

# Benefit Briefs

## PREPARING FOR RETIREMENT

Upcoming online webinars about financial security, retirement preparation, and investing.

Retirement Plans—Know the rules: Learn about the rules surrounding your use of retirement assets.

**March 13: 11:00 AM CST**

## WELLNESS FAIR DATES

Spring wellness fairs have started across the A&M System locations.

The following campuses and agencies have wellness fairs scheduled in the next two months. Check with your wellness champion or [human resources office](#) for more information about your wellness fair:

Texas A&M University -  
Kingsville: March 6th

Texas A&M University -  
Commerce: March 29th

West Texas A&M  
University: April 3rd

Texas A&M University -  
San Antonio: April 4th

Texas A&M University -  
Corpus Christi: April 18th

Prairie View A&M  
University: April 24th

## 1095-C REMINDER

Form 1095-C for the FY2017 tax year is available electronically in HRConnect Legacy at <https://sso.tamug.edu>.



## EXPRESS SCRIPTS OPIOID PROGRAM

The Opioid Crisis is in the news daily. Applying national opioid statistics to the A&M System population, as many as 600 people could become addicted to opioids. Of those, a percentage could seek treatment for addiction and a percentage could potentially overdose.

Beginning April 1, Express Scripts and the A&M System are implementing a comprehensive program to reduce opioid abuse. Express Scripts is the prescription drug program for the A&M Care plan.

Under the program, new fast-acting opioid users will be limited to a seven-day prescription, even if the doctor orders prescriptions for longer periods. Additional prescriptions can then be filled if necessary. There will also be a concurrent drug utilization review in order to prevent multiple active prescriptions from multiple pharmacies or multiple physicians. Long-acting opioid prescriptions for new patients will require pre-authorization.

When a new patient is prescribed an opioid, Express Scripts will send a letter to the patient explaining appropriate use and disposal of opioids, along with a safety disposal bag.

Express Scripts Advanced Opioid Management is based on CDC prescribing guidelines and was pilot-tested in The Express Scripts Lab for six months with more than 100,000 members. The clinically driven program helps patients safely manage pain while limiting the potential for

negative outcomes, such as opioid use disorder or death.

## NEW MEDICARE ID CARDS

Beginning April 1, the Centers for Medicare and Medicaid Services (CMS) will begin issuing new Medicare ID cards to Medicare beneficiaries. The Medicare Access and CHIP Reauthorization Act (MACRA) of 2015, requires CMS to remove Social Security numbers (SSN) from all Medicare identification cards. A new Medicare Beneficiary Identifier (MBI) will replace the SSN-based Health Insurance Claim Number (HICN) on the new Medicare cards.

New cards will be sent out over the next 12 months, through April 2019. During that time, you will be able to use either card or number.

## ERGONOMICS AND WELLNESS

Ergonomics is the science of fitting workplace conditions and job demands to the capabilities of the working population. Musculoskeletal disorders (MSDs), which include carpal tunnel syndrome, lower back and neck dysfunction, and tendonitis are common injuries associated with prolonged sitting and stressors in the workplace. Sitting at work for prolonged periods can reduce blood flow, irritate nerves, and cause micro-trauma to muscle groups.

Using these tips to improve your workstation can help prevent MSDs:

- Center your monitor directly in front of you and directly above your keyboard. This will keep your neck from constantly being in a rotated position
- The monitor should be 2 to 3 inches above seated eye level
- Sit at a distance from your monitor appropriate for your vision
- Adjust your chair to a 100 to 110 degree reclined angle, ensuring your upper and lower back are supported
- Employ stretch breaks that stretch out the muscles for 15-30 seconds throughout your workday

You can find more information related to ergonomics on the [System Wellness website](#).

## INVEST IN YOUR FUTURE THROUGH THE A&M SYSTEM RETIREMENT PROGRAMS

You can save additional money for retirement by participating in the A&M System's voluntary 403(b) Tax-Deferred Account (TDA) plan. You can choose to make pre-tax contributions with a traditional TDA or after-tax contributions with a Roth TDA.

### How do I start contributing?

To start your contributions, simply go to Workday to enroll or make changes to your TDA. Under the Benefits tab, you will find Change Benefits. Click on this tab. Choose "TDA Plan Change" and the effective date and then hit the green "Submit" button. Click "Open" directly from the action item to complete the TDA change, or you can complete it from your Workday inbox. You can choose an amount or percentage as well as which of our six active vendor(s) you would like to receive your contributions. Select from the vendor list found at <https://www.tamus.edu/business/benefits-administration/retirement-programs/orptda-approved-vendors/> and establish your account with the vendor. This list also has advisors and counselors in your area that can help you choose your investments. You may do this at any time and you can begin with as little as \$25.00 a month.

### When will my TDA contributions begin?

If you enter your contribution amount in Workday with an effective date of March 5th, the deduction begin date for monthly employees will be April 1st. This means the earnings period that begins on April 1st and ends on April 30th. Therefore, the first deduction from your pay will show on the May 1st paycheck. For bi-weekly employees, it would be effective the next pay period.

### How much can I contribute?

In general, you may contribute up to \$18,500 in 2018. This amount is the general limit and is adjusted annually. Additional catch-up contributions of up to \$6,000 are permitted if you are at least 50 years of age by year's end.

Find out more about the A&M System's Retirement Programs on our website at <https://www.tamus.edu/business/benefits-administration/retirement-programs/>.

## EXPLANATION OF BENEFITS (EOB)

An explanation of benefits (EOB) is a statement sent by your health insurance company explaining what medical treatments and/or services were paid for on their behalf. The EOB should also include what portion of the payment is your responsibility, if any.

Key areas of the EOB include:

- Total of claims - the amount billed, total benefits approved,

- and the amount you may owe to the provider
- Service detail - identifies each service you or your dependent received, the physician/facility, dates of service, and charges
- Summary - shows you a clear picture of your deductible, coinsurance, and copays.

## BLUE CARE CONNECTION TOBACCO CESSATION PROGRAM

Each year approximately 480,000 deaths in the United States are caused by smoking-related diseases. Tobacco usage can lead to tobacco/nicotine dependence which can result in serious health problems. Quitting smoking reduces the risk of developing smoking-related diseases and leads to lifetime health benefits.

If you are a tobacco user (which includes but is not limited to cigarettes, cigars, pipe tobacco, chewing tobacco, snuff, dip, or any other product containing tobacco) your monthly insurance premium for the A&M Care Plans, the Long Term Disability Plan and Optional Life Insurance Plans will be higher. There will be an additional \$30 charge if either you or your spouse, if covered, is a tobacco user. The maximum additional charge is \$30.

A&M Care Plan members and spouses can use Blue Cross and Blue Shield of Texas' Blue Care Connection to assist with tobacco cessation. Call the Tobacco Cessation team at 866-412-8795 to speak to a Lifestyle Management specialist who will build a customized plan to help you quit.

## INDICATORS OF YOUR HEALTH

### What is your mouth saying about your health?

You might think your teeth and eyes have little to nothing to do with your lungs or heart, but they can actually show early warning signs of serious health conditions across your entire body, from lung cancer to dementia.

A study by the American Academy of Periodontology found that people with recurring or severe gum disease could be at a higher risk for type 2 diabetes. People with type 2 diabetes are more inclined to infection. There have been studies completed on the relationship of periodontal disease and osteoporosis, because osteoporosis decreases the density of the bone that supports the teeth. Also, inflamed or bleeding gums could be an early sign of pregnancy.

### Are your eyes seeing something you aren't?

Your eyes can be an indicator of underlying health problems. Ophthalmologists look for signs such as dilated pupils, fatty deposits, and more during exams.

"Bug eyes," a condition in which your pupils stay enlarged and you seem wide awake, can be indicative of an overactive thyroid. A gray ring appearing around your cornea often goes hand in hand with high cholesterol and triglycerides, which leads to an increased risk for heart attack and stroke. Droopy eyelids on both sides can be evidence of an autoimmune disease characterized by muscle weakness.

Staying up to date on your annual check-ups with your eye doctor and dentist is another way to take care of your health.