

# Benefit Briefs



Brought to you by System Benefits Administration

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## September 1 Plan Changes - What's New for 2010-2011?

As many of you know, all of the health plans will be experiencing premium increases. The dental PPO premiums will also increase slightly, but premiums for Long-Term Disability will decrease and other Optional Plan premiums will remain level. Specific premium information is available at [tamus.edu/benefits/ae](http://tamus.edu/benefits/ae). Here is some of the important information:

### A&M Care Plan Changes

The A&M Care Plans are self-insured plans administered on behalf of TAMUS employees. Premiums collected from both the employer and the employee are used to pay benefits on behalf of the employee. Changes to the plan are made in order to minimize increases in premium during periods of rising health care cost and utilization. The following changes were made with this in mind:

- The Primary Care office visit charge will increase from \$25 to \$30.
- The brand name drug copay will increase from \$25 to \$35 for a formulary brand name and \$50 to \$60 for a non-formulary brand name drug. This will also increase the mail order cost for a 90-day supply to \$70 for a brand name formulary drug and \$120 for a non-formulary brand name drug.
- Mental Health services in-office will be available for a \$30 copay with no annual visit limit and inpatient services will be paid as any other illness.
- A deductible credit will be provided for completion of a Health Risk Assessment (HRA) and completion of an annual physical. If you or your spouse completes an HRA at [www.bcbstx.com](http://www.bcbstx.com), \$50 will be credited towards your or your spouse's deductible. As each family member visits a physician for an annual physical, another \$50 will be credited toward your deductible.

### FirstCare Plan Changes

- Inpatient services will be covered at 90% after meeting the annual deductible.
- Outpatient services, emergency room visits, MRI, CT Scans, PET Scans, sleep study, nuclear stress test, ambulance services, prosthetics and orthotics will be covered at 80% after meeting the deductible.
- Urgent Care Centers will have a \$50 copay/visit.
- Generic Drugs will have a lower copay of \$10/prescription (30 day supply- retail) and \$30/prescription (90 day supply – mail).
- The annual out-of-pocket maximum will be \$3,000/member, \$6,000/family.

### Scott & White Plan Changes

- Mental Health services will now be a 20% coinsurance for inpatient hospital services and a \$25 copay for outpatient services with no annual visit limit.
- Preventive services, including well-baby visits will be available at no charge, including a preventive colonoscopy once every five years.

### Over-the-Counter Rules for Flexible Spending Accounts (FSA)

Beginning January 1, 2011, only drugs that are "prescribed" by a doctor will be eligible expenses under the FSA plan. This means over-the-counter (OTC) drugs will be considered ineligible unless accompanied by a prescription from a physician. The healthcare debit card cannot be used at the point of sale for these items; you must submit a claim accompanied by a written prescription from your physician. Listed below are some OTC items that will remain eligible without a prescription and can continue to be purchased using a healthcare debit card:

- Band Aids, bandages & wraps , braces & support
- Reading glasses
- First Aid supplies
- Insulin & diabetic supplies
- Wheelchairs, walkers & canes
- Contact lens solution/supplies
- Diagnostic Tests & monitors
- Ostomy Supplies

## Long-Term Disability Changes

The Long-Term Disability plan will have lower premiums for 2010-11! The non-tobacco user rate will decrease to \$.28 per \$100 of monthly salary and the tobacco user rate will decrease to \$.30 per \$100/monthly salary.

The LTD plan provides income if you cannot work due to a disability, injury, or any condition that keeps you from being able to perform your job. The LTD benefit replaces 65% of your gross monthly earnings, less income you may receive from certain other sources (e.g., Social Security, Workers' Compensation, etc.). The maximum monthly benefit is \$8,000, and the minimum monthly benefit is \$100 or 10% of your monthly benefit, whichever is greater.

Take this opportunity to enroll in the Long Term Disability plan during the Annual Enrollment period this July. Evidence of good health is **not required** to enroll.

## UnitedHealthcare Vision ID Cards

ID cards for members of the UnitedHealthcare vision plan will be available at [www.myuhcvision.com](http://www.myuhcvision.com), for printing. This function should be available by the end of the summer, in time for the new plan year.

The cards will be personalized and will provide instructions on how to use your vision benefits, key information, and instructions for providers on getting authorization for services and/or plan details.

## Retirement Programs TIAA-CREF

### *Raise the Rate!*

This TIAA-CREF-sponsored contest was created to help find ways to address our country's retirement savings crisis.

Americans are not saving enough to adequately prepare for a safe and secure retirement. Our national current savings rate is significantly lower than other industrialized countries. To that end, they created a contest called "Raise the Rate". The purpose of the competition is to generate a lot of great ideas from anyone and everyone to increase the national savings rate up to 10% over the next two years.

TIAA-CREF built in some attractive incentives to get people to participate, including:

- The contest is open to faculty, staff, students, family members and friends of all A&M System institutions.
- Contestants can submit as many ideas as they wish through July 20 for a chance to win \$50,000 in cash!
- The winner will also receive an all expenses paid trip to the South by Southwest Music Festival.
- The Institution with the winning entry will receive a gift of \$25,000 towards their endowment.



The following link <http://www.raisetheratecontest.org/> has more information available. Because of the way the contest is structured, the more ideas TAMUS can generate the greater the chances of submitting the winning idea for the **\$50,000** prize, and garnering the **\$25,000** gift to the endowment.

## Spanish Retirement Websites

Valic, and now TIAA-CREF, provide Spanish-language websites in an effort to increase Hispanics/Latinos' access to retirement-planning information and tools.

TIAA's new Spanish-language website, [espanol.tiaa-cref.org](http://espanol.tiaa-cref.org), focuses on retirement-planning education, with emphasis on life stages such as "Starting Out," "Mid-Career," "Approaching Retirement," and "In Retirement." It also features a glossary of financial terms, answers to frequently asked questions about retirement, and examples of retirement-saving tips.

Valic's spanish website is [Valic.com/\\_83\\_8630.html](http://Valic.com/_83_8630.html).

Most other A&M System retirement plan vendors have Spanish materials available on request.

TIAA also provides:

- Bilingual consultants in TIAA-CREF's National Contact Center to handle customer requests and an automated telephone system in Spanish for account access (800-842-2252, option 9 for Spanish),
- Financial-education seminars for Spanish-speaking employees, and
- One-on-one retirement-planning consultations with objective, non-commissioned advice in Spanish.