

Benefit Briefs



Brought to you by System Benefits Administration

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Flu Season is Just Around the Corner!



Don't Get Caught by the Bug!

Annually, 111 million sick leave days are taken by employees because of the flu. Since seasonal flu activity can begin as early as October, the time to prepare is now. While the vaccine is one of the best ways to avoid catching the flu, here are a few good tips¹:

1. Know how to recognize flu symptoms and how the flu virus is spread.
2. Practice good hygiene to keep the flu germs at bay. The dirtiest places in the office include the break room sink faucet handles, microwave door handles, keyboards and refrigerator door handles.
3. Educate yourself about the flu shot myths, sick time policies, wellness reminders and flu shot clinic dates and times.
4. Use the available resources offered by BlueCross BlueShield of TX such as the Nurseline that is staffed by registered nurses who are available 24 hours a day, 7 days a week at 1(800) 299-0274, to answer any questions you may have about the flu.
5. Take advantage of an on-site flu shot clinic when it is offered.



October is Breast Cancer Awareness Month

Mammograms are able to detect breast cancer while it is in a highly curable stage. Updates concerning the recommendations for screening breast cancer are²:

- Routine screening of average-risk women should begin at age 40,
- Routine screening should end at age 74, and
- Women should get screening mammograms every two years instead of every year.

Schedule your mammogram because **it's 100% covered by the A&M Care plan and can save your life!**

**NATIONAL SAVE 4
RETIREMENT WEEK
OCTOBER 19-25, 2014**

**IT'S
CLOSER
THAN
YOU
THINK.**

Take Advantage of National Save for Retirement Week!

It's Closer Than You Think

When it comes to saving for retirement, there is never a better time than today to assess your prospects toward meeting your goals. And with Oct. 19 through Oct. 25 being designated as National Save for Retirement Week, you have a great opportunity.

National Save for Retirement Week is the first congressionally endorsed, national event formally calling on all employees to take full advantage of employer-sponsored retirement plans.

Experts predict that retirees will need from 80 percent to 100 percent of their pre-retirement income to maintain their lifestyle after retirement. Yet, surveys show that most Americans remain unprepared for retirement.

So it is important to begin saving today for retirement – or increase your contributions if you aren't meeting your goals. National Save for Retirement Week is dedicated to showing you how important it is to meet your objectives, by contributing regularly and investing wisely for the long term.

Here are a few simple steps you can take today so you will be prepared when it's time to retire:

- If you save just \$10 per week in a 403(b) TDA or TexaSaver 457 DCP for 40 years and earn an average rate of return of 7 percent, you will have over \$100,000 in your account. That just shows the power of tax-deferred savings.

¹ Suggested by Alan Kohll, founder and CEO of wellness vendor, TotalWellness

² The U.S. Preventive Services Task Force (USPSTF), which is a group of independent health experts convened by the Department of Health and Human Services

- If you start a little later, don't be discouraged. You can still save more than \$73,000, by setting aside \$60 a month in your tax-deferred savings account for 30 years and earn a return of 7 percent.
- If you are saving now and increase your contributions, you can really make a difference in your final total. Over 30 years, adding \$25 to your \$100 biweekly contribution can increase your account from \$264,327 to more than \$330,409, assuming you earn 7 percent.

Take advantage of National Save for Retirement Week. Save now - your retirement future starts today. Click [here](#) to review The Texas A&M University System Retirement Programs Booklet.

Are you on the move?!



If you are moving across town or have relocation plans coming up, GMS can help! GMS (Global Mobility Solutions) has been servicing the A&M System for 9 years.

GMS services are FREE and are offered to A&M System family members, faculty, staff, and retirees. They can help you sell your home, assist you in the purchase of a new home, offer support in moving your household goods and more.

For more information, call your dedicated relocation coach Lori Herbert at 800-617-1904 or email her at lherbert@gmsmobility.com. The web address is www.gmsmobility.com.

Wills and Estate Planning

End-of-life issues can be difficult to think about and discuss with loved ones. Putting your wishes in writing will make them easier to share. Planning helps prepare for the orderly disposition of gifts to heirs or charities in the event of unexpected issues such as critical illness³.

Facts:

- 80% of Americans do not put their personal affairs in order before they die
- Legal fees for a simple will are several hundred dollars. The legal fees associated with finalizing an estate where there is no will or a poorly written will run into the thousands⁴.
- The Texas A&M University System, through different programs, offers legal, financial, and counseling services to help you navigate these issues. Below are a few companies who offer free or significantly reduced cost for their services.



- Minnesota Life, qwt "Nkg"Kuwtcpeg"ecttktg. "qhtgtu flke working ugukqpu'y kj "c'i tgh'eqwpugnt." financial planner and/or legal advisor "q"khg"erko " dpgphelctkgu"Kp"cf f kkp. "they offer funeral assignment which allows the carrier to directly pay for those services.
 - Legacy Planning Services can help with preparing wills, powers of attorney, beneficiary designations, and funeral arrangements.
 - Ceridian LifeSuite Legal Services can help with legal situations such as divorce, bankruptcy, estate planning and wills.
- Deer Oaks'Go r m { gg'Cuukwpeg'Rtqi tco Kyour eco r wu'qt"ci gpe{ uses yj gk"uervices, F ggt"Qcmi'provides counseling cu'y gm'cu'legal and financial advising. They offer free telephonic legal and financial services as well as discounts when you are referred by them to a local provider. They also have a website which offers access to a free will preparation program as well as many other common legal and financial documents and calculators. Ej genlyour HR department's website vq"ugg'kh" { qw"ctg"are eligible to use yj gk"services.

Quick Tip!

Keep a list for each family member of doctors and medications. This list should be kept in a place so it is easy to locate in an emergency situation. It's a good idea to let family and friends know where to locate this information!

Important Phone Numbers

• BlueCross BlueShield Health Coverage	1-866-295-1212
• Express Scripts	1-866-544-6970
• Delta Dental - A&M Dental	1-800-336-8264
• DeltaCare USA Dental HMO	1-800-422-4234
• EyeMed Vision	1-855-862-4300
• Academic HealthPlans Graduate Student Insurance	1-877-264-7911
• PayFlex Flexible Spending Accounts	1-800-284-4885
• Minnesota Life Insurance Optional Life & AD&D	1-877-443-5854
• CIGNA Insurance - Long-Term Disability	1-800-362-4462
• Global Mobility Solutions Relocation Services	1-800-617-1904