

# Benefit Briefs

## WELLNESS EXAM REMINDER

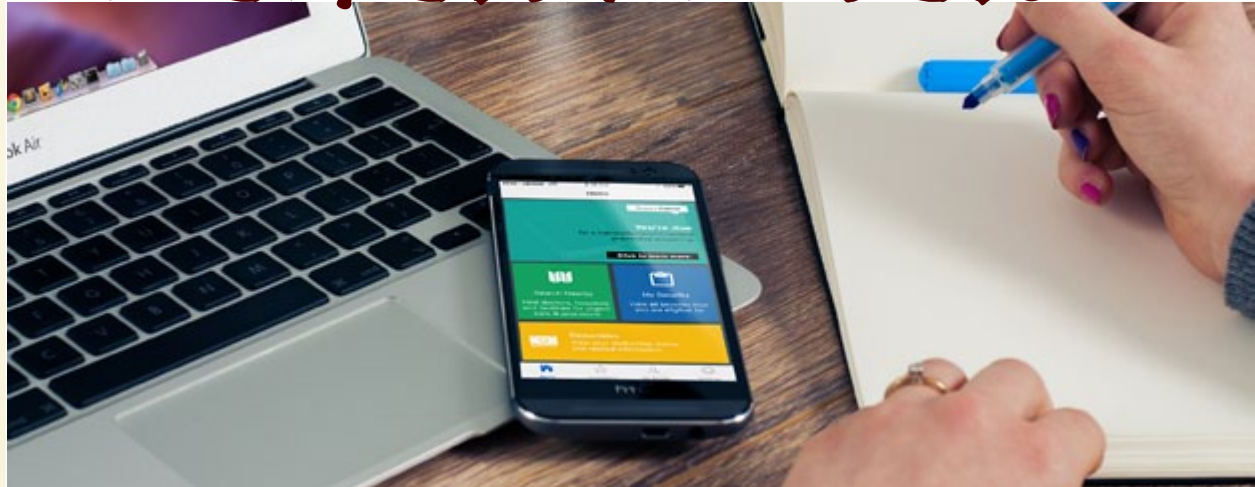
Annual enrollment will be here before you know it! To ensure you pay the lowest health care premium for the plan year beginning September 1, 2017, you should complete your annual wellness exam by June 30, 2017.

The wellness exam incentive applies to active employees and covered spouses enrolled in the A&M Care Plan. A premium differential of \$30 per month will be added to your premium for each individual (you and your spouse) who does not complete a wellness exam between September 1, 2016 and the June 30, 2017 deadline. This is not applicable to retirees.

You can verify your completion status for the wellness exam incentive on the new MyEvide app or at <https://tamus.myevide.com>.

## P&A GROUP NOW BILLING PREMIUMS

P&A Group began billing and accepting payments for direct bill and COBRA insurance premiums on behalf of the Texas A&M University System on April 1. Insurance participants affected by this change (those who do not have insurance premiums deducted through payroll) should have received a welcome packet and notice of the transition. Additional questions and answers can be found on the [FAQ document](#) on the Benefits website.



## NEW MYEVIDE FEATURES: YOUR ONE-STOP-SHOP FOR BENEFIT INFORMATION

*Wish you could take your benefits anywhere?*

Now you can. If you are unfamiliar with MyEvide, it is an online health and wellbeing experience available to employees enrolled in the A&M Care, J, and 65 Plus plans. Imagine a homepage that changes for you every day, alerting you about health and savings opportunities so you don't have to search for them yourself. The desktop website and now the MyEvide App, offer a seamless experience between you and your health benefits.

Some of MyEvide's features include:

- your current wellness premium and deductible incentive status
- easy access to contact information and links to your health benefits and wellness resources
- access to your out-of-pocket spend and deductible anytime, anywhere
- a convenient on-the-go app experience
- a place to upload a digital insurance card
- personalized reminders right when you are due for care

Registration takes about two minutes. Online, go to <https://tamus.myevide.com>. You'll just need to enter your ID#, which is the Unique Identification Number, or UIN, on your BCBSTX health insurance card. Note: Both employee and spouse will use the employee UIN to register.

If you download the app, you will need a token code prior to registering your username and password. The token code is **myevivetamus**, with no spaces. The app is available for both Android and IOS devices.

## LONG-TERM DISABILITY AFTER 65

Long-Term Disability coverage is an important benefit for employees which provides you a replacement salary if you are sick or injured and are unable to perform the material duties of your job.

Benefits due to physical disabilities will continue while you are disabled until you recover, die or reach age 65. This is because the plan assumes that you would retire at that age. However, if you become disabled after reaching age 60, payments may extend past age 65 for the greater of the Reducing Benefit Duration or the Social Security normal retirement age. See "How Long Benefits are Paid" in the [LTD Booklet](#).

You pay the cost for this optional coverage, and the cost is based on your pay. If you are nearing age 65 or older, you may wish to re-evaluate whether you want to continue your Long-Term Disability coverage.

## THE BENEFITS OF BLUE POINTS

Within Well onTarget, the online health and wellness portal provided by Blue Cross and Blue Shield of Texas, participants can earn points for engaging in daily physical activity, downloading healthy recipes, and completing other healthy tasks. These points are called Blue Points. Blue Points can help motivate you to maintain a healthy lifestyle. You can redeem points in the online shopping mall for things such as electronics, movies, books, apparel and more.

A lesser known feature of Blue Points is the ability to synchronize your fitness app or device to gain points daily. FitBits, fitness websites, and even your health app on your phone can be linked to the devices section.

Your annual health assessment, which can reduce your deductible by \$50.00 in the plan year, is accessible through Well onTarget and also earns you Blue Points. Access your Blue Points with the Health Assessment and Wellness Tools tile on [MyEvoke](#).

## NEW VISION CARRIER FOR FY18

While enrolling in optional coverage this July, you will see a new vision carrier. Superior Vision will be replacing EyeMed as our vision plan provider for FY18. The benefits under the new plan remain very similar to the current plan, but there is a reduction in premiums.

## IT'S TAX SEASON: ARE YOU SAVVY?

Preparing for your retirement has a close connection to your taxes due to the rising tax environment. Take a look at your retirement savings and investment strategies to help make sure you're being tax savvy.

Here are three tax-smart strategies to help you prepare for retirement:

1. Consider increasing your pre-tax contributions. Employer-sponsored plans give you the opportunity to reduce your taxable income while simultaneously saving more for your future.
2. Take advantage of tax deferral. When investing in tax-deferred savings and investment plans, you do not pay any taxes on interest or earnings until withdrawal.
3. Be aware of potential tax-time surprises. Look out for capital gains, annual 1099 forms, and transfers between investment portfolios which could trigger tax consequences. (If you're enrolled in an employer-sponsored retirement plan or account - or other tax-deferred savings and investment strategy - all interest, dividends and capital gains accumulate free of current taxes and are taxed as ordinary income when withdrawn.)

### Next Steps

If you're not enrolled in your employer-sponsored retirement plan, consider enrolling. If you are enrolled, consider increasing your contribution.

Consider moving a portion of your investment portfolio to tax-deferred savings or investment strategies - to help reduce current taxes and avoid tax-time surprises. Consider repositioning a portion of your investment portfolio to tax-deferred savings or investment strategies - to help reduce current taxes and avoid

tax-time surprises. For more information about the A&M System voluntary retirement plans, visit our [website](#).

*This information is not intended to give you tax or investment advice. You should contact a professional financial advisor for assistance with your personal investment situation.*

## QUICK FACTS ABOUT FLEXIBLE SPENDING ACCOUNTS

### Health care account

You can contribute an annual maximum of \$2,600 to your Health Care Flexible Spending Account in FY2018.

### Easy use with a debit card

Your debit card can be used on any eligible medical/healthcare expense such as: Prescriptions, eyeglasses, contacts, doctor and dental fees, copays, deductibles, hearing aids, and other supplies not covered by your insurance.

### Fast reimbursement

The debit card is an option for paying your eligible bill at the time of service. Or, if you prefer, submit your claims via online Express Claim, fax or mail.

### It's free

There is no cost to you to have a Flexible Spending Account.

### Direct deposit

You can have your reimbursement direct-deposited into your bank account! In most cases with Express Claims and direct deposit, you will be reimbursed within 48-72 hours!

### Track your own account

Your PayFlex Spending Account information is available to you online 24/7. You can get account information, a listing of eligible expenses, forms, FAQs, and expense planning worksheets. Go to [www.PayFlex.com](http://www.PayFlex.com).

### Money left in your FSA at year's end

If you have funds remaining in your Flexible Spending Account at the end of the plan year (August 31), you can use those funds to pay for expenses incurred through November 15. Claims must be filed by December 31 for the plan year ending August 31.

You can renew or begin enrollment in a Flexible Spending Account while enrolling for your FY2018 benefits, July 1 - July 31.