

CARES Connection

A Publication for CARES Members

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We are pleased to announce that beginning January 1, 2011, BlueCross BlueShield of Texas (BCBSTX) will provide plan administrative services for CARES medical plan members.

BlueCross BlueShield is one of the largest provider networks in the country and is an industry leader in Health

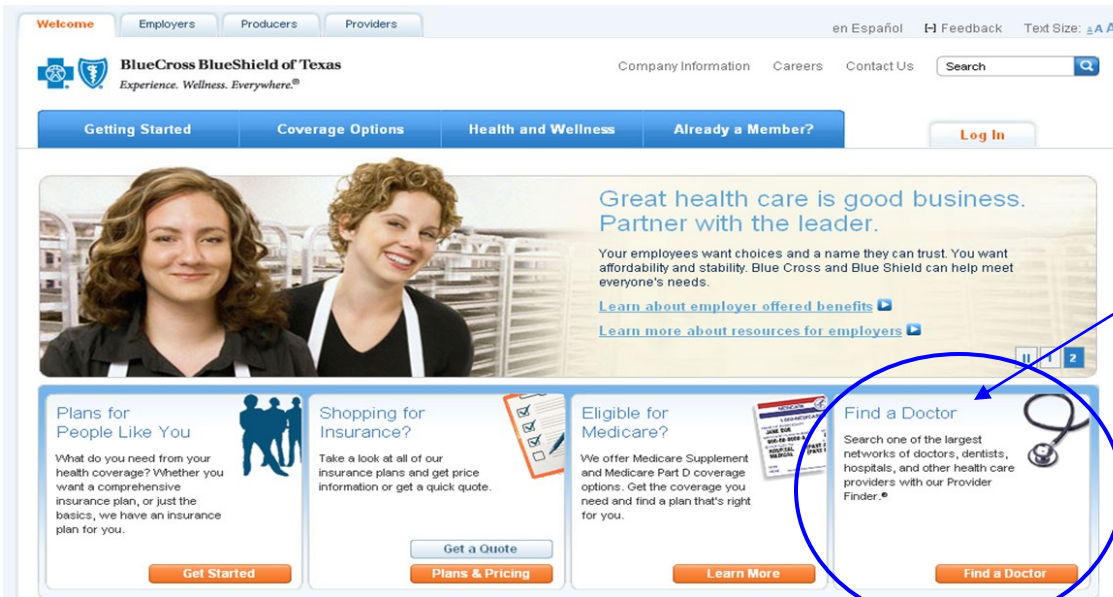
Care. To find more about our new healthcare partner, visit www.bcbstx.com.

You can verify network doctors and search for providers by name, specialty or location by accessing the *Find A Doctor* link at their website. (Select the Blue Choice PPO network.)

For more information, Call the BlueCross BlueShield Information line at:

1-888-762-2190

Call center hours are
8am to 8pm CST
Monday through Friday.



Health Care Reform Brings Changes

Flexible Spending Accounts (FSA)

Health Care Reimbursement

After January 1, 2011 over-the-counter (OTC) medicines and drugs will require a physician's prescription in order to be eligible for reimbursement from a health flexible spending account (FSA). Though the specific list of items has not been finalized, the following categories of items will require a physician's prescription in order to be reimbursed from your FSA account. FSA plan participants will no longer be able to purchase OTC items with their debit card; however, you may submit claims along with your prescription to Discovery.

Website: www.discoverybenefits.com Customer Service: 866-451-3399



- Acid Controllars
- Allergy & Sinus
- Antibiotic Products
- Anti-Diarrheals
- Anti-Gas
- Anti-Itch & Insect Bites
- Anti-parasitic treatments
- Baby Rash Ointments/ Creams
- Cold Sore Remedies
- Cough, Cold & Flu
- Digestive Aids
- Feminine Anti-Fungal/ Anti-Itch
- Hemorrhoidal Preps
- Laxatives
- Motion Sickness
- Pain Relief
- Respiratory Treatments
- Sleep Aids & Sedatives
- Stomach Remedies

Health Care Reform is something we hear a lot about, but what does it mean for you in 2011?

- **The age for covering dependent children is increasing to 26.** CARES adopted the extension early so this provision is already in effect.
- **Group Health Plans will be required to provide preventive care expenses with no cost sharing.** CARES is more generous than the proposed requirements and provides preventive care with no cost to the employee.
- **Lifetime limits will no longer apply.**
- **Plans must cover pre-existing conditions for children under 19.** Beginning 1/1/11, CARES will discontinue the pre-existing condition limitation for all participants.
- **Flexible Spending Accounts will no longer be able to automatically reimburse for over-the-counter medications.** (see article to the left)