

Benefit Briefs



Brought to you by System Benefits Administration

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Exam Needed for Lowest Premium in the A&M Care Plan

As part of the Chancellor's Wellness Initiative, the A&M System is taking an active role in the health of its employees.

Employees and spouses enrolled in the A&M Care plan **will need to have a routine annual exam before June 30, 2014** in order to pay the lowest premium beginning September 1.

- A network provider must be used.
- There are no forms to complete.
- No medical information is released to A&M – your claim goes directly to BlueCross BlueShield (BCBSTX) and the **only** information released to the System is that you had an exam.
- The following link, <http://www.tamus.edu/assets/files/benefits/pdf/annualphysical.pdf>, has information about how to see if your exam has been recorded on the BCBSTX website. It also will answer most questions about this initiative. If you have any unanswered questions, contact your Human Resources office.
- Retirees in the A&M Care and 65 PLUS plans will automatically receive the lower premium and are not required to participate in this program, but are encouraged to take advantage of the exam.

What is the “*” on my Paystub for TRS?

The A&M System contributes to TRS based on a percentage of your salary, set by the Texas Legislature. The amount sent to TRS is not used in determining your TRS benefit at retirement.

The phrase above is the statement that explains the “*” on your paystub regarding the employer contributions to TRS. But what does this mean?

Your standard TRS retirement annuity benefit is based on the following formula:
(The average 3 or 5 highest years' salaries, depending on your hire date) x (TRS years of service credit) x 2.3% = your TRS Benefit.

This formula does not take into account how much you or the A&M System contributed to TRS during

your membership (employment). You will receive your monthly benefit from TRS regardless of how much was actually contributed to TRS by you or by your employer.

Lower Fund Fees For ORP & TDA Participants

TIAA is offering lower share class investment choices for the A&M System Optional Retirement Plan (ORP) and Tax Deferred Account (TDA) offerings.

What this means to you

Lower-cost investment options can help put more money to work for your retirement savings goals. For example, a reduction of 0.15% in mutual fund fees would result in annual savings of \$15 each year for every \$10,000 invested. If your account is worth \$100,000, you would save approximately \$150 a year in mutual fund fees.¹

¹Lower expenses do not necessarily result in higher returns. This hypothetical example does not represent the actual performance of any TIAA-CREF account nor does it reflect expenses or taxes, which would reduce performance.

Financial IQ – iPad Winners

Thank you to all who participated in our Financial IQ quiz to promote National Save for Retirement Week. Three participants were randomly chosen to win new iPad tablets, sponsored by TIAA. The winners were Desiree Wilson (TAMU), Diane Blann (AgriLife Research), and Michael Nelson (TEES). Look for Financial IQ part 2!

PayFlex®'s Voice Response System is Enhanced

Employees with Health Care or Dependent Day Care Flexible Spending Accounts will find the following improvements have been made to the PayFlex voice response system:

- Automatic routing to their personal benefit options after entering their employee ID and zipcode,
- Menu options that are specific to their plan.
- Current account balance information at the beginning of the call,
- After the member is recognized by the system, immediate access to a customer service representative.

Moving With Ease

Global Mobility Solutions



If you are moving across town or have relocation plans coming up, GMS can help. GMS (Global Mobility Solutions) has been servicing the A&M System for nine years.

GMS services are FREE and are offered to A&M System family members, faculty, staff, and retirees. They can help you sell your home, assist you in the purchase of a new home, offer support in moving your household goods and more.

For more information, call your dedicated relocation coach Lori Herbert at 800-617-1904 or email her at lherbert@gmsmobility.com. You can also find a wealth of tools to help with your move at www.gmsmobility.com.

Being a Smart Health Care Consumer

It's all about money, right? But, quality counts also when you're talking about your health care. BCBSTX takes both into consideration with two programs that were created to help you find access to quality, cost-effective network providers.

Using the Integrated Provider Finder and/or Blue Value Advisor can save you money without compromising your care.

Integrated Provider Finder

The Integrated Provider Finder is available on Blue Access for MembersSM (BAM). This tool identifies providers in your area with information such as procedure cost and patient feedback.

To use the Provider Finder, you will need to go to www.BCBSTX.com and setup an account, if you have not already done so. Once you log in, you can find the Integrated Provider Finder under the Doctors & Hospitals tab.

Key features include the ability to:

- Find a network physician or facility.
- Filter search results by doctor, specialty, ZIP code, language and gender.
- Find location directions provided by Google MapsTM.
- Estimate the cost of a provider's procedures, treatments and tests.
- Identify Blue Distinction Centers.
- View patient feedback or add a provider review.
- View quality, certifications and recognitions for doctors.
- Make an online appointment with a provider.

Blue Value Advisors

Benefits Value Advisors are specially-trained to help you and your covered family members get information for a number of services such as:

- CAT or CT scans
- MRIs
- Endoscopy procedures
- Colonoscopy procedures
- Back or spinal surgery
- Knee surgery
- Shoulder surgery
- Hip replacement or joint replacement surgery
- Bariatric surgery

If you need to have a health care procedure like those listed above, call a Blue Value Advisor. For example, if your doctor recommends an MRI of your knee, you can call a Benefits Value Advisor for help identifying in-network MRI providers and the estimated cost¹ for an MRI at each provider. In some cases, the Advisor can then schedule the MRI for you with the provider you choose and help with any pre-certification needs.

Our plan saved over \$400k this calendar year and just under 50% of the employees who received information from a Benefits Value Advisor saved money by going to a lower cost provider.

To talk to a Blue Value Advisor, just call the Customer Service number on the back of your BCBSTX ID card.

¹ Cost estimates are just an estimate. In addition to your usual deductibles, copayments and/or coinsurance, the actual cost of the services may vary based on a number of factors including the date of service, the actual procedure performed, what services were billed by the provider and your particular benefit plan. Coverage is subject to the limitations and exclusions of your plan.

A New Texas Law and EyeMed



A new Texas law affecting EyeMed members allows providers to opt out of offering discounts on non-covered services. Non-covered services are additional discounts that have been negotiated between EyeMed and the vision provider that are not funded by your insurance plan. Examples include discounts on a second pair of glasses, sunglasses or discounts on certain lens options.

EyeMed is updating their online directories at www.eyemed.com, to show which provider locations in Texas will honor non-covered discounts and which will not. Currently, 94% of participating providers in Texas will continue to offer the non-covered discounts in 2014.

Please call EyeMed's customer care center, (866) 939-3633, with any questions.