

# Benefit Briefs

## PREPARING FOR RETIREMENT

Below are dates of upcoming online webinars about financial security, retirement preparation, and investing.

Paying Yourself: Income Options in Retirement:  
June 13

Halfway There: A Retirement Checkpoint:  
June 15

## NEW NATURALLY SLIM® ENROLLMENT

Naturally Slim®, a program to help you lose weight and decrease your risk factors for metabolic syndrome using behavior modification, has been a success across the A&M System with over 3,800 pounds lost by employees and retirees in just the last session! A new enrollment date is coming up in August. Be on the lookout for emails.

## WELLNESS PROGRAM SUCCESS

Take time to congratulate the Texas A&M-Commerce Employee Wellness Program team! They were recognized as a "2017 Leader in Employee Wellness" by Hunt Regional Healthcare in Hunt and surrounding counties.

Welcome to...

The A&M System Showdown:

## MYEVIVE BENEFITS 500

Rules, pitstops, and how to win \$5,000 for your campus or agency's philanthropy at:

**systemshowdown.com**



## A&M SYSTEM SHOWDOWN: MYEVIVE BENEFITS 500

*Get ready for a benefit knowledge competition that is sure to get your wheels turning! We are gearing up for Open Enrollment!*

Beginning June 1st, MyEve will be hosting the A&M System Showdown: MyEve Benefits 500 at [systemshowdown.com](http://systemshowdown.com). Register on [tamus.myevive.com](http://tamus.myevive.com) to be eligible to play.

### What is GameDay?

GameDay is a question & answer quiz game accessed through your MyEve account. Test your benefits knowledge to earn points for your campus or agency (team).

### How does my team accelerate?

Play Gameday through your MyEve account every Friday in June for an opportunity to move your team ahead of the competition!

### What is the race prize?

The team with the most race points at the end of the month wins a trophy (bragging rights included) and a \$5000 philanthropic donation to the charity of their choice.

The winner will be announced in July, complete with a landing page and information about their selected charity. Get started today at [systemshowdown.com](http://systemshowdown.com)!

## GETTING READY FOR OPEN ENROLLMENT

Open Enrollment is right around the corner and it is a great time to review your benefits. How often did you go to the dentist this past year? Were you getting recurring prescriptions that might have been cheaper through mail order? Did you get your wellness exam? These are questions you might consider when thinking about next year's benefit elections.

Below are plan updates taking place, effective September 1:

- Assuming the governor approves the appropriations bill recently passed by the Texas Legislature, the employee premium for full-time employees and retirees enrolled in the A&M Care Plans will remain the same, with a very small increase for part-time employees. The employee premium for employee-only and employee-and-spouse coverage in the Graduate Student Employee Health Plan will remain the same, with an increase in the other dependent tiers. Optional life insurance rates are increasing.

- **Superior Vision** will be replacing EyeMed as the new vision provider. You will notice a slight reduction in rates.
- The maximum annual election for a healthcare Flexible Spending Account will increase from \$2,550 to \$2,600.
- A 9-month deduction option for Flexible Spending Accounts will no longer be offered. Each FSA deduction will be one twelfth of your annual election amount. This means for employees working less than 12 months, 4 months of deductions will be taken in May, just like the rest of your benefit premium deductions such as Medical and Dental.
- Working Retirees and Graduate Fellows can no longer have premiums deducted from their paychecks. Premiums will be bank drafted or billed monthly. You'll receive additional information from your Human Resources Office. For this reason, working Retirees are no longer eligible for Flexible Spending Accounts.

To view your current plans, login to [sso.tamus.edu](http://sso.tamus.edu) and select iBenefits. The first link, "View Your Current Benefits", will summarize the benefits in which you are enrolled. You can also check your dependent coverage and update your beneficiaries, which you should make sure are updated at this time.

July 1-July 31st is the only time iBenefits will be open for you to make changes to your benefits, unless you have a Change In Status. The System Benefits Administration Open Enrollment website, guides for information, and dates for your campus or agency's Open Enrollment meeting where you can learn more about your benefit options will be available soon.

## SEBAC MEETING HIGHLIGHTS

The System Employee Benefits Advisory Committee met on May 23rd. Several topics were discussed in advance of the end of FY17. Major points included:

### Request for Proposal Updates

Superior Vision was selected to be the vision plan provider for FY18, effective September 1. The premiums are 12.2% lower than the current plan year.

### Health Plan Updates

Data was shared from the Express Scripts semi-annual review. In summary, there was a slight increase in the Per-Member-Per-Month (PMPM) plan cost, which was lower than predicted. There was a significant increase PMPM in Specialty drug cost. The primary driver for the specialty medication trend increase is inflammatory conditions. Utilization also increased for retirees in the specialty drug category.

The clinical programs instituted by Express Scripts in FY17 to help members make clinically appropriate decisions about their medications resulted in a 17.8% decrease in the PMPM plan cost. These programs include Advanced Utilization Management (Prior Authorization, Step Therapy, and Drug Quantity Management), Current Drug Utilization Review, Interchange, and RationalMED.

The Express Scripts plan copayments and deductible have remained the same since 9/1/2010 while a lot of plans have moved to a coinsurance structure in order to keep the plan/member cost ratio relatively level while experiencing increases in drug costs.

## FY18 Health Plan Pricing

The committee reviewed an actuarial analysis of the self-insured health and dental plans prepared by consulting actuaries, Rudd & Wisdom. The report provided a historical overview of medical and prescription drug claims, a de-identified large claimant analysis, projected plan expenses, and proposed premiums for FY18.

### Workday

Workday is still on track to launch in December 2017. Visit [workday.tamus.edu](http://workday.tamus.edu) for ongoing updates.

## PREVENTING PRESCRIPTION DRUG ABUSE

According to the National Survey on Drug Use and Health, much of drug abuse begins at home, by getting drugs from friends, family members, or even raiding of the medicine cabinet. Properly storing and disposing of medications can help reduce the risk of abuse and help prevent addiction, overdose, and death from prescription drugs by not letting them fall into the wrong hands.

Express Scripts recently shared some tips to reduce the risk of drug abuse:

- Store your drugs and medications out of reach from children
- Keep a list of current medications to keep track of those in the container
- Dispose of medications properly. Most medications have disposal instructions on the bottle. Otherwise, remove the medication from its original container, mix them with an undesirable substance such as used coffee grounds, kitty litter or saw dust, and place them in a sealable bag that can be disposed in the trash.
- Don't save leftover pills or medications once your condition has improved
- Don't share your medication

To read more, go to <http://lab.express-scripts.com/lab/insights/drug-safety-and-abuse>.

## HEALTHY HABITS FOR THE SUMMER

Don't reverse all your hard work this summer when vacationing with your kids or hiding from the summer heat. Take heed of these healthy habits to keep you in shape all year long:

1. Take advantage of water workouts for a unique resistance exercise.
2. Visit the local farmer's market on the weekends or order fresh produce to add color, variety, flavor, and nutrients to your meals.
3. Visit the zoo, aquarium, or museum and before you know it you'll have walked for hours without even realizing it!
4. Start a small garden in your yard.
5. Drink plenty of water, even if you are just outside for an extended period of time.
6. Beat the heat with an early morning or late evening hike, bike ride, or jog.