it can trigger some strong feelings.

So how do you know that your response is normal and healthy? And how do you know if you should seek support?

Everyone is different

It can be tempting to compare your response to others. But we're all unique. So even if two people go through the same event, they'll often have distinct reactions. What kind of things can impact your response?

- **History.** If you've had violence in your past, it can bring up those feelings again.
- **Mental health.** People with anxiety or depression may have a harder time "bouncing back" from a violent event
- **Resources.** If you have friends, family and other supports, it can make it easier to cope.

And the closer you are to the violence, the more you'll likely be affected. So if you witnessed the event, you'll probably have a more stressful response than if you had learned about it from the news.

What to expect

Whether or not you were directly impacted by violence, you can still be affected. You may feel shock by the reports of shootings on school grounds or in your area. This can test many people's coping skills.

But knowing what to expect can help give you a little peace of mind. People often feel numbness, grief, disbelief, anger, frustration, feeling "on guard" or exposed, fear, powerlessness.

Ways to cope

No matter how you're affected, there are things you can do to help. Here are some tips:

- **Know the facts.** It's important to know the facts and not respond to rumors. You can then plan to deal with what comes up.

- **Minimize media.** Reading or watching the news all the time can make you feel worse. Get the facts and then stop watching or reading about the event.
- **Make a plan with loved ones.** Talk to friends and family about what you'll do if there's an emergency. Decide how you'll contact one another and where you might meet. A plan can help you feel more in control.
- **Distract yourself.** Do things that you are able to control. This can include work, exercise or time with friends.
- **Be healthy.** Stress can affect your health. So take care of your body. Avoid too much caffeine or alcohol. Work out. And get enough sleep.

When to get help

Sometimes our reactions to violence overwhelm our normal coping skills. It can help to talk to a mental health expert. You may want to watch for the following symptoms:

- Problems getting through day-to-day life
- Not getting enough sleep for two weeks or more
- Not being able to focus or enjoy normal activities
- Change in appetite
- Feeling irritable or more or less reactive than usual
- An increase in worry or feelings of panic (with or without nausea, sweating, changes in heartbeat, breathlessness or sense of doom)

aetnaSM
Resources for Living

1-877-398-5816

It's natural to have a reaction to terrorism — whether you're directly or indirectly involved. We're here to help. Confidential help is available 24 hours a day, 7 days a week.