

Benefit Briefs



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Annual Enrollment 2013-2014 Edition

Health Premiums Lower for Most Employees

While State funding was increased this year, it was not enough to offset premium increases as a result of increased medical trends and higher-than expected costs this year. In order to minimize the impact on our employees, Chancellor Sharp approved the expenditure of reserves resulting in a decreased monthly premium cost for full-time employees and retirees enrolled in the A&M Care Plans (700 and 65 PLUS) in almost all categories. Those in the employee and family category will have a small increase.

Because the actual premium is increasing, part-time employees receiving ½ the employer contribution and those in the J1 plan will see a decrease in the employee-only coverage tier but an increase in all other tiers.

The graduate student employee plan will be available from a new provider this year. Some benefits will be different, but the cost will be significantly less. Information will be available in the annual enrollment communications which will be available online later this month, and on the new vendor's website: <https://www.academichealthplans.com/tamus/index.php>.

The System Wellness Initiative

Beginning this fall, there will be a two-year initiative aimed at increasing wellness among System employees. As the first part of this initiative, Chancellor Sharp has approved funding for campuses and agencies to provide webinars, classes, biometric screenings, health fairs and other wellness-related activities.

The second part of this initiative centers on ensuring that employees are engaged with their physician. Studies have shown it is better for long term health to have periodic exams. Therefore, under this part of the wellness initiative, all covered employees and covered spouses will need to

have a wellness exam between **January 1, 2013** and **May 31, 2014**. Then, beginning **September 2014**, there will be a \$30 premium difference between those who meet this requirement and those who elect not to participate, (i.e., elect not to have a wellness exam). This will remain in place until the next enrollment period, which will be September, 2015. ***There is no cost to you for the annual wellness exam as long as you visit a network doctor.*** You will hear more about this program throughout the coming year.

Working Retirees Age 65 and Older

Beginning September 1, 2013, if you are not working for the A&M System at least 50% time (20 hours a week) for at least 4 ½ continuous months, Medicare will be your primary payer over the A&M Care or 65 PLUS plans. This should be a positive change for those of you who work various hours in various months because it means not having to switch back and forth between primary and secondary carriers multiple times during the year.

If you are in the group that will have Medicare as your primary payer and you have not already enrolled in Medicare Part B, you will need to enroll this summer. You should not incur any penalty from Medicare for late enrollment in Medicare Part B because if you were continuously working and had insurance with your employer, you have a special enrollment period during which you are not penalized. If you need to provide a letter from your employer, you may contact your Human Resources office and they can provide one for you.

Enrollment rules for the 65 PLUS plan will change. If you work for the A&M System more than 50% time for 4 ½ consecutive months or more, you will not be able to enroll in the 65 PLUS plan. This is because the 65PLUS plan through BlueCross BlueShield will be the primary carrier for you and the plan is designed to be a Medicare supplementary plan.