Health

The charts on the pages that follow outline the major provisions of the health plans offered to A&M System employees. Provisions in **Bold** indicate a change from the prior plan year. You can choose between the two A&M Care plans, and you may have access to an HMO. If you are a graduate student employee, the Graduate Student Health Plan is also an option. You and your enrolled family members must all be in the same health plan, unless a spouse or dependent child works for the A&M System and chooses separate coverage.

You do not have to enroll in health coverage. Except for the Graduate Student Plan, none of the health plans have pre-existing condition limitations.

Things to remember when choosing your health plan:

- You must live or work in the HMO service area to select the HMO,
- Most HMOs require you to select a primary care physician to use as your contact for authorization of all health services,
- You cannot change health carriers during the plan year unless you move out of the service area of an HMO, and
- You cannot add or drop coverage for yourself or any dependents during the plan year unless you have certain Changes in Status.

**Age 65 and Still Working**

Although many factors dictate whether your A&M System health plan or Medicare will be primary or secondary, in general, coverage is determined by the status of the A&M health plan policy holder. If the policy holder is working at the A&M System, regardless of age, the A&M System health plan will be primary to Medicare for you and your spouse (if your spouse is covered under your plan).

Click here for more information.

If you, and your spouse are covered under Medicare and an A&M System health plan, let your health providers know who is primary and secondary, especially if you’re still working.

A letter of Creditable Coverage for Medicare Part D (prescription drug coverage) is available online at [http://www.tamus.edu/benefits/Medicare_creditable_coverage_letter.pdf](http://www.tamus.edu/benefits/Medicare_creditable_coverage_letter.pdf) or from your Human Resources Office.