

Benefit Briefs




Brought to you by System Benefits Administration
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Time Again for Annual Enrollment 2015-2016!

Annual Enrollment Begins Today

Benefit changes for plan year 2015-2016 include:

- Office visit and prescription drug copays and deductible, counts toward your annual out-of-pocket maximum. 
- Total health premiums will increase this year. Due to an increase in state funding and funds made available from health plan reserves, the employee contribution for full-time employees enrolled in the A&M Care and the 65 Plus plan employee-only levels will not change and most others will have moderate increases.
- Due to the Affordable Care Act, employees who work 75% time or greater for over 90 days, will get a full employer contribution toward their benefits.
- Beginning September 1, 2015, eligible dependent children, married or unmarried, up to age 26 may be enrolled in optional coverages, including dental, vision and dependent life, as well as medical coverage. Dependents previously covered and dropped will not be automatically re-added. You may add eligible dependents during annual enrollment -- July 1 through July 31.
- The Health Care Spending Account maximum will increase from \$2,500 to \$2,550.

Don't Forget Your Wellness Exam !!

Active employees and their covered spouses enrolled in the A&M Care Plan on or before August 31, 2014, will need to have a wellness exam in order to be eligible for the lowest premium rate for FY16. Those newly enrolled after August 31, 2014 automatically qualify for the lower premium rate for FY16 and must have a future wellness exam as part of the ongoing initiative.



The deadline of June 30 was recommended to allow enough time for the claim to be processed by BlueCross BlueShield (BCBS) and recorded with the A&M System before the September calculation.

But it's not too late to have your exam count!

To see if your incentive has been processed:

- Go to Blue Access for Members (BAM) at the BCBSTX website: www.bcbstx.com
- Log in or create an account
- Once in, click on the "My Coverage" tab at the top
- In the left box, click on "Incentives"
- Click on the link to "Visit Site" to check your incentives
- Hover over "My Activities" at the top in the blue bar and click on "completed activities". Click on "My Activities"
- Look for the most recent "Annual Physical Completion." If the date is between September 1, 2014 and August 31, 2015, you have qualified for the incentive.
- You can see screenshots of these pages at: <http://assets.system.tamus.edu/files/benefits/pdf/wellness/Incentives-BAM.pdf>

SEBAC Meeting Highlights

The System Employee Benefits Advisory Committee (SEBAC) met on May 20, 2015. The following are highlights from that meeting.

- ∞ Total medical and drug claims are currently \$133M, compared to \$113M in FY14.
- ∞ Prescription drug claims are currently \$41M, compared to \$35M in FY14.
- ∞ Dental plan enrollment increased by 2,200 members for a total of 39,117 members.
- ∞ Express Scripts will continue to be the Pharmacy Benefit Manager.
- ∞ A number of legislative bills were reviewed.
- ∞ As part of our renewal with BlueCross BlueShield, they will hire a Wellness Coordinator. Services will include onsite analyses of our campuses including physical site assessments, data analysis of information collected from on-site assessments and past wellness initiatives and development of a multi-year strategic plan.

Improving Your Health – **natura)(yslim** One Plate at a Time

As we explore ways to increase employee and retiree health, we have launched a pilot program called Naturally Slim®. This program will be offered to employees and retirees enrolled in the A&M Care, 65 PLUS plan and/or J plans.

We've all heard that healthy eating, healthy weight management, and physical activity can help prevent heart disease, stroke, diabetes, many cancers, and other health problems. The start of these problems – collectively known as “metabolic syndrome” – are a silent epidemic that affects an estimated one in four adults.

In order to qualify for the pilot, a member must have a risk factor related to Metabolic Syndrome. This normally means BMI over 30 or BMI over 25 plus an additional risk factor. This information will be collected through a Naturally Slim® application process.

Through our partnership with Naturally Slim®, you have the opportunity to lose weight, feel better, and decrease your health factors for metabolic syndrome. After acceptance, participants watch a series of weekly videos through an internet browser instructing them on the Naturally Slim® program principles.

The information you provide to Naturally Slim® will be confidential and will be available only to the program professionals.

For accepted participants, the program will be provided at no cost. Information will be sent to different campus and agency employees and retirees in phases. Look for more information in the coming months, or click [here](#) for more details.

DARYL FLOOD relocation & logistics **New Relocation Provider**

Daryl Flood offers a wide variety of solutions and options.

They can offer relocation assistance for anyone in the employment process from interview through separation. They can assist with school search and area orientation. Daryl Flood can provide a full service relocation quote for moving household goods, and help existing employees and retirees connect with realtors and moving services when moving across the U.S. or locally. As the official relocation provider for the A&M System, Daryl Flood can provide services paid for by the A&M System member or by an individual.

A few of their solutions include:

- Domestic & International Household Goods Relocation
- Realtor & Mortgage Assistance
- Home Sale & Purchase Programs

- Temporary Housing (furnished homes or apartments)
- Automobile Transport
- Destination Services (Home Finding, School Search, Place of Worship)

Your Daryl Flood relocation consultant is available to ensure each relocation goes smoothly. Their professional move consultant has the expertise and experience to orchestrate each relocation in the most efficient and cost-effective manner as possible. The consultant will assist with each step of the relocation process – until the last box has been unpacked.

To initiate a relocation request, please contact (844) 722-TAMU (8268) or email tamus@darylflood.com.

Summer Medicine Tips

Be extra cautious when taking over-the-counter, prescription or chronic medications such as antibiotics, blood pressure, hormones and oral diabetic medications. Before taking all medications, read the label for information about sun exposure, and check with your physician or pharmacist about susceptibility to heat exhaustion or sunburn.



To be safe, drink plenty of fluids, limit sun exposure and reapply sunscreen every two hours.

If medications look or smell different than normal, call your doctor or pharmacist to confirm the safety of taking the medication in question.

With summer comes schedule changes. Write medicinal schedule reminders using your smart phone or on paper. Express Scripts has a mobile app for this. Be sure to pack a full supply of your medication, plus extra, in case you experience travel delays. Keep all medication together and in the original containers. Prepare children for summer camp by getting the camp's medication policy and meeting their healthcare team. Inform the camp about your child's medication dosage and storage requirements. Your child should be familiar with this information as well.

Financial Education at your Fingertips



Let's get down to basics! Building a solid financial foundation starts with the basics. Explore six key fundamental financial topics—at your own pace. Find answers and next steps to help you get, and stay, on track. Visit fidelity.com/backtobasics to get started.

How small amounts add up >	How to save and spend at the same time >	Managing debt and loans to help you stay on track >
SAVINGS	BUDGETING	DEBT MANAGEMENT
Help simplify investing —get to know your investing style >	Tips to manage and tame health care costs >	When to take Social Security—review your options >
INVESTING	HEALTH CARE	SOCIAL SECURITY