

Benefit Briefs



Brought to you by System Benefits Administration
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FY2016 is Here!

New Benefit: 2nd.MD

All A&M System employees, retirees and their dependents covered by the A&M Care Plan, J Plan or 65+ Plan now have access to the world's best doctors through 2nd.MD.

Here's how it works: If you – or one of your dependents – are facing a challenging medical question, possible surgery, or a change in medication, simply contact 2nd.MD. A member of their Care Team will help you select a doctor from more than 320 nationally recognized, board-certified specialists from institutions such as the Mayo Clinic, Johns Hopkins and the Cleveland Clinic. The specialist will then conduct an online consult with you via video or phone, usually within just three days – at **no cost** to you.

This unique service is provided to you by the A&M System to better inform our employees, retirees and their families about important medical decisions.

Contact 2nd.MD online at <http://2nd.MD/TAMUS> or call (866) 841-2575.



Rx: Why We Use A Drug Formulary

Drug formularies are a crucial strategy for keeping prescription medications affordable; but only if they preserve access to the medications you need to stay healthy. Employers who use Express Scripts' National Preferred Formulary in 2014 and 2015 will save more than \$2.2 billion.

Express Scripts' formulary development is based on the following principles:

- Clinical appropriateness of the drug – not cost – is the most important consideration.
- The prescribing physician always makes the final decision regarding a patient's drug therapy.
- Objective evaluations from independent physicians.

Express Scripts uses three committees to make formulary decisions:

1. **National Pharmacy & Therapeutics Committee (P&T Committee):** 15 independent physicians and one pharmacist from community and academic practices representing a broad range of medical specialties.
2. **Therapeutic Assessment Committee (TAC):** Express Scripts' clinical pharmacists and physicians, who follow FDA approval methods using medical literature and published clinical trial data, then review the specific medications.
3. **Value Assessment Committee (VAC):** This committee checks the value of drugs by evaluating the net cost, market share, and drug utilization trends of clinically similar medications. The VAC consists of Express Scripts' employees from formulary management, product management, finance and clinical account management.

In 2014, the United States prescription drug spend increased 13.1%, which is the largest annual increase since 2003. The reason is that specialty medication purchases increased, causing a 30.9% increase for those type of drugs.

Blue Access MobileSM: Text Yourself Health Reminders

Blue Cross and Blue Shield of Texas will send you reminders on your mobile device to check your blood sugar and send a reminder to take your medication or take your multivitamin. **Log in** to Blue Access for MembersSM, click on **"Settings,"** then go to **"Preferences"** and **"Opt-in"** to receive text messages.

TRS Rate Change effective September 1st

The contribution rate for TRS active members increased from 6.7 to 7.2 percent on Sept. 1, 2015. The increases to the active member contribution rate, approved by the 83rd Texas Legislature, will be phased in over time. The contribution rate will increase again to 7.7 percent in fiscal year 2017.

Make Preventive Care a Priority

Following an immunization schedule can help protect children from certain diseases. But immunizations are not just for the younger set; adults need them too.

To learn more about what immunizations are recommended for children, teens and adults, log in to your [Blue Access for Memberssm](#) account. Go to the My Health tab and click “Immunization” under My Health Topics.



Healthy Family App

Download the new Healthy Family app from the [App Store](#) or [Google Play](#) to keep track of screenings and immunizations.

Empowering Women to Live Well Financially

Financial wellness may be even more important for women than it is for men. Women not only tend to live longer than men, but as many as 90% of women will be solely responsible for their finances at some point in their lives. Watch this lively discussion between two inspirational women who share their insights:



EyeMed Online

EyeMed, our optional vision plan provider, has announced a new online contact lens benefit offered for those enrolled in the plan.

Ordering contacts online just got easier!



Member visits [contactsdirect.com](#) and selects from a diverse choice of top-selling brands.



Contact lens allowance applies instantly in their shopping cart.



Once their purchase is made and their prescription verified, their contact lenses are shipped (usually the same day).*



Shipping is free!

When you buy contact lenses online at ContactsDirect, your in-network allowance will apply to the purchase price. This will make it convenient to complete the transaction online. If you prefer to visit your eye doctor in person to purchase contact lenses, there is no change.

If your prescription is more than a year old, you will need an updated prescription to make a purchase using your benefits.



EyeMed Progressive Lens Benefit

The average age of our benefit-covered population is 52, so it's no wonder the benefits office receives questions about vision coverage. Specifically, there are questions about the cost of multi-focal lenses, since those are often used by aging members.

Progressive lenses offer a full range of vision correction without the distinct line that is often seen on bifocal and trifocal lenses. Looking through different places in the lens helps seeing items at varying distances.

Standard and **Premium** are the two options for progressive lenses. Cost, quality and versatility of frame choices are the differences between the two choices. **Premium** progressive lenses have multiple pricing tiers because of the many options possible.

Additional lens options have fixed prices and/or discounts. Vision and lifestyle needs determine whether to get **Standard** lens glasses or to get glasses with multiple add-ons for greater vision correction and clarity. For example:

- Polycarbonate lenses are more impact-resistant and provide protection from the sun's rays. They are beneficial for kids and those who participate in sporting activities and,
- High-Index lenses are thinner and provide a higher performance with less weight, but more cost.

Pricing examples:

Standard progressive lens with no add-ons covered in-full:

- Frames: Up to \$130 covered in-full
- **Standard** progressive lens co-pay: \$15
Total cost: \$15

Standard progressive lens with no add-ons covered in-full:

- Frames: Up to \$130 covered-in-full
- **Standard** progressive lens co-pay: \$15
- Anti-reflective coating add-on: \$45
- UV treatment add-on: \$15
Total cost: \$75

Premium progressive lens:

- Frames: Up to \$130 covered-in-full
- **Premium** progressive lens co-pay, tier 2: \$47
Total cost: \$47