

HEADLINE ARTICLE

It's easier than ever to get vaccinated for the flu and other illnesses

Vaccinations are now available at many convenient retail pharmacies.

Did you know that adults with the flu can be contagious from the day before symptoms begin (typically 1-4 days), all the way up to 10 days after the illness starts¹ and can spread the flu to others who are sitting up to six feet away²? And to top it off, one-quarter of Americans show up to work despite not feeling well.³

One of the best ways to avoid the flu and related complications is to get a flu shot. According to the Centers for Disease Control and Prevention (CDC), every year in the U.S. 200,000 Americans are hospitalized because of problems related to the flu⁴, and the single best way to prevent seasonal flu is to get vaccinated each year. CDC recommends a yearly flu vaccine for everyone 6 months of age and older.

To help you stay healthy, you can now receive vaccines administered at your local retail pharmacy through your A&M System prescription-drug benefit. These typically do not require an appointment and are the same effective medications as those from your physician's office.

Along with protection from the flu, your prescription-drug benefit plan covers several other vaccines, which can be administered by pharmacists at participating network pharmacies:

- Flu (seasonal influenza)
- Tetanus/Diphtheria/Pertussis
- Hepatitis
- Human Papillomavirus (HPV)
- Meningitis
- Pneumonia
- Shingles/Zoster
- Travel Vaccines (rabies, typhoid, yellow fever, etc.)
- Childhood Vaccines (MMR, etc.)

There are two ways to locate a participating pharmacy:

1. Sign in at [Express-Scripts.com](https://www.express-scripts.com) and click **Prescriptions, then Find a Pharmacy** to search for in-network pharmacies convenient for you.
2. Call the number on your Express Scripts member ID card to find a participating pharmacy near you.

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Contact your network pharmacy in advance to inquire about vaccine availability, age restrictions, and current vaccination schedules. Also, don't forget to present your member ID card to the pharmacist.

Are there other ways to prevent the spread of illness?

According to the CDC, everyday actions can help you stay healthy:

- Cover your nose and mouth with a tissue when you cough or sneeze. Throw the tissue in the trash after you use it.
- Wash your hands often with soap and water, especially after you cough or sneeze. If soap and water are not available, use an alcohol-based hand rub such as Germ-X® or Purell®.
- Avoid touching your eyes, nose or mouth. Germs spread that way.
- Stay home if you get sick. CDC recommends that you stay home from work or school and limit contact with others to keep from infecting them.

1,4 WebMD: <https://wb.md/2FmTI80>

2,3 Newsweek: <https://bit.ly/2o1CUvC>

OTHER ARTICLES

Diabetes Patient Assurance Plan

Did you know that many people with diabetes have to ration their insulin because they can't afford to take it as directed? That's why the A&M System and Express Scripts have partnered to bring down the cost of preferred insulin products for you and your family members living with diabetes.

Through the new Patient Assurance Program, eligible members will never pay more than \$25 per 30-day supply of preferred formulary insulin products. That can mean more affordable access to insulin and fewer health emergencies. It's already included in your benefit – so there's no additional fee!

Questions about the Patient Assurance Program or your benefits? Contact Human Resources or Express Scripts at 800-xxxxxx for more information or details about preferred medications.

How Co-insurance Works

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Coinsurance, a term found in every health insurance policy, is your out of pocket expense for a covered medical or health care cost after the [deductible](#) has been paid on your health care plan.

The insurance company generally pays more of the coinsurance, expressed as a percentage of the cost of service. Common divisions are 70/30, or 80/20, like the A&M Care Plan.

So if your medical bill is \$1,400 and you have a \$400 deductible, the portion of the bill to which coinsurance will apply is \$1,000. For a plan with 20% coinsurance, you would pay:

\$400 deductible + \$200 (20% of remaining \$1,000) = \$600

Copayments do not go toward your deductible. In our A&M Care plan, most office visits have a copay that you pay without having to first meet your deductible. However, if you have in-office surgery that costs more than \$500, expect to pay 20% of the cost after the deductible is met.

QUICK REMINDERS

1095-C Form Available Online

Form 1095-C for the 2019 tax year is available electronically in Workday at <https://sso.tamus.edu>. Once in Workday, click the Benefits Worklet. Select “My ACA Forms” in the View column.

WELLNESS ARTICLE

Naturally Slim Program Dates

Naturally Slim®, a program to help you lose weight and decrease your risk factors for metabolic syndrome using behavior modification, has been a success across the A&M System with over 4,300 pounds lost by employees and retirees in just the last session! Naturally Slim is available at NO COST to you and is accessible via computer and mobile device so you can participate whenever it's convenient, wherever you are. A new enrollment date is coming up in February.

Application Open Date: 2/3/20

Application Close Date: 2/14/20

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You can apply at Naturallyslim.com/tamus and Naturally Slim will let you know if you are accepted based on their criteria. Naturally Slim may also be on your Two-Step Wellness Program checklist. If you complete 5 sessions, you will receive credit for completing one task! Visit MyEvide to learn more.

[Naturally Slim/Tamus Partner Logo]

Walk Across Texas (WAT!)

Walk Across Texas is an 8-week program created by the Texas A&M AgriLife Extension Service with the goal of getting people in the habit of regular physical activity. WAT! gets its name from the 830 miles it would take to walk across the state of Texas. The goal of WAT! is to participate in enough physical activity to match the equivalent of walking 830 miles. There is a range of activities that can count towards your goal such as jogging, swimming, biking, rollerblading, or using cardio machines at the gym. Dancing and gardening even count and there is a mileage calculator to identify the miles/activity on the Walk Across Texas website. You can start at any time. Many System campuses and agencies use this opportunity to create some friendly competition with dozens of 8-person teams. Contact your Wellness Coordinator or Human Resources office at your institution or find out more at <http://walkacrosstexas.tamu.edu/>.

RETIREMENT ARTICLE

America Saves Week 2020

America Saves Week 2020 is February 24th to February 29th. It is a nationally recognized campaign that encourages you to take a closer look at how you are saving in order to set yourself up for success in the year to come.

TIAA, one of the Retirement Program partners of the A&M System, provides savings advice to help you make saving a habit.

- a. Set goals you can reach—Saving is a challenge. To win big, you don't have to start big. Set realistic goals and try to increase your savings every year.
- b. Switch into "easy" mode—Automatic deposits allow you to set it and forget it. And you can't spend what you've already saved.
- c. Use the right tools—Financial calculators can help you track your progress and see if changes are needed.

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- d. Protect your accounts—Taking some simple steps may help ensure your savings won't end up in the wrong hands.

To get started, you can use TIAA's financial goal planner. Gauge your "fiscal fitness" by calculating your monthly income and expenses, write down achievable financial goals, and then identify a time frame to achieve those goals.

In addition to TRS and ORP, the A&M System offers two additional voluntary, pre-tax savings programs: the 403(b) Tax-Deferred Account (TDA) and the 457(b) Texa\$aver Deferred Compensation Plan (DCP). Take this opportunity to also learn about the savings options available to you on the Retirement Programs website at <https://www.tamus.edu/business/benefits-administration/retirement-programs/>.