

Benefit Briefs

FY16 FSA DEADLINES

If you have remaining funds in your FY16 healthcare or dependent care Flexible Spending Account (FSA), you are eligible for a 2 1/2 month grace period. This means you may file eligible claims with a date of service of September 1, 2015 through November 15, 2016 to use your remaining FY16 FSA funds. All claims related to your FY16 FSA must be filed by December 31, 2016.

KNOW YOUR BENEFITS

Your new benefits plan year began September 1, 2016. It is important to log into iBenefits through Single Sign On (<https://sso.tamus.edu/>) and verify the accuracy of the benefits you elected for FY17 by clicking on the My Current Benefits tab. If you find an error in your benefit elections, contact your [human resources office](#) before October 15, 2016.


TRS EMPLOYEE CONTRIBUTION RATE

Senate Bill 1458, passed during the 83rd Texas legislative session, phased in increases in the TRS employee contribution rate over a three-year period. The final increase was effective September 1, 2016 with the employee contribution rate increasing from 7.2% to 7.7%.

HEALTHWAYS SILVERSNEAKERS® FITNESS PROGRAM

The SilverSneakers® Fitness program is being offered at no cost to A&M System retirees and their spouses who are age 65 and older and enrolled in an A&M System health plan. The SilverSneakers program includes:

- Access to 13,000+ fitness locations nationwide, including all basic amenities and SilverSneakers exercise classes (classes and amenities vary by location and classes are not offered at all locations), and
- Online resources with nutrition and fitness tips.

Eligible retirees and spouses will automatically be enrolled by a file exchange between BlueCross BlueShield of Texas and SilverSneakers. You should then receive an "Initial Member Engagement Touch" (IMET) in the mail from SilverSneakers. It will include an ID card, information on how to get started, the closest participating fitness facility locations, and a phone number and website for SilverSneakers. You can then take the ID card to a participating fitness center to "enroll" and have access to that location. You are able to "enroll" in multiple participating fitness locations which is convenient when travelling. 

FLU SEASON PREPARATION

Flu season is right around the corner and it is important to be aware of your health while at work and at home. Know how to recognize flu symptoms, practice good hygiene to keep the germs at bay, and use the resources offered by BlueCross BlueShield of Texas (BCBSTX) such as the 24/7 Nurseline (phone number on the back of your insurance card) to answer questions about the flu. If you are enrolled in one of the A&M Care health plans, BCBSTX will cover the cost of your flu shot at your physician's office or at any HEB or Walgreen pharmacy in Texas.

Many A&M system members have arranged to have flu shots available for employees on campus at flu shot clinics. For more information, contact your [human resources office](#).

BREAST CANCER AWARENESS MONTH

The National Breast Cancer Foundation, Inc. (NBCF) reports that one in eight women in the United States will be diagnosed with breast cancer in her lifetime. Breast cancer is also the most commonly diagnosed form of cancer in women, claiming the spot as the second leading

cause of cancer death among women.

Everyone needs to know the symptoms of breast cancer, and when discovered, these symptoms should be investigated by a healthcare professional. The NBCF recommends monthly breast self-examinations to identify any abnormalities in the breasts. Mammograms are able to detect breast cancer while it is in the earlier stages. For this reason, physicians recommend that adult women get a routine mammography screening every two years. The A&M System has recently contracted with Covia Health to make routine, preventive 3D mammography screening and/or bone density screening available to eligible employees at designated locations using a mobile wellness suite. Texas A&M University, Texas A&M University-Commerce, and Texas A&M University at Galveston have currently scheduled Covia screenings. Contact your [benefits administrator](#) to see if there will be availability in your area.

Risk factors for cancer vary, and scientists believe that both genetics and environment may play a role in damaging the DNA which results in cancer growth. Like other illnesses and diseases, healthy habits may reduce your risk of acquiring breast cancer:

1. Maintain a healthy weight by staying physically active
2. Eat fruits and vegetables
3. Do not smoke or inhale nicotine
4. Limit alcohol consumption

Find out more on the [National Breast Cancer Foundation, Inc.](#) website.

URGENT CARE VS. EMERGENCY ROOM

You're sick or injured and the doctor's office is closed. Where do you go for care? An emergency room can help with most medical conditions, but comes with a hefty price. Sometimes it's easy to know when you should go to an emergency room (ER), such as when you have severe chest pain or bleeding that won't stop. At other times, it is less clear. Where do you go when you have an ear infection or are not feeling well? Urgent Care centers may be better for non-life threatening injuries in regard to both out-of-pocket expense and convenience. Knowing where to go for care can make a big difference in your cost.

Be wary of free standing ER locations which are easily mistaken for urgent care centers, as you may incur similar costs to that of a hospital ER. Here are some ways to know if you are at a freestanding ER. Freestanding ER's:

- Are usually open 24 hours a day, seven days a week
- Are often not in-network providers
- Look like urgent care centers, but include EMERGENCY in facility names
- Are physically separate from a hospital
- Are equipped and operated the same as an ER
- Are staffed by board-certified ER physicians

WHERE TO GO WHEN YOU NEED CARE

Case Option	Hours	Your Relative Cost**	Description
Doctor's Office	Office hours vary	Usually lower cost than an ER visit	Your doctor's office is generally the best place to go for non-emergency care, such as health exams, colds, flu, sore throats, minor injuries, aches and pains.
Urgent Care Provider	Generally include evenings, weekends, and holidays	Usually lower cost than an ER visit	Urgent care centers can provide care when your doctor is not available and you don't have a true emergency. For example, they can treat sprained ankles, fevers, and minor cuts and injuries.
Emergency Room (ER)	24 hours, seven days a week	Highest out-of-pocket cost to you	<ul style="list-style-type: none"> • Any life threatening or disabling condition • Sudden or unexplained loss of consciousness • Chest pain; numbness in the face, arm or leg; difficulty speaking • Severe shortness of breath • High fever with stiff neck, mental confusion or difficulty breathing • Coughing up blood • Major injuries or excessive bleeding • Possible broken bones
24/7 Nurseline ** (Phone # on back of BCBSTX ID card)	The 24/7 Nurseline can: <ul style="list-style-type: none"> • Assist you in determining if you should call your doctor, go to the ER or treat the problem yourself • Answer many of your health related questions • Help you understand your condition 24 hours a day, seven days a week; bilingual nurses available		

*The relative costs described here are for network providers. Your cost for out-of-network providers may be significantly higher.

**24/7 Nurseline is not a suitable substitute for the sound medical advice of your doctor. If you have any questions or concerns regarding your health, you should discuss them with your doctor.

NATIONAL RETIREMENT SECURITY WEEK

When it comes to saving for retirement, there is never a better time than today to assess your progress toward meeting your retirement goals. With Oct. 16 through Oct. 22 designated as [National Retirement Security Week](#), the opportunity is right in front of you.

It is important to begin saving today for retirement – or increase your contributions - if you aren't meeting your goals. This week is dedicated to showing you different ways to meet your objectives.

If you save just \$10 per week in a 403(b)Tax Deferred Account or Texa\$aver 457 Deferred Compensation Plan for 40 years and earn an average rate of return of 7 percent, you will have over \$100,000 in your account. That just shows the power of tax-deferred savings!

THE
TEXAS A&M
UNIVERSITY
SYSTEM

If you are saving now and increase your contributions, you can really make a difference in your final total. Over 30 years, adding \$25 to your \$100 biweekly contribution can increase your account from \$264,327 to more than \$330,409, assuming you earn 7 percent.

Take advantage of National Retirement Security Week and review [The Texas A&M University System Retirement Programs Booklet](#) while evaluating your retirement plan.

EASING THE PAYFLEX CLAIM PROCESS

Using your PayFlex debit card can sometimes result in a [request for documentation](#) mailed to you after the payment is completed. Do not be alarmed, PayFlex requires a certain amount of information on purchases in order to verify, using IRS requirements, that the procedure was qualified for your pre-taxed flexible spending account.

Send your Explanation of Benefits (E.O.B) or a detailed receipt. PayFlex cannot accept a cancelled check, credit card receipt, or billing statement that shows previous balance, balance forward, estimated, filed, or pending insurance. The following items need to be included:

- Date of purchase or service
- Amount you were required to pay
- Description of the item or service
- Name of the merchant or provider
- If the claim is for an over-the-counter drug or medicine, you must also include a written prescription from your doctor

* For dependent care expenses, the dependent care provider must sign the claim form or provide an itemized receipt. It must include the date(s) of service.

The two links below provide additional information regarding the use of your PayFlex debit card.

[Video tutorial on verifying PayFlex debit card purchases](#)
[Keep your PayFlex Card active](#)

PAYFLEX - NEW MAILING ADDRESS

Mail forwarding in conjunction with the old PayFlex address will cease on October 1, 2016. Employees enrolled in a Flexible Spending Account should be using the following address when submitting claim forms by mail:

PayFlex Systems USA, Inc.
P.O. Box 981158
El Paso, TX 79998-1158