

HEADLINE ARTICLE

Effects of COVID-19 on Your A&M System Health Plans

The federal government, state government, and local entities have made various changes to health plan policies in response to COVID-19. Information regarding the coronavirus is changing rapidly and A&M System Benefits Administration is monitoring the news and updates. Below are changes to your health plan and programs in effect at this time:

- As of 03/16, the co-payments, co-insurance, and deductibles for COVID-19 testing consistent with guidance issued by the Centers for Disease Control and Prevention (CDC) has been waived by the A&M System health plans.
- Express Scripts has authorized payment to pharmacies for up to a 90-day supply of any prescription medication for individuals, regardless of when the prescription was filled, provided the member has refills remaining. This applies to both retail pharmacies and Express Scripts mail-order.
- The MDLIVE virtual visits copay of \$20 has been temporarily waived for all services until further notice.
- A&M Care members can receive telemedicine services from their network physicians, who provide it, for medically-necessary, covered medical and behavioral health services for a zero copay until April 30th. The claim must indicate services were provided via telemedicine/telehealth.
- Graduate student employees on the Grad plan can also use telemedicine services via in-network providers who offer the service or via MDLIVE for no copay until April 30 or otherwise extended.
- The A&M System has extended the wellness incentive program completion date to **August 31, 2020** and will be adding additional virtual activities to everyone's checklists. There are several checklist activities, such as Well onTarget Self-Management Programs, educational HealthQuests, and MDLIVE registration, that can be completed digitally/virtually and we encourage members to participate in those programs to promote their health and wellbeing during this stressful time. Not all members have the same checklist items and further information can be found on the [System Benefits Administration](#) website.
- Due to the closing of day cares and employers directing employees to work from home, enrolled employees are eligible to reduce their dependent day care flexible spending account contributions through a Life Event Benefit Change. They will be able to change their deductions again when they return to work, as it will still be considered a Life Event.

You can find more health and wellness resources about COVID-19 on the System Benefits Administration website.

Express Scripts Value-Added Programs

Express Scripts, the prescription drug provider for the A&M Care plans, has several value-added programs. These, and other Express Scripts programs, can be found on the System Benefits Administration website at <https://www.tamus.edu/business/benefits-administration/prescriptions-express-scripts/>.

Pulmonary Care Value Program

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Express Scripts (ESI) created the Pulmonary Care Value (PCV) program to improve adherence since a large majority of asthma patients fail to take their medication as directed.

- Patients must fill all pulmonary care maintenance medications as 90-day prescriptions from Walgreens, home delivery, or certain other local pharmacies. Express Scripts provides access to one-on-one support from a team of extensively trained clinicians through their Pulmonary Therapeutic Resource CenterSM (TRC).
- High-risk patients will be offered remote monitoring devices to help optimize medication use and maximize their health. When monitoring shows that patients overuse their rescue inhalers or are not adherent to controller medications, pulmonary TRC pharmacists will reach out with individualized support.
- Some members will also be offered the Mango Health app – a patient engagement solution that gamifies health and rewards patients for making healthy decisions

Diabetes Care Value Program

The Diabetes Care Value Program combines a quality-based pharmacy network and a holistic approach to diabetes patient care. The program applies to all A&M Care health plan members who purchase oral and injectable diabetes drugs as well as the diabetes blood glucose test strips. The program requires that:

- diabetes-related prescriptions be filled with a 90-day supply rather than a 30-day supply, and
- diabetes-related prescriptions be filled through Express Scripts Home Delivery (mail-order) or a Walgreens pharmacy (retail).

The two main goals of the program are better patient adherence to diabetes medications and control of rapidly increasing costs. Aside from specialty medications used to treat debilitating diseases such as multiple sclerosis or HIV, spending on diabetic medications is the next highest spend. Controlling health plan costs helps offset premium increases and benefit reductions.

OTHER ARTICLES

Using Express Scripts Mail-Order

Express Scripts mail-order is a convenient way to get your prescription drugs delivered to your home and ensure you stay adherent to your medication by planning in advance. You will also receive reduced copays for getting a 90-day supply via mail-order rather than purchasing a 60-day supply at retail for eligible drugs.

Benefits of Using Mail-Order Services

One of the greatest problems associated with maintenance medications is adherence. Maintenance drugs are medications prescribed for chronic, long-term conditions that are taken on a regular, recurring basis. Using a mail-order service to refill your maintenance prescriptions is a convenient way to ensure you have enough of the medication delivered directly to your home. Express Scripts mail-order service provides the following benefits:

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- Get up to a 90-day supply of each covered medication for a lower co-payment – two copays rather than three (subject to plan limitations, rules, and state regulations, such as controlled substances).
- Registered pharmacists are available 24 hours a day, 7 days a week.
- Order refills online, by mail, or by phone - anytime day or night. To order online, register at www.express-scripts.com. Refills are usually delivered within 8 days after Express Scripts receives your order.
- Choose a convenient payment option - check, money order, credit card, or Express Scripts automatic payment program
 - Automatic Refills
 - Standard shipping is free

Submitting a Prescription through Mail Order

Your 90-day mail-order prescription should be sent to:

Express Scripts, Inc. P.O. Box 650322 Dallas, Texas 75265-0322

Or, you may ask your doctor to call 1 888 327-9791 for instructions on how to fax the prescription to Express Scripts (ESI). Your doctor will need to use your social security number or ESI member ID number to complete the transaction. (Only doctors can fax prescriptions to ESI.)

Order Delivery Times

First-time orders arrive within 8 to 11 days. Refills usually arrive in less time - 7 to 9 days, however, you can call to request expedited delivery. At www.express-scripts.com you can review detailed order status information. The best time to reorder is when you have about a 14-day supply of your medication remaining. This will help ensure that the medication is received when it is needed.

SEBAC Highlights

The System Employee Benefits Advisory Committee met for the second time during FY20 on February 22, 2020. The current state of the benefit plans was discussed. Below are some highlights from the meeting:

- Health plan enrollment increased slightly as the number of employees and retirees overall has increased since last year. There are currently 30,738 covered employees and retirees, and 25,819 covered dependents. Total paid claims for the health plan are slightly higher than at the same time during FY19 and total \$105.7M as of the end of December.
- System Benefits Administration is required to bid the health plan every 6 years. Requests for Proposals were submitted for two carriers, and Blue Cross and Blue Shield will remain the health insurance plan provider for FY21-FY27. Their bid offered significant savings in provider discounts over the next closest bidder.

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- The Life Insurance and Accidental Death and Dismemberment Request for Proposals are currently under review by the A&M System. The finalist will be announced on April 22.
- MDLIVE, the virtual visit service that allows covered plan participants to talk to a doctor via video and phone, has been active for 18 months. We are performing better than book of business for utilization comparable to other higher education entities.
- Blue Cross and Blue Shield of Texas reported that cancer continues to be the System's highest diagnostic category followed by musculoskeletal and circulatory conditions. Breast cancer is our highest-cost cancer and most prevalent with 7/1000 claimants per year. Cervical/colorectal cancer costs remain below benchmark, which is attributed to early detection from the preventive screenings. System Benefits Administration continues to use this data to strategically assess the employee wellness program and participation in preventive screenings.
- A&M System participants are above the BCBSTX benchmark on all preventive screenings (Colon, breast, wellness, well-baby, well-child, etc).

| | A&M System | Benchmark |
|-----------------------|-----------------------|------------------|
| Cholesterol: | 58.5% | 37% |
| Annual Wellness Exam: | 69% | 39.6% |
| Mammograms: | 62.7% | 45.6% |

- Health plans are evolving towards a wellbeing management structure, which involves increasing targeted communications to raise awareness and boost utilization of existing programs.
- The biggest cost driver in student plans for last year across the country, as well as in our plan, was prescription drugs.

Superior Vision Online Partnerships

Beginning March 4, 2020, Superior Vision has partnered with Glasses.com and 1-800 Contacts to provide an in-network online shopping solution that includes seamless integration with your vision benefits and automatic claims submission. Both vendors feature mobile app and online ordering, virtual customer service, speedy delivery, and a pay-over-time solution.

In order to complete your purchase on Glasses.com:

1. Go through the Checkout process until you reach the Order Confirmation Page.
2. In the top right of the page, click the "Vision Insurance" radio button and enter your information.

In order to complete your purchase on 1-800 Contacts:

1. Go to SuperiorVision.com and select "Shop Online".
2. Go to 1800contacts.com and enter the name and DOB on your vision insurance card.

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3. It populates your benefit information. Select “Use insurance on my order” and proceed to shop for your brand preference.
4. Continue to checkout and enter or upload your prescription. Give 1-800 Contacts permission to verify your prescription with your provider.

If you have any issues, contact the customer service team of the respective website from which you are trying to order. If for some reason they are unable to verify your insurance, please contact Superior Vision at 844-549-2603.

QUICK REMINDERS

Naturally Slim Application Period

A new Naturally Slim application period opens on April 6th. This is a 10-week behavior-based program that helps you change how and when you eat instead of what you eat. Employees/retirees and their spouses who meet the Naturally Slim® participation requirements and are enrolled in the A&M Care, 65 PLUS, or J plans, can complete the program at no cost to them. The program is accessible via computer and mobile device.

Space is limited. Apply between April 6 - 17, 2020 at www.naturallyslim.com/TAMUS2020. The Naturally Slim program starts May 4, 2020.

Dependent SSN Reminders

As part of compliance with the Affordable Care Act (ACA), the A&M System Benefits Administration Office is required to request Social Security Numbers (SSNs) for covered dependents. This information will remain confidential. If you have dependents covered through your A&M System health plan for whom you have not provided an SSN or if you are unsure as to whether you have previously provided your dependent's SSN(s), go online to Workday (<http://sso.tamus.edu/>) to check and enter an SSN. After logging into Workday, click on the Benefits Worklet. On the Benefits screen, select Change Dependents.

WELLNESS ARTICLE

Two-Step Wellness Program Reminder

When logging into MyEve, employees and covered spouses in the A&M Care Plans will see a variety health and wellness activities on their MyEve Personalized Checklists (PCL). These may include your annual wellness exam, nationally-recommended preventive screenings, registration in various benefit programs, self-paced wellness courses, and more. Items on your checklist are programmatically displayed based on age/gender, United States Preventive Task Force Guidelines on preventive screenings, and then educational wellness activities. Some items, like Naturally Slim, show up for everyone by default because System Benefits Administration does not receive

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personal health data to single out those services. You can choose any two activities to complete for the incentive credit for FY21. Credits are applied to the next plan year for tasks completed in the current plan year*.

As we face the COVID-19 national emergency together, the safety and well-being of our employees, their families, and their communities is our top priority. That's why we encourage you to delay any non-essential care you may have coming up, like biometric screenings and annual wellness exams. It can help lower the risk of spreading COVID-19 to others, and ensure that healthcare resources are there for the patients who need them the most. Accordingly, we extended the wellness incentive program completion date to August 31st, 2020. Please also note there are several checklist activities that can be completed virtually and we encourage you to participate in those programs to promote your health and wellbeing during this stressful time.

Completing any two steps on your PCL will ensure that you have the lowest rate for your health insurance premiums. Retirees and graduate student employees enrolled in the Graduate Plan already receive the lower premium and do not need to participate. The Blue Cross and Blue Shield-Well onTarget Health Assessment (BCBS HA) and your annual wellness exam will still count as the alternative to using the MyEvoke portal. The BCBS HA may not be paired with an activity other than the wellness exam for credit.

*Those who had not yet completed the HA and Wellness Exam to receive credit for FY20 can still complete these two tasks to receive their credit this fiscal year. You will then complete one more task to equal two tasks in the current plan year to continue receiving the credit in FY21.

[Log in to MyEvoke](#)

RETIREMENT ARTICLE

Worried About the Market? Don't Panic.

Because of current events, you may be tempted to sell off your assets after watching the market go down one day, then up the next. Resisting the urge to react to volatility, however, may allow you to benefit when it recovers. Instead, consider worrying more about the factors you can control, like how much you are saving and consider putting more of your attention toward constructing a portfolio that reflects your risk tolerance and your long term retirement planning strategy.

Understanding the market cycle may be a key factor to getting the most out of your investment goals. Disciplined investing and managing your reaction to a bad market day or week could be the best hand you can play. Systematic investing does not ensure a profit nor guarantee against loss. Investors should consider their financial ability to continue their purchases through periods of low price levels. Watch [this video](#) provided by one of the A&M System retirement vendors, Voya Financial, to help make better decisions regarding your assets during this turbulent time.