Your 2016 Open Enrollment is beginning soon…

Open Enrollment allows you to choose health insurance coverage for you and your eligible dependents. You may also drop coverage during the Open Enrollment period. Outside of Open Enrollment you may only make enrollment changes within 30 days of a qualifying life event (e.g.: marriage, birth, adoption, spousal loss of employment, etc.).

- **Same Great Medical Coverage!** Florida Blue will remain as your medical insurance carrier, however, your claims will be processed on a new enhanced platform with BlueCross BlueShield (BCBS). **All enrolled employees will receive a new Medical ID card which must be used effective April 1, 2016.** The new Medical ID card will replace your current card. The provider network remains the same but you will receive a new ID number, visit a new website and call a new customer service number. Your health care provider will need information on your new ID card in order to process claims. Discard your Florida Blue card and use only the New BCBS card effective April 1, 2016.

- **Life Insurance Beneficiary Updates!** It is very important to have updated and accurate beneficiary information on file. In the unfortunate event of your death, you want to make sure your loved ones have financial support. Please be sure to update your beneficiary information during this year’s Open Enrollment.

- **Confirm Your Enrolled Dependents!** Confirm that only eligible dependents are enrolled in an ICUBA health plan. If you enroll a dependent who is not eligible for coverage and claims are paid, you will be responsible for reimbursing The Plan for ineligible claims paid. Eligible dependents include your legally recognized spouse; your natural children; legally adopted children; stepchildren for whom you provide support and reside with you; children you are required to cover pursuant to a Qualified Medical Child Support Order; children for whom you have legal guardianship, you provide support and reside with you; and foster children. A child is a dependent until the end of the calendar year in which the Age of 26 is attained or is over 26 years of age and is no longer continuously incapable of self-support because of a disability.
Put an Egg on it!

According to Time Magazine, some foods are just better together – and that’s true from both a taste and a health perspective. Many nutrients can be absorbed by the body on their own, so they need a push to usher them along. And scientists have learned that certain foods can lessen, if not neutralize, some of the less healthy characteristics in other foods. – M.O.

**SALAD + EGG**
A recent study found that topping a salad with eggs increased the body’s absorption of carotenoids – one of the things that make vegetables so nutritious.

**BURGER + AVOCADO**
The study was small, but people who ate burgers topped with avocado had less inflammation and blood-vessel constriction than people who ate a beef patty alone.

**TURMERIC + BLACK PEPPER**
A study found that when people ate the beneficial compound in turmeric, it was undetectable in the blood. When paired with the ingredient in black pepper, it was much better absorbed.

**TOMATO + BROCCOLI**
Both have compounds thought to have anticancer effects, and an animal study shows an even stronger effect when they’re in combination. “This certainly suggests they’re better together than alone,” the study author says.

**GREEN TEA + LEMON**
Squeezing lemon into green tea is something a lot of people regularly do. Now there’s a good reason for it: the action preserves 80% of the tea’s catechins – antioxidants that thrive in acidic environments like lemon juice.

**SPINACH + ORANGE**
Of all the iron people eat, just 15% is absorbed, according to a recent paper. Researchers think that pairing it with foods high in vitamin C, like oranges, may improve absorption of iron from plants like spinach.

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**Important Tax Information – 1095!**

There’s something new coming this tax season! In addition to your W2 a new IRS Form 1095 has been introduced to complete your 2015 tax return. You will receive the newest tax form in February 2016. The Form 1095 is provided to the IRS and to employees covered or eligible for coverage under the ICUBA medical plan for one or more months of 2015. This form will report to you, the employee, whether you and your covered dependents, if applicable, were covered under the ICUBA medical plan. Since ICUBA’s plan year begins in April, for the initial year of reporting, you will not have information reported for January, February or March. If you and your dependents were covered for at least nine months, you are not subject to any tax penalties for not having medical insurance.