

Benefit Briefs

DEPENDENT SSN REMINDERS

As part of compliance with the Affordable Care Act (ACA), the A&M System Benefits Administration Office is required to request Social Security Numbers (SSNs) for covered dependents. This information will remain confidential. If you have dependents covered through your A&M System health plan for whom you have not provided an SSN or if you are unsure as to whether you have previously provided your dependent's SSN(s), go online to Workday (<http://sso.tamug.edu/>) to check and enter an SSN. After logging into Workday, click on the Benefits Worklet. On the Benefits screen, select Change Dependents.

PAYFLEX FSA DEADLINE

If you have remaining funds in your FY18 healthcare or dependent care Flexible Spending Account (FSA) with Payflex, you have a little time remaining in your 2 1/2 month grace period. Expenses to be incurred against last year's remaining amount must be incurred by November 15, 2018, and filed by December 31, 2018.



EXPRESS SCRIPTS MEDICARE® PRESCRIPTION DRUG PLAN

Beginning January 1, 2019, if you are enrolled in the A&M Care 65 Plus plan, your prescription drug coverage will change to the **Express Scripts Medicare® Prescription Drug Plan**. For many years, System Benefits Administration (SBA) has been considering an employer-based Medicare Part D plan for our retirees. However, based on the improved coverage and performance of Part D plans and plan integration, and after watching Employees Retirement System, TRS and UT move to this plan, SBA is adding the Express Scripts Medicare Part D plan to its retiree benefit package. The cost will remain the same for most retirees, however those with higher incomes will have to pay an additional charge to Social Security as with Part B.

Those who are impacted will receive more information about the change from Express Scripts by mail/email. While the plan is a Medicare plan, it still has the added benefit of our regular Rx plan drug coverage and copays. If you have questions, call Express Scripts Medicare toll-free at 1-855-895-4647 or read our [FAQ on the A&M System website](#).

RETIREE BENEFITS PAGE ON THE SYSTEM BENEFITS WEBSITE

A Retiree Benefits section has recently been added to the A&M System Benefits Administration

website. Visit the page to find out information on the A&M Care 65 Plus Plan, Express Scripts prescription drug plans, Medicare, and more: <https://www.tamug.edu/business/benefits-administration/retiree-benefits>.

SHINGLES VACCINATIONS AT HEB

Studies show that more than 99% of Americans 40 years and older have had chickenpox, even if they don't remember having the disease. Chickenpox and shingles are related because they are caused by the same virus (varicella zoster virus). The shingles vaccination is the only way to protect against shingles. The Centers for Disease Control and Prevention (CDC) recommends that healthy adults 50 years and older get two doses of the shingles vaccine, called Shingrix, separated by 2 to 6 months, to prevent shingles and complications from the disease. Even if you have had shingles in the past, you can get Shingrix to help prevent future occurrences.

HEB partners with your BCBS health plan to cover the Shingrix vaccination. Contact your local HEB today to see if they carry the vaccination and schedule an appointment.

If you are retired
and age 65 &
older with

Medicare-primary insurance, you should:

- Pay in full at a location such as Walgreens, HEB or your physician's office
- File the claim with Medicare (you will receive a Medicare denial because Medicare does not currently cover the Shingles shot)
- File the claim with BCBS including the Medicare EOB denial to receive 100% reimbursement.

IDENTITY THEFT PROTECTION UPDATES

ProtectMyID Alert is launching an improved interface including an enhanced version of the ProtectMyID product offered through Experian and Blue Cross and Blue Shield of Texas (BCBSTX). If you are currently enrolled in the ProtectMyID program, the new product will include:

- Daily access to your Experian® Credit Report
- Daily monitoring of your Experian® Credit Report
- Fraud Resolution with full service identity restoration
- Up to \$1,000,000 in identity theft insurance coverage*

The upgrade will be automatic for those enrolled. Only your most recent credit report on file will be refreshed with this upgrade. If you have not yet registered for ProtectMyID, it is a free service available to employees, spouses, and retirees enrolled in the A&M Care Plans. Enroll by logging into your MyEve account to access your Blue Access for Members (BAM) account. Then, click on Identity Protection in the Quick Links menu and follow the instructions.

*Experian Summary of Benefits and Coverage

SEBAC MEETING SUMMARY

The first System Employee Benefits Advisory Committee (SEBAC) meeting for FY19 was held on October 16, 2018. The following are highlights from that meeting:

- Enrollment increased in most plans this year with the exception of the Graduate Student Employee health plan and the Long Term Disability plan, which experienced small decreases.
- There was an increase in paid claims in the A&M Care plan for FY18 of 1%. The administrative fees for the health and prescription drug programs are low, at 3.3%.
- The Loss Ratio (claims divided by premiums) for FY18 was 89.5% for the combined life insurance plans - Basic Life, Optional Life and Dependent Life. This has improved from last year where the loss ratio was over 100%. The aim is to keep the loss ratio below 100%.
- The Employee Assistance Program, currently offered through Deer Oaks, will go through a bidding process this year. All benefit plans are required to be rebid at least every six years.
- Changes within the healthcare industry were discussed, such as a more "high-touch" approaches to patient management, proactive outreach for high cost surgeries and/or procedures, and cost comparison requirements for the plan.

Your SEBAC representative can be found on our webpage at <http://www.tamus.edu/business/benefitsadministration/system-employee-benefits-advisory-committee-sebac/>.

2019 MEDICARE PART B PREMIUM AND DEDUCTIBLES

The Centers for Medicare & Medicaid Services (CMS) has released the 2019 premiums, deductibles, and coinsurance amounts for the Medicare Part A and Part B programs.

Medicare Part B Premiums/Deductibles

Medicare Part B covers physician services, outpatient hospital services, certain home health services, durable medical equipment, and certain other medical and health services not covered by Medicare Part A. The standard monthly premium for Medicare Part B enrollees will be \$135.50 for 2019, an increase of \$1.50 from \$134. The annual deductible for Medicare Part B beneficiaries is \$185 in 2019, an increase of \$2 from \$183 in 2018.

PARTNER PROGRAMS FOR STRESS MANAGEMENT

The A&M System's benefit package includes additional health and lifestyle partner programs outside of the insurance plans. Some of these programs offer ways to manage stress.

Deer Oaks Employee Assistance Program (EAP)

Deer Oaks EAP offers telephonic counseling, training, and resources to help employees with work/life balance and a variety of interpersonal topics. On the Deer Oaks website, there are over 300 articles about stress management. Get the login information from your HR/Benefits department or website to access valuable information and resources on their website.

Well onTarget

Well onTarget is the wellness platform provided by Blue Cross and Blue Shield of Texas (BCBSTX) through your Blue Access for Members (BAM) account. You can also access it from MyEve. Well onTarget offers coaching and courses on managing stress, as well as progress check-ins to determine if you are improving.

HEALTH ASSESSMENT + WELLNESS EXAM: PREMIUM INCENTIVE

Don't forget your Health Assessment! Completing an annual wellness exam and the MyEve Health Assessment will ensure that you have the lowest rate for your health insurance premiums.

Highlights of the Wellness Exam Incentive:

- Have a wellness exam between September 1 and June 30.
- Applies to employees AND covered spouses enrolled in the A&M Care Plan.
- A premium differential of \$30 per month will be added to the premium for each individual (you and your spouse) who does not complete the wellness exam incentive and health assessment by the June 30 deadline.
- Retirees automatically receive the lower premium.

You can verify your completion status for the wellness exam incentive by [logging into your MyEve account](#). Contact MyEve member services if you believe you have completed the exam incentive, but the information is not reflected in your account. (Note: remember that it can take 6 to 8 weeks from the time of your wellness exam for the claim to process and the incentive to show on your MyEve account.)