

Benefit Briefs



Brought to you by System Benefits Administration

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Health and Wellness Issue

A&M Systemwide Employee Engagement & Wellness Initiative

Preventive health care services are a covered benefit through the A&M Care and the Graduate Student Plans. However, for preventive services to be effective, they must be accessed. The A&M System is taking steps to encourage employees to be engaged with a health care provider in receiving preventive services. All covered employees and their covered spouses will be required to have a physical or routine wellness exam between January 1, 2013 and June 30, 2014. Beginning September 2014, there will be a \$30 premium difference between those who meet this requirement and those who do not. This premium differential will remain until the end of the plan year, August 31, 2015. There will be no exceptions for those who complete their exams after June 30th.



There are no forms to fill out and we do not receive the results of your doctor's visit. BlueCross BlueShield of Texas (BCBSTX) will send the A&M System a file indicating those who have had a physical or routine wellness exam.

Retirees in the A&M Care and 65 PLUS plans and employees enrolled in the Graduate Student Plan are not required to participate in this program, but are encouraged to take advantage of the 100% covered exam.

Because a healthy workforce benefits the A&M System through increased productivity, and its employees and retirees through lower premium costs, investing in employee wellness is an important step. The A&M System is making funds available to member institutions and agencies who can then best determine where to invest in improved wellness through things such as healthy living programs, disease management, health screenings, smoking cessation or exercise programs. Funds will be issued based on proposals presented and follow-up reports will be reviewed for overall impact in wellness improvement after the end of the fiscal year.

We hope you will participate in the wellness fairs, webinars, biometric screenings and other "happenings" on your campus or otherwise available to you.

Flu season coming

In the battle against the flu, vaccination is your best defense. Flu season can begin as early as October. As we age, we become more susceptible to serious illness caused by common infections (such as flu and pneumococcus).

Under the Affordable Care Act, you can get immunizations at your doctor's office without having to pay a deductible or copayment if you are not seeing the doctor for other reasons. Your campus may be offering flu shots on location. In addition, BlueCross BlueShield members can now get flu shots at no cost at HEB and Walgreens pharmacies in most cities. **Bring your BCBS id card with you, as it is needed to receive the flu shot at no cost to you.**

Blue Access for Members (BAM)



BlueCross BlueShield offers members a multitude of useful tools and information through Blue Access for Members (BAM).

BAM has a Health Assessment section which allows the user to measure his/her health level. After taking the health assessment, you'll find links to a fitness program, targeted to your needs, as well as courses in weight management, nutrition, stress management, and how to quit using tobacco. The online food and exercise diary is a useful and convenient way to stay on target.

The Health Care School was developed for individuals to help you get the most from your health insurance benefits. On-demand articles and videos include such topics as:

- Understanding Deductibles
- The Difference Between In- and Out-of-Network Providers
- How to Talk to a Doctor
- Prescription Drugs

You can also manage your online medical claims and view your summarized spending report. No more paper Explanation of Benefit letters or guessing how close you are to meeting your deductible.

A few other notable items:

- Check your Health Assessment and annual exam deductible credit,
- Search for doctors and hospitals within the PPO and compare costs,
- Check out the discount programs offered,
- Follow links to the 24/7 NurseLine, Special Beginnings (about babies), and Be Smart Be Well newsletter,
- Earn points through completing activities on BAM, which can be used to acquire items like movies, music or electronics, such as an ipod.

And the best news is BAM is FREE to members! To enroll in this program, create an account in Blue Access for Members at this link: <https://members.hcsc.net/wps/portal/bam/registration>.

Making the Most of Your BCBSTX Benefit Value Advisors

Now you can call the Customer Service number on the back of your ID card and ask to speak to a Benefits Value Advisor¹.

For example, if your doctor wants you to have an MRI of your knee, you may call a Benefits Value Advisor. The Advisor can tell you about several contracting, in-network MRI providers and the estimated cost² for an MRI at each provider. The Advisor can then schedule the MRI for you with the provider you choose and help you with any pre-certification needs.

¹ Member communications and information from Benefits Value Advisors are not meant to replace the advice of health care professionals and members are encouraged to seek the advice of their doctors to discuss their health care needs. Decisions regarding course and place of treatment remain with the member and his or her health care providers.

² Cost estimates are just an estimate. In addition to deductibles, copayments and/or coinsurance, the actual cost of the services may vary based on a number of factors including the date of service, the actual procedure performed, and the services billed by the provider. Coverage is subject to the limitations and exclusions of your plan.

ID Cards Remain the Same

New ID cards were not mailed out this year, except to members in the new graduate student insurance program through Academic Health Plan (AHP). If you need to replace your card(s), you should contact the carrier and request a new one. Most of the carriers offer the ability to print a temporary card from their website.

Affordable Care Act

Individuals can now go online nationwide or call the Health Insurance Marketplace (formerly known as The Exchange), to learn about new health insurance plans that will be available January 1, 2014, with no pre-existing condition clauses. Most people will be required to have

health insurance coverage or pay a penalty under this new law. This requirement is met if you are enrolled in an A&M System offered health plan.

Those in low income brackets may be offered lower monthly payments through premium tax credits and coverage through government programs such as Medicaid.

A letter, required by the Federal Government, is being mailed to all employees with information about the Marketplace. Retirees will not receive this letter. More information is available online at <https://www.healthcare.gov/> and, for spanish-speakers, CuidadoDeSalud.gov. A toll-free call center is also available 24/7 at 1-800-318-2596.

Changing to a plan on the new Health Insurance Marketplace is not considered a Change in Status. Unless you are experiencing a Change in Status, you will not be able to drop your A&M System coverage until the next Annual Enrollment in July, with a cancellation date of August 2013.

If you have insurance through the A&M System, **you will lose your employer contribution** if you purchase a health plan through the Marketplace instead of through the A&M System.

Get Moving

A recent report from BlueCross BlueShield of Texas (BCBSTX) show musculoskeletal diagnoses (hip/knee problems), cancer and circulatory issues are the top three diagnosis categories for A&M System enrollees.



To combat these, BCBSTX recommends being physically active. Simple suggested activities include:

- Adding exercise to household chores. Write a chore on one piece of paper and an aerobic activity on another. Draw a chore and then an activity. After performing the chore, do the activity; for example, mop the floor, then do 20 situps.
- Setting a sports activity or exercise goal and compete with others over a week's time for most repetitions of the activity.

Engaging in physical activities will help you to be more healthy and physically fit.

New EyeMed Providers

EyeMed has several newly credentialed providers including providers at the College Station Scott & White Clinic. You may check their website for providers at <http://portal.eyemedvisioncare.com>.