There’s an App for That!

On the System Benefits website, http://www.tamus.edu/assets/files/benefits/pdf/ae/2012/apps/apps.pdf, you can now find all the latest mobile applications for our benefit carriers and retirement plan vendors. You’ll find mobile apps for things like the BlueCross BlueShield Provider finder that you can use to find a physician if you’re traveling, or the TIAA-CREF app that allows you to check your optional retirement plan balances.

Be sure to check back for new apps. For example, later this fall, our spending account vendor, Payflex, will be adding an app that will let you file a claim by taking a picture of your bill if you don’t have a debit card or if you need to substantiate your claim by providing an itemized bill.

Summary Plan Description Booklets

More detailed information about the benefit programs you may be enrolled in through the A&M System is available on-line at www.tamus.edu/offices/benefits/publications/. The Summary Plan Description Booklets are a great resource to find answers to your questions about Health, Dental, Vision, Life, Accidental Death & Dismemberment (ADD), Life, Long-Term Disability (LTD), and Flexible Spending Account(s) programs.

September SEBAC Summary

The System Employee Benefits Advisory Committee (SEBAC) met on September 25 to discuss a number of issues relating to System Benefit Programs.

Annual Enrollment

Enrollment in the A&M Care plans as of September 3, 2012, is 25,909 members; 48,988 total covered lives. Over 5,000 members moved from the Scott & White Health plan. The A&M Dental plan has 19,066 members and the HMO dental plan has 3,502. The A&M Dental plan experienced an increase in enrollment, which has happened every year for the past five years.

Tobacco Usage

Approximately 4,450 (11%) covered employees, spouses and dependents are flagged as tobacco users under the A&M Care plan.

Dependent Audit

The dependent audit was conducted from March to August 2011 and again from February to July 2012.

Approximately 302 dependents were dropped as a result of the first year’s audit, resulting in an annual employer premium savings of $263,000 dollars and an annual claims savings of $1.2 million dollars using an average claims cost of $345 per member, per month.

Approximately 392 dependents were dropped as a result of the second year’s audit, resulting in an annual employer premium savings of $302,500 dollars and an annual claims savings of $1.6 million dollars using an average claims cost of $345 per member per month.

There were multiple reasons for individuals dropping dependents; not all dependents were dropped because they were ineligible.

Long-Term Care Group Coverage to End

As mentioned in last month’s issue of Benefit Briefs, the A&M System will discontinue the group Long-Term Care plan effective January 1, 2013. If you are currently enrolled, you may continue coverage by paying premiums directly to John Hancock. More information will be sent directly to you from John Hancock.

In the meantime, for those enrolled in the Future Purchase Option, a mailing will be sent to you this month regarding an opportunity to increase your daily benefit amount. These are scheduled every three years as a part of our contract with John Hancock. You may want to consider increasing coverage to keep pace with inflation; or you may wish to decline since coverage rates will be increasing in the next six months – the option is yours.

For more information on the transition, as well as an update on the coming premium increase, click here.
BlueCross/BlueShield of Texas “Go Green”

BlueCross/BlueShield of Texas is promoting a healthier environment by inviting members to choose to receive their Explanation of Benefits (EOBs) statements online rather than by mail, thus saving paper. If you have concerns about going paperless, the Blue Access for Members website has answers to your questions. If you choose to go paperless before November 8, you will be entered into a drawing for an XBox and the Kinect machine. Click here to access their website.

Get Your $100 Credit

Remember to earn up to $100 in credit towards your A&M Care annual healthcare deductible by completing a Health Assessment (HA) at www.bcbstx.com, and getting your annual physical.

Earn these credits as soon as possible! Adjustments to your deductible will not be made if you meet your deductible before taking the HA or getting your annual exam.

To verify your deductible credits:
1. Go to www.BCBSTX.com
2. Log in using your user name and password
3. Click on the My Coverage tab
4. Click on Incentives under the Member Advantages header
5. Scroll down to the Completed Activities and Earned Rewards section to see:
   • what family member has received
   • which award (annual exam and/or taking a health risk assessment) for
   • which plan year (multiple plan years are listed).

An Opportunity to Treat Yourself

Most of your retirement income will come from three sources:
• Your mandatory retirement plan - Teacher Retirement System (TRS), Optional Retirement Program (ORP) or other employer retirement plans
• Social Security
• Your personal savings

Many retirees find that income from these first two is not enough to maintain the standard of living they would like to enjoy during retirement. To be truly comfortable, most people need personal savings as well.

With as little as $25 a month, you can open a Tax-Deferred (TDA) account through the A&M System, a voluntary program in which you may make pre-tax or after-tax (Roth) contributions.

The first step is to complete a TDA salary reduction agreement. Then, select a vendor and open an account. The list of seven approved vendors can be found at here.

Once enrolled with a provider, you can manage your account directly through them. You will have direct online access to your account information and a toll-free number where you can speak to a representative.

In general, you may contribute up to $17,000 in 2012 and $17,500 in 2013. Additional catch-up contributions are allowed if certain criteria are met.

For more information, take a look at our link to the booklet, Retirement Programs Booklet.

Breast Cancer Awareness

Visit the BlueCross BlueShield Facebook Page, to connect with others who have faced breast cancer, share and learn. For information in Spanish, visit their Latino page.

The American Cancer Society reports breast cancer will affect 1 in 8 American women. It kills more women in the U.S. than any cancer except lung cancer. Getting regular screening tests is the best way for women to lower the risk of dying from breast cancer.

Keeping fit can play a big part in the prevention of breast cancer for both women and men. High levels of the estrogen hormone is reported to increase the chance of getting breast cancer. Usually this is much lower in men, but estrogen levels can increase due to being overweight, having certain diseases and certain other reasons.

Exercise can enhance the immune system, lower estrogen levels in women and also help maintain a healthy weight. Women should try to exercise four hours a week at moderate intensity to help lower their risk.