

Benefit Briefs



Brought to you by System Benefits Administration

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Thinking About Retirement?

Where are you in your retirement planning? How does your age impact your savings? It's important to know how to make the most of your retirement dollars at any age. Visit the A&M System Retirement Planning website at <http://www.tamus.edu/offices/benefits/retirement/> to gain valuable insight on saving for retirement.

- In your 20s: Just starting out? Now is the time to start saving. Learn about cutting your taxes and the benefits of starting early. Click [here](#).
- In your 30s: Do you have a plan? Discover the importance of diversification and the impact of increasing contributions. Click [here](#).
- In your 40s: Are you on track? See if your money is working hard enough. Click [here](#).
- Over 50: Nearing retirement? Find out about catch-up contributions and ways to increase your savings as you get nearer to retirement. Click [here](#).

Whatever your age, it's never too late to start.

February is American Heart Month



The Million Hearts™ national health initiative was launched in 2011 to prevent 1 million heart attacks and strokes in this country by 2017. The Million Hearts initiative urges everyone to:

- **Know the risks:** Prevent heart disease and stroke in your family by learning about the risks and how to help prevent cardiovascular disease.
- **Get up and get active:** Exercise for 30 minutes most days of the week. You don't need a gym to take a walk, go for a run or exercise at home.

• Know the ABCS:

- Appropriate aspirin therapy (as recommended by your doctor)
- Blood pressure control
- Cholesterol management
- Stop smoking
- **Eat a heart-healthy diet:** Make your diet high in fresh fruits and vegetables and low in sodium (less than 1,500 milligrams), saturated and trans fats, and cholesterol. Try adding more fresh foods to your diet and check food labels before you buy.

HIPAA Notice of Availability

The HIPAA Privacy Rule, a federal regulation, requires that the A&M System provide detailed written notice of our health plan privacy practices. In this notice, we describe the ways that we may use and disclose health information about you.

You may view a copy of this notice at any time online at <http://www.tamus.edu/assets/files/benefits/pdf/HIPAAprivacy.pdf> or you may obtain a paper copy at any time by contacting your Human Resources Office. If you have questions about the information in the notice, please contact your Human Resources Office.

Delta Dental and its affiliate companies is also required to communicate the availability of its Notice of Privacy Practices. At any time, a copy of the current Notice of Privacy Practices may be obtained on their website at <https://www.deltadentalins.com/administrators/guidance/privacy-right-reminders.html> or by contacting them at:
Subscriber Services
P.O. Box 997330
Sacramento, CA 95899-7330
Phone: 877-335-8273

Payflex Mobile App Notification for Debit Card

New Mobile App for Debit Card Users

Staying up to date on PayFlex Card® transactions is now even easier! If Payflex needs documentation for debit card transactions, you don't have to wait for a Receipt Request Letter. You can sign up for the Debit Card Substantiation Notification and receive an electronic notification of the status of your debit card transaction. After signing up for notification, when you use your debit card, one of the following results will occur:

- If the merchant processes the debit card transaction and PayFlex substantiates the card transaction, the message you will receive is, "Your card transaction at (Merchant Name) has been substantiated. No further action will be required."
- If the merchant approves the card at the point-of-purchase, but PayFlex has not substantiated the card transaction, you will receive the following message, "Please save the receipt for your card transaction at (Merchant Name) in case we need to verify the expense."
- If the merchant processes the card transaction and PayFlex is unable to substantiate the transaction, you can view the transaction online but the message you will receive is, "Your card transaction at (Merchant Name) will require documentation. Login online to learn more."

To sign up for this notification, login to the PayFlex member portal at <https://www.healthhub.com/EmployeeLogin.aspx>. At the top of the page, click on My Settings and select Notifications / Email Address. Then select the notifications you want to receive and click Submit.

Payflex Claim Reimbursement Tips

Useful Information when manually filing a claim:

- Claims may be submitted online.
- Claims may be faxed or mailed, but you must use the **most current** claim form which can be found at <http://www.payflex.com>.
- The claim form **must** be signed. (can be an electronic signature if filing online)
- When faxing documentation, **sign** the fax coversheet and send it with the documentation.
- Unreadable documents will be denied.
- Supporting documents **must** be sent with the claim.

Acceptable Documentation:

- Explanation of Benefits (EOB) is the best documentation. The insurance company sends this after they process the medical claim.
- An itemized statement or receipt may be sent in place of an EOB. The following **must** be included:

1. Service purchase date,
2. Amount paid,
3. Product or service description,
4. Merchant or provider name, and
5. Patient's name.

Unacceptable Documentation:

- A receipt or statement with **only** the amount paid, balance due or insurance pending/filed message will not be accepted.
- Documentation such as a debit/credit card receipts or a cancelled check will **not** be accepted.

Dependent Care Claim Reminders:

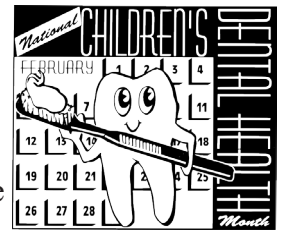
- Your dependent care payroll deduction must be received before getting reimbursed.
- Claims sent in before the service end date will be placed in a "Hold" status until after this date has passed. You will not receive an Explanation of Payment, but will see the status online.
- The name and age of the person in care **must** be submitted when filing a claim online.
- When dependent care expense documentation is not available, the provider can print the business or individual's name and **sign** the claim form.
- If activities, supplies, field trips, meals and diapers are listed separately, the fees cannot be reimbursed.

Delta Dental

February is National Children's Dental Health Month

What better time to check out the fun and information at the Delta

Dental kids website www.mysmilekids.com and the Spanish version – www.mysmilekids.com/espanol.



In addition to fun activities and games, including Bingo, a comic book style story about having a loose tooth (available in English and Spanish), and coloring pages, there are dental health articles for parents, and a children's cavity risk assessment quiz.

Children should visit a dentist every six months from the time the first tooth is visible. Dental sealants can provide an effective barrier against cavities forming in their teeth when applied at an early age.

Baby bottle tooth decay should be prevented by not allowing frequent and long-term exposure of the child's teeth to liquids containing sugars. The acids, after long-term exposure, can cause tooth decay to begin. Your dentist can provide information on this subject and about how and when to start brushing your child's teeth.