

Benefit Briefs

YOUR HEALTH CAN'T WAIT GAMES

Coming in June, test your benefits knowledge on MyEive and your campus or agency will earn money for its Wellness Program! The MyEive Your Health Can't Wait Games will run from June 18th - June 29th on the MyEive app and desktop website. Simply click the *Your Health Can't Wait* card from your MyEive dashboard and start playing.

If you have not registered for MyEive, you can easily do so by going to tamus.myeive.com and using the Register link. You can also download the MyEive App on both Android and Apple devices.

Be on the lookout for announcements regarding the games in the middle of June.

SAVE THE DATE

Open Enrollment is Almost Here!

July 1 to July 31 is the window to enroll in or change your benefits for FY2019 in Workday



OPEN ENROLLMENT IN WORKDAY

It's almost here! Our annual benefit enrollment period is July 1st through July 31st and the process is slightly different this year. There are several things you can do to prepare for benefit enrollment before July.

1. Get comfortable with Workday. Open Enrollment will take place in Workday this year. Make sure you know where to find the Benefits worklet and your current benefit elections.
2. View the Open Enrollment page on the [*A&M System Benefits website](#), available in mid-June. You'll be able to see the benefit offerings and premiums in order to make educated decisions for yourself and your family.
3. Look over the Enrollment booklets provided for employees and retirees on the [*A&M System Benefits website](#). The Retiree Enrollment booklet will also be mailed to retirees in mid-June.
4. Attend an Open Enrollment meeting hosted by your campus or agency if one is being held in your area.
5. Log into MyEive to make sure you have completed your wellness incentives, and utilize the benefit resources available to you from the Resources tab. Remember, retirees do not have to meet this requirement.

If you have questions, contact your human resources office.

[*https://www.tamus.edu/business/benefits-administration/](https://www.tamus.edu/business/benefits-administration/)

WELLNESS EXAM REMINDER

The wellness exam incentive program lets you keep the lowest premium for medical coverage when you and your spouse (if covered) complete a wellness exam within the previous plan year. To continue eligibility for the lowest premium for the plan year beginning September 1, 2018, complete your wellness exam by June 30, 2018.

TEXT A SPECIALIST WITH 2ND.MD

2nd.MD is a no-cost, virtual medical consultation service that enables patients to get second opinions on medical diagnoses via video or phone. 2nd.MD is available to all employees, retirees and their covered dependents enrolled in the A&M Care, J Plan and 65+ Plans.

2nd.MD also offers a text feature to get answers on-the-go from your phone. Simply create an account on the app or login at www.2nd.md/tamus and click the Text a Specialist button. It will allow you to start a new message to automatically connect you with a doctor. The text feature can be used for a quick description of your symptoms and will usually provide next steps, such as contacting the BCBS NurseLine or connecting with a specialist.

NEW NETWORK TIER OPENING FOR BRAZOS VALLEY LOCATIONS

The A&M Care Plan will include a lower-cost copay and coinsurance network tier for the Brazos Valley beginning June 15th. Physicians who are part of the CHI St. Joseph doctor's group, physicians with a St. Joseph contract and Texas A&M University Health Science Center physicians will have a lower cost and copay. This will not apply to the A&M Care 65 PLUS plan because there are no copays and Medicare is the primary payor.

To find a provider in the Brazos Valley Network, search for CHI St. Joseph providers. September 1, you will see these network providers clearly differentiated on the Blue Cross and Blue Shield Provider Finder under the Brazos Valley Network banner. If you live outside of the Brazos Valley but want to come to the Brazos Valley for care, you will get the lower cost for care from the network providers. If you use a provider outside the Brazos Valley, you will be responsible for the normal A&M Care Plan copays, deductibles and coinsurance. Below are some frequently asked questions regarding the additional network tier:

Do I need to change my A&M Care medical insurance plan to use the Brazos Valley Network?

No. The new network tier is within the A&M Care Plan. You do not need to change your plan. You may choose to use a Brazos Valley Network physician or a non-Brazos Valley network physician each time you see a doctor.

Am I required to use the CHI St. Joseph providers?

No. Each time you need to go to the doctor or health care facility, you have a choice of providers, either in or out of the new preferred provider tier. There is no obligation to use the Brazos Valley Network.

What is different about the Brazos Valley Network tier?

Copay - Primary Care Physician: \$5; Specialist: \$15
Coinsurance: 10%

All other coverage in the A&M Care Plan will be the same.

If you have any questions regarding the new tier, contact a Blue Cross and Blue Shield Benefits Value Advisor at 1-866-295-1212.

NEW FLEXIBLE SPENDING ACCOUNT PROVIDER FOR FY2019

Flexible Spending Accounts (FSA) allow you to set aside money before taxes to pay for out-of-pocket health care expenses or dependent daycare expenses. The Health Care FSA is also pre-funded, meaning that you will have access to your full annual election amount at the very beginning of the plan year, regardless of the amount you've contributed. Think of the Health Care FSA as a tax-free, interest-free loan to pay for your out-of-pocket medical expenses.

You will notice the new Flexible Spending Account provider called Navia Benefit Solutions when electing your benefits for FY2019. All provider contracts are reviewed by A&M System Benefits Administration every 6 years.

How to Enroll in a Flexible Spending Account:

During enrollment, you estimate how much money you and your family will spend on eligible health care and/or dependent day care expenses for the following plan year — September 1 (or your start date) through August 31. The amount you elect will be deducted from each pay check on a pre-tax basis and put into your Health Care or Dependent Day Care FSA. Since the Health Care FSA is pre-funded, you will have access to your full election amount on September 1 and can use those dollars to pay for your eligible out-of-pocket expenses.

WHY MEDICATIONS ARE MORE EFFECTIVE AT CERTAIN TIMES

Does it matter when you take your medicine? Yes. Taking your medicine at the right time of day can be essential for making sure it works.

Pharmacists typically point out whether or not to take your medication with a meal, but paying attention to the labeled instructions on frequency and time of day is also important.

The following are some common conditions discussed by Blue Cross and Blue Shield treated with medications that need to be taken at specific times. Please note that you should always follow your doctor's instructions when taking any medicine.

Allergies: Some people need a morning and an evening dose to combat allergies.

Heartburn/acid reflux: Traditionally, doctors have told patients who take drugs that curb the production of stomach acid to take them before the first meal of the day, but studies have found that patients who take the drug in the afternoon or evening had symptom relief.

Depression: Some doctors advise taking antidepressants in the morning. They can cause insomnia if taken at night.

Asthma: Asthma can be worst from midnight to early morning. Taking the steroid in the late afternoon allows it to be more effective during that critical time.

Blood pressure: Those who use medicines to control high blood pressure usually take them in the morning to help keep their levels steady during the day.

Cholesterol: The liver produces the most cholesterol after midnight so medicines for managing cholesterol work best when taken before bedtime.

Rheumatoid arthritis: The stiffness, swelling and pain of rheumatoid arthritis is usually worst in the morning. Taking over-the-counter pain medication like ibuprofen or aspirin during the late evening may be the most effective way to prevent pain from developing overnight. But some people are prescribed multiple doses per day.

Thyroid conditions: You should take your thyroid medicine in the morning before meals. If you take it with food or drinks, it can interact with the ingredients in some foods. In some cases, your body may not absorb the medicine correctly.

Find out more on the [Blue Cross and Blue Shield website](#).