

# Benefit Briefs



Brought to you by System Benefits Administration  
Issue #50, November 2015

## Important Affordable Care Act Information – Action May Be Required

### Affordable Care Act – Dependent Social Security Numbers Needed



As part of compliance with the Affordable Care Act the A&M System Benefits Office is required to request 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 ITIN (Individual Taxpayer Identification Number), you will receive an email requesting that you enter this information online through HRConnect, (<https://sso.tamus.edu/>). Please make sure to double-check any SSNs you enter into HRConnect to make sure they are correct.

Please contact your Human Resources office if you have questions.

### The Affordable Care Act & Filing Your Tax Return

The Affordable Care Act (ACA) includes the *individual shared responsibility* provision. The *individual shared responsibility* provision requires you, your spouse, and your dependents to either have health insurance for the entire year, report a health coverage exemption, or make a payment when you file your tax return. You can find additional information regarding the requirements of the *individual shared responsibility* provision [here](#).

ACA annual reporting requires The Texas A&M University System to identify everyone who has been a full-time employee for one or more months in the 2015 calendar year, and/or who has had been enrolled in an A&M System health plan for one or more months in the 2015 calendar year and provide them with a Form 1095-C.

You will need information on the Form 1095-C to prepare your 2015 tax return.

**Be on the lookout.** The A&M System will be creating Forms 1095-C in January 2016 for the first time. Just like the Form W-2, you can choose to receive this form electronically by

going to HRConnect, via <https://sso.tamus.edu/>. Once you are logged into HRConnect, click on the dark green button that states **I'll Get my 1095-C Electronically in HRConnect**. If you elect to receive the form electronically, it will be available to you in January. If you do not elect to receive the form electronically, you will receive the form by mail in early February.

The 1095-C form identifies:

- the employee and the employer,
- which months during the year the employee was eligible for coverage,
- the cost of the cheapest monthly premium the employee could have paid under the plan, and
- which months the employee and any dependents had coverage in an A&M Care health plan.

If you were enrolled in the Graduate Student Employee Health plan during calendar year 2015, in addition to a Form 1095-C, you will receive a Form 1095-B indicating which months you and your dependents had coverage to assist with filing your 2015 tax return. The Form 1095-B will be mailed to you by BlueCross and BlueShield of Texas, the insurance company that underwrites the Graduate Student Employee Health plan administered by Academic Health Plans.

### New Coverage - 3-D Mammograms

Thanks to the Affordable Care Act, BlueCross BlueShield will now be covering **routine** 3-D mammograms as preventive, which means with no copay.

Like traditional mammograms, 3-D mammograms can be coded in one of two ways. If you go to an in-network provider and the procedure is coded as routine, it will be covered as a preventive service with no expense to you. If the mammogram is coded as medical or diagnostic, it will be covered, but you'll have a copay.

If you have a question about your 3-D mammogram claim, you can contact the customer service number on the back of your BCBS ID card to confirm the diagnosis for your procedure.

## Grace Period Ending for Flexible Spending Accounts



If you had unused funds remaining in your health care flexible spending account at the end of FY2015 (8/31/15), you can continue to file for reimbursement using FY2015 funds for claims with a date of service of 9/1/15 through 11/15/15. You have until December 31, 2015 to file claims with PayFlex for reimbursement using FY2015 funds.

The IRS requires appropriate documentation when you submit a claim, which is described on the claim form. All medical, dental and vision claims must include:

- A completed and signed claim form.
- An Explanation of Benefits (EOB) statement from the insurance company.

If you do not have insurance coverage, submit an itemized statement from the provider showing the provider's name/address, patient name, service date, description of the service and amount charged.

Dependent care claims must include a completed and signed claim form. You may provide an itemized statement from the provider or have the provider sign the claim form where indicated.

Don't delay! According to the IRS, any unused balance in your account will be forfeited. To access your detailed account information, print a [claim form](#), and/or to file an Express Claim (online submission of your claim and receipts), go to [www.healthhub.com](http://www.healthhub.com).

## Check Your Mailing Address in HRConnect

Form W-2 and Form 1095 C will be mailed, to employees not choosing electronic delivery, in January/February 2016 to the mailing address shown in HRConnect. Please log into HRConnect (<https://sso.tamus.edu/>) to make sure your mailing address is correct.

## TDA/DCP contribution limits for 2016

The maximum contribution limit for participants under the Tax-Deferred Account Program (TDA) and the Texa\$aver Deferred Compensation Plan (DCP) will stay the same, at \$18,000 in 2016, for each plan. The catch-up contribution limit for each plan, for participants who are 50 and older, will also remain at \$6,000 in 2016.

A chart listing the calendar-year contribution limits through 2016 is available on the Retirement Programs website [here](#).

## SEBAC Meeting Highlights

The first System Employee Benefits Advisory Committee (SEBAC) meeting for FY16 was held on October 27, 2015. The following are highlights from that meeting:

- Enrollment increased by 3% in the A&M Care Plan and by 7% in the graduate student employee health plan
- The A&M Care plans Per Member Per Month (PMPM) premiums for FY15 increased by 7.4%, while the PMPM costs for medical claims and prescription drug claims increased by 10.4% and 4.5% respectively, for an overall increase in claims of 8.7%. The increase in medical claims is primarily being driven by costs associated with inpatient hospitalizations.
- The Loss Ratio (claims divided by premiums) for FY15 was 122% for the combined life insurance plans and 135% for AD&D. While a loss ratio below 100% is optimal, the industry standard is to look at the loss ratio over a 5-year period rather than an individual year.
- Kelley Melcher (BCBSTX) and Missy Dillon gave an update on the onsite wellness assessments being conducted at System member locations. Kelley mentioned the establishment of a Wellness Champion Network and having a champion/leader at each System member. The network will meet once per month via phone to share information regarding challenges and successes of their local programs and System Office wellness initiatives.
- Your SEBAC representative can be found on our webpage at <http://www.tamus.edu/business/benefits-administration/system-employee-benefits-advisory-committee-sebac/>

## Naturally Slim on BCBS Explanation of Benefits (EOBs)

The Naturally Slim program is covered at 100% under preventative services for employees and retirees enrolled in the A&M Care health plans. The name of the provider on the EOB you receive will not be listed as "Naturally Slim". What will be listed is an alpha-numeric code of "NS412 LLC".

## Check the Progress of Your Future

Do you know how much you will receive from TRS, the A&M System retirement programs, social security, and other income sources you may have in retirement? The A&M System has calculators available on the retirement programs website to aid in your retirement planning. You can find a calculator to assist in your planning no matter the program in which you participate.

- [ORP members prior to 9/1/95](#)
- [ORP members after 8/31/95](#)
- [TRS members](#)

For more information in how to participate in the voluntary retirement programs at the A&M System, visit the Retirement Programs [website](#).