###### Headline Article

[**Using Your Benefits While Traveling**](https://www.tamus.edu/business/using-your-benefits-while-traveling/)

The holidays are approaching and this is the most popular time of year for employees to travel. Make sure you are covered if you need medical care while traveling.

**First– Save all of your information**

Do you know your Group Number and Insurance ID by heart? No? That’s okay. The MyEvive app lets you save space in your carry-on and upload your insurance ID cards to your phone! Download it using the Employer Name: Texas A&M University System.

**Medical and Prescription Drug**

You should keep a list of your emergency contacts on hand, and save the Blue Cross and Blue Shield BlueCard customer service number: 1-866-265-1212. A Benefits Value Advisor can help you find in-network services in the region you are traveling. The BlueCard Program\* helps Blue Cross and Blue Shield of Texas (BCBSTX) members get needed health care when you travel outside your plan service area.

If you need a prescription drug supply for a period longer than 30 but less than 90 days, have your physician write a prescription for the needed dosage and send it directly to Express Scripts with one mail-order copayment (twice the retail pharmacy copayment). If you have more than one prescription filled, send one copayment for each prescription. Be sure to start this process at least three weeks before your departure date.

*Your 90-day mail-order prescription should be sent to:*  
Express Scripts, Inc.  
P.O. Box 650322  
Dallas, Texas 75265-0322

Or, you may ask your doctor to call 1 888 327-9791 for instructions on how to fax the prescription to Express Scripts. Your doctor will need to use your social security number or ESI member ID number to complete the transaction. (Only doctors can fax prescriptions to ESI.)

If you have more than one prescription filled, send one copayment for each prescription. Be sure to start this process at least three weeks before your departure date. First-time orders arrive within 8 to 11 days. Refills usually arrive in less time – 7 to 9 days. The best time to reorder is when you have about a 14-day supply of your medication remaining. This will help ensure that the medication is received when it is needed.

**Vision**

The only thing worse than getting sick while traveling is losing your contact lenses. Pack at least two extra pairs of contact lenses while traveling so you have replacements. To locate a network provider in the area in which you will be traveling, or to get information on how the plan handles claims for services you receive while traveling, contact Superior Vision at (844) 549-2603.

**Dental**

Within the United States, you may use any licensed dentist for covered services. Generally, you will pay less out-of-pocket by using a PPO network. Delta Dental’s National Dentist Directory is online at [www.deltadentalins.com](http://www.deltadentalins.com).

*\*The BlueCard Program is not available for Medicaid and Medicare Advantage members*

##### [Tips for Staying Healthy During the Holidays](https://www.tamus.edu/business/tips-for-staying-healthy-during-the-holidays/)

Benefits, Wellness

The holidays are officially upon us! While this season can be a fun time spent with family and friends, all the hustle and bustle can make it a somewhat stressful time, too.

Cornell’s Food and Brand Lab conducted a study\* in the United States and looked at year-round weight patterns of nearly 3,000 people. Their data came from daily weigh-ins of consumers who’d purchased wireless scales and had agreed to have their measurements collected and analyzed. The researchers found that the participants’ weight began to rise throughout October and November, and peaked 10 days after Christmas. On average, people’s weight increased about 1.3 pounds during the Christmas-New Year’s season.

Mental health can be affected during the holidays, too. A recent study by the American Psychology Association\* found that 38 percent of 2,000 people surveyed said their stress level increased during the holiday season. Participants listed the top stressors: lack of time, lack of money, commercialism, the pressures of gift-giving, and family gatherings.

Naturally Slim’s\*\* Registered Dietician Nutritionist, Meridan Zerner, and Clinical Phsychologist, Dr. Dana Labat, created a short video with some practical tips we can all use to enjoy our favorite foods and navigate stressful situations this holiday season.

Watch it below.

Happy Holidays!

\*Source: Healthline

\*\*Naturally Slim: A program which helps eligible participants lose weight and decrease the risk factors for metabolic syndrome. It is based on behavior modification instead of dieting. There is no cost to use the program. In order to participate in Naturally Slim, a member must have a BMI over 25, be an employee, spouse or dependent that is 18 years or older **enrolled in the A&M Care, 65 PLUS plan and/or J plans. Eligibility is determined through the Naturally Slim application process.**

Link: <https://vimeo.com/374519603>

###### Other Articles

##### [Elect to Receive Your 1095-C Electronically Before January](https://www.tamus.edu/business/elect-to-receive-your-1095-c-electronically/)

Form 1095-C is a form related to your health coverage that is needed to file your taxes. Affordable Care Act requires that you have the ability to elect to receive your tax Form 1095-C electronically.

Don’t delay filing! Those who receive their forms electronically in Workday can access their forms much earlier than those waiting to receive paper forms.

Follow these instructions to change your 1095-C election:

1. Log in to Single-Sign-On (SSO).
2. Click the Workday link.
3. Click the Benefits Worklet.
4. Under the “Change” column, select “Change 1095-C Printing Election.”
5. Select “Receive electronic copy of 1095-C.”\*

\*Electronic versions of Form 1095-C require a computer with internet access and Adobe Reader to view and print the document.

After you submit your consent to receive the form electronically, it will remain valid for all future tax years or until you revoke your consent.

If you have additional questions, please contact your HR office.

###### Quick Reminders

##### [Navia FSA Deadline](https://www.tamus.edu/business/quick-reminders/)

All claims related to your FY19 Flexible Spending Account (9/1/18 – 8/31/19) must be filed by December 31, 2019. Information about how to file your FSA claims and a copy of the FSA claim form can be found at <https://www.tamus.edu/business/benefits-administration/flexible-spending-accounts/>.

##### 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.tamus.edu/) to check and enter an SSN. After logging into Workday, click on the Benefits Worklet. In the Change column, select ‘Dependents’.

##### 2020 Medicare Part B Premium and Deductibles

The Centers for Medicare & Medicaid Services (CMS) has released the 2020 premiums, deductibles, and coinsurance amounts for the Medicare Part A and Part B programs. 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 $144.60 for 2020, an increase of $9.10 from $135.50. The annual deductible for Medicare Part B beneficiaries is $198 in 2019, an increase of $13 from $185 in 2019.

###### Wellness Article

##### [The New Personalized Wellness Checklist](https://www.tamus.edu/business/the-new-personalized-wellness-checklist/)

Completing two steps on your MyEvive Personalized checklist\* will ensure that you have the lowest rate for your health insurance premium.

Your Personalized Wellness Checklist may contain up to 5 activities such as your annual wellness exam, preventive screenings, Well onTarget Self-Management Programs, MyEvive HealthQuests, health tool registrations and more. You only have to choose two to complete by June 30th to receive your wellness credit for FY21.

Highlights of the Wellness Incentive:

* Have a wellness exam and complete a second optional wellness activity between September 1 and June 30.
* Applies to employees AND covered spouses enrolled in the A&M Care Plan.
* A premium reduction of $30 per month will be applied for each individual (you and your spouse) who completes the wellness exam and second task by the June 30 deadline.
* Retirees and Grad Plan enrollees will automatically receive the lower premium.

You can verify your completion status for the wellness premium incentive by logging into your MyEvive account at tamus.myevive.com.

If you choose not to participate in the wellness premium incentive program, you will not receive the $30 premium reduction. Contact MyEvive member services if you believe you have completed the exam incentive, but the information is not reflected in your MyEvive account. (note: remember that it can take 6 to 8 weeks from the time of an appointment or exam for the claim to process and the incentive to show on your MyEvive account.

\**The alternate health assessment available on Well onTarget through Blue Access for Members (BAM) can also count toward your wellness credit.*

##### [Tobacco Cessation Resources](https://www.tamus.edu/business/tobacco-cessation-resources/)

The A&M System is a supporter of tobacco cessation. Quitting smoking greatly reduces the risk of developing smoking-related diseases. According to the CDC, nearly 7 out of 10 adults reporting in 2015 that they wanted to quit using tobacco completely. Aggregate data from the MyEvive Health Assessment last year told us that 314 professed smokers wanted to quit smoking.

As part of the wellness initiative, A&M System health and life insurance premiums include a tobacco surcharge to encourage tobacco cessation. If you or your spouse is a tobacco user, $30 is added to your monthly health insurance premium amount. All types of tobacco products are included as part of the Tobacco User Premium Program, including, but not limited to: cigarettes, cigars, pipes, all forms of smokeless tobacco (chewing tobacco, snuff, dip, or any other product that contains tobacco), and any other smoking devices that use tobacco such as e-cigarettes, which contain nicotine.

Below are useful tobacco cessation resources you can use on your path to becoming tobacco-free:

**Well onTarget – Quitting Tobacco Program**

This is a self-paced, 6 lesson program that identifies your tobacco stressors, discusses what medications might help you quit using tobacco and whether it will work for you, and provides strategies to prevent relapse. Access the program by logging into your Blue Access for Members account and clicking “Well onTarget” in the Quick Links, or log in to MyEvive and click on the Well onTarget resource card.

**Work/Life Solutions by GuidanceResources**

GuidanceResources, your work/life solutions provider, has several resources on tobacco cessation. These include articles, podcasts, ebooks, quizzes, referrals to mobile apps, and more. Simply log in to guidanceresources.com and type “tobacco” in the search bar.

**Your A&M System Prescription Drug Plan**

Your Express Scripts drug plan covers several prescription drugs to help you quit smoking. The following are covered under the A&M Care plans at no cost, with a prescription from your doctor:

* Nicotrol NS (nasal spray): 90-day supply in a 365-day period
* Nicotrol Inhaler: 90-day supply in a 365-day period
* Zyban: 90-day supply in a 365-day period
* Nicorette Gum / Lozenge: 90-day supply in a 365-day period
* Nicotine patches: 90-day supply in a 365-day period
* Chantix: 180-day supply in a 720-day period

**Other Third Party Resources**

The American Cancer Society, American Lung Association and Centers for Medicare and Medicaid Services are just a few of the third party organizations dedicated to tobacco cessation. They offer a variety of free resources through different mediums. You can find more information on these resources at <https://www.tamus.edu/business/benefits-administration/wellness/tobacco-cessation-products-and-services/>**.**

###### Retirement Article

##### [Ready to Retire?](https://www.tamus.edu/business/ready-to-retire/)

Many people experience a reduction in expenses after retirement, but some do not. Travel, medical expenses, long-term care, taxes, and more free time to spend are all reasons why you might need more funds in retirement than you think! TRS suggests trying to live on your estimated retirement income for a few months while you are still working so you know exactly how much you will need. Watch this short video from TRS’s financial awareness video series to learn more. <Video embedded on website to watch on page>.