

AUTISM Fundraising with a lot of CLASS!

INTEGRA Administrative Group and a local 3rd Grade Class partnered to help fight the rising tide in autism. On June 6th, Laura Burk's third grade class at Central Elementary School, Seaford, DE with the help of INTEGRA met their fundraising goal of \$1,000 in support of the Lower Delaware Autism Foundation's Annual Spring Race/Walk for Autism. Each year, Mrs. Burk chooses a philanthropy project for her class, and this year it was learning more about autism and how they could help the LDAF. As part of their fundraising efforts, the children sold teachers the option to wear jeans and dress down on Friday's. This along with other fundraising opportunities helped the students raise \$625. When the LDAF learned how close they came to their goal, they turned to INTEGRA to help out with a contribution of \$375 to meet the \$1,000 goal. INTEGRA, in turn, was only too happy to make the



INTEGRA helps Laura Burk's third grade class at Central Elementary School reach their goal!

contribution to LDAF. To celebrate meeting the goal, INTEGRA sponsored a pizza party for the class. Chuck Landon, Executive Vice President, and Scott Smith, Vice President, Information

Technology, represented INTEGRA at the pizza party celebration. Mary Landon Green, Program & Event Director at LDAF attended on behalf of the Autism Foundation.

HELLO SUMMER.....

SunTips for a safer summer!

There is no such thing as a safe tan!

A tan is your skin's reaction to UV exposure; it attacks your skin's DNA causing genetic defects that could lead to skin cancer. Skin cancer has been named as the most common type of cancer in the United States.

Read our sun tips to help keep you safe and healthy this summer.

• **What does the SPF # mean??**

The SPF # is a multiple used in figuring how long you can stay in the sun without burning. For example if you can stay outside for 20 minutes before your unprotected skin starts turning red and you apply SPF15, $15 \times 20 = 5$ hours that you can (theoretically) stay outside before the same effects occur.

• **Did you know...**

Dark & bright colored clothing offer more protection than lighter or looser knit fabrics. Also, if your clothes are wet, they become more translucent and offer less protection!

• **Heads up!**

Beach and table umbrellas aren't guaranteed to keep you protected. If light can pass through, so can UV rays and double check those cute baby tents too.

• **Safer?? Nah!**

Tanning booths use mostly UVA rays which are absorbed deeper into the skin than UVB rays and are 2 to 3 times more concentrated than natural sunlight.



• **How about self-tanners?**

For those who insist on a tan this summer, try out self-tanning products. They won't harm DNA like sunlight will; they work by causing the top layer of skin to dry up temporarily. As the skin sloughs off, the color will fade usually within a week, unless reapplied.

This summer, stay safe while you are out in the sun to ensure you can enjoy many more to come!

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FSA - Reimbursing Over-the-Counter Drugs

One of the great advantages to having an FSA (Flexible Spending Account) is the IRS ruling that allows reimbursement on over-the-counter drugs. There are basically two categories of over-the-counter drugs that are permissible according to the IRS:

President's Corner

The "heat" is up on the issue of **HEALTH CARE** for all Americans...

We now know the Republican and Democratic candidates, Senator John McCain and Senator Barack Obama respectively. Both U.S. Senators view the health care issue differently. I have a fundamental problem with both parties' plans as they do little to address the very significant issue of our aging population known as the "baby boomers" or that the current health care system is primarily symptom and procedure driven instead of being focused on preventive and outcome driven medicine.

Boomers make up those children born between and including 1946 - 1964. Currently, there are 76+ million boomers! Everyday 10,958 boomers turn 50! *That's a phenomenal 4,000,000 a year!*

Boomers now make up over 28% of the US population, therefore, when the first wave of this group reaches Medicare age in 2011, the Medicare and the Social Security systems will be placed under a severe strain. Social Security will feel the burden through reduced tax revenue and burgeoning retirement payments. However, of greater concern is the outflow of Medicare payments regarding an aging population that increases yearly significantly. Therefore, any candidate proposing health care reform needs to promote reform that will address the issues which will move our current symptom and procedure driven system to one which is more preventive and outcome driven.

Although I do not entirely agree with all the points of Republican John McCain's proposal, it does offer the most promise of addressing this issue. The Democratic proposals on the other hand attempt to cover more people under the same symptom and procedure driven system we have now. The result would be more people covered but with medical costs escalating at a greater and faster rate than we currently experience.

The question to ask:

IS THIS REAL REFORM?

Also, **WHO IS GOING TO PAY THE INCREASED COSTS AND HOW WILL THESE COSTS BE PAID?**

As Senator McCain and Senator Obama begin the run for the White House, listen closely to their comments regarding the health care issue that is so important to all of us. Please give this issue the same consideration that you give to the wars in Iraq and Afghanistan, the lagging economy crises, the energy crises, and key issues affecting your decision regarding the election of our next President.



Have a wonderful summer and I will address an update on this matter in our October newsletter.

Sincerely,

Dave Smith
President

The FSA/HRA TEAM

The FSA/HRA "Team" includes those employees responsible for: processing reimbursement claims, managing contribution schedules and substantiation for the Take Care Debit Card receipts.

If you have any questions or concerns about the **Take Care Debit Card** or about **your on-line account**, please call the FSA/HRA team.



Susan Atkins (front) Karen Richardson & Kimberly Sheridan (back)

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• Medical-Purpose-Only Items.

This category includes an item that primarily is for medical purposes only and not for general health or cosmetic reasons. If an item generally has a medical purpose only, INTEGRA Administrative Group can reimburse the item as a medical expense without a physician's note stating that there is a medical condition. Based on the item alone, INTEGRA can assume that there is a medical condition. Pain relievers and antacids are considered medical-purpose-only items and reimbursable, provided that the amount of purchase is reasonable.

Specific examples include:

Laxatives - Medical purpose only. A physician note would not be needed.

Motion Sickness Pills - Medical purpose only.

Pedialyte - Medical purpose only.

Sunburn cream - Medical purpose only.

Acne creams - Medical purpose only.

• **Dual-Purpose Items.** This category includes items that could be used for a medical purpose or a non-medical purpose (general health, cosmetic, and toiletry). INTEGRA must request that the employee get a note from a medical practitioner stating the medical condition the person has and preferably that the item in question is recommended to treat the medical condition.

Specific examples include:

Calcium supplements - Calcium supplements are dual purpose as some individuals take calcium to promote strong bones early in life. Other individuals take calcium supplements because they have osteoporosis. A note from the physician stating that the individual has osteoporosis is required.

Sleeping aids - Some people may take it every night to ensure a good night sleep. Others may take it only when they have a specific problem with sleeping. A note from the physician is required.

Suntan lotion - Lotion to prevent burning is dual purpose. Suntan lotion would be allowable for a person who has been diagnosed with skin cancer. Suntan lotion for a person who wants to prevent burning, but does not have a specific condition, would not be reimbursable.

Weight loss drugs - Dual-purpose item. Physician note required diagnosing obesity.

MY VIDEO LIBRARY?.....check it out!

Once you have logged into our website (integratpa.com) you may have noticed something new called "ONCE DAILY".



Clicking on **Once Daily** will allow you to view a random sample video from our **HEALTHOLOGY video library**. Videos from one of the largest and most distinguished libraries of Health content on the Web. Browse our collection of Health videos, articles and new interactive programs just by clicking on

"**My Health Center**" tab and it will lead you to a page titled "**My Video Library**".



We want to invite you to explore and click through some of the video's to see the quality of the award winning content.

We are committed to helping YOU answer your health related questions....
INTEGRAThe Better way!