

HEADLINE ARTICLE

Life Insurance and Changes as You Age

You generally have the greatest need for life insurance during your working years, when your family relies heavily on your paycheck. However, you may continue to have financial obligations after you retire. Life insurance may help relieve those financial obligations, but there are certain coverage changes that take place as you age.

Before age 70, you may choose Optional Life coverage up to \$100,000 in multiples of \$1,000. Once you select your coverage amount, you may only increase it if you provide evidence of insurability. The maximum is always \$100,000 under age 70.

On the 1st of the month following your 70th birthday, your coverage will automatically reduce to \$60,000. Between 70 and 80, the coverage maximum is \$60,000. After age 80, your coverage will automatically reduce to \$30,000.

You can buy more coverage than you had at retirement, later increase your coverage, or enroll for the first time in Optional Life coverage after retirement if you provide evidence of insurability. You must choose a coverage amount in multiples of \$1,000, and you may increase up to \$100,000 if you are younger than age 70 and \$60,000 if you are between ages 70 and 80.

OTHER ARTICLES

Diabetic Eye Disease

Regular eyes exams can help detect serious health issues. For example, prediabetes is when a person's blood glucose levels are higher than normal, but not high enough for a diabetes diagnosis. Blurred vision is one of the first indicators of diabetes, so an eye exam may show you are in a prediabetes state.

Over time, diabetes can cause damage to your eyes and lead to diabetic eye disease. These conditions include diabetic retinopathy, diabetic macular edema, cataracts, and glaucoma. They can lead to eye damage or in more serious cases, blindness.

Diabetic Retinopathy

People who have diabetes or poor blood sugar are at risk for a condition called diabetic retinopathy. Diabetic retinopathy occurs when increased blood glucose causes tiny blood vessels in the retina to break, swell, leak, or grow abnormally. If the disease gets worse, some blood vessels close off, which causes new blood vessels to grow, or proliferate, on the surface of the retina. This can lead to serious vision problems.

Benefit Briefs

December 2020

Issue 75

Diabetic Macular Edema

The part of your retina that you need for reading, driving, and seeing faces is called the macula. Diabetes can lead to swelling in the macula, which is called diabetic macular edema. Over time, this disease can destroy the sharp vision in this part of the eye, leading to partial vision loss or blindness. Macular edema usually develops in people who already have other signs of diabetic retinopathy.

Glaucoma

Glaucoma is a group of eye diseases that damages the optic nerve by a build-up of fluid in the front part of the eye. Diabetes doubles the chances of having glaucoma, which can lead to vision loss and blindness if not treated early. According to Mayo Clinic, Glaucoma is one of the leading causes of blindness for people over the age of 60.

Cataracts

The lenses within our eyes are clear structures that help provide sharp vision—but they tend to become cloudy as we age. Also, if your blood sugar levels change quickly, it can affect the shape of your eye's lens, causing blurry vision. Researchers believe that excess blood sugar from diabetes can cause cataracts. People with diabetes can develop cataracts at an earlier age than people without diabetes.

If you are enrolled in the vision plan, one comprehensive eye exam every year is covered at 100%, after a \$10 copay. If there is a problem with your blood sugar, sometimes your eye doctor is the first person to detect an issue. It's especially crucial for people with diabetes to get their eyes examined regularly, as they can develop more serious conditions without realizing the symptoms.

Check out the infographic below to learn more about diabetic eye disease.

<Insert infographic image>.

Superior Vision Updates

MetLife announced in September that it has entered into an agreement to acquire Versant Health, the owner of the marketplace brands Davis Vision and Superior Vision. Superior Vision is the A&M System vision insurance plan provider. The transaction will expand the network of providers and plan options, according to the company's news release. The change will not affect your plan coverage or premium.

New Online Retailer

Superior vision has partnered with another online retailer: befitting. Befitting is a new vision accessories company that uses artificial intelligence to help customers find glasses that best suit their face. This is

Benefit Briefs

December 2020

Issue 75

accomplished by offering a variety of options for size, fit, bridge fit, shape, gender and more. How to get started on befitting:

1. Go to befitting.com.
2. Select "Shop with Insurance" in the top right corner.
3. Enter your information.
4. You will receive a confirmation that states "Welcome! Your vision insurance has been verified and you'll see your exclusive member savings as you shop."
5. Return to the shopping page.
6. Find your pair of glasses.

Superior Vision also has partnerships with Glasses.com, ContactsDirect, and 1-800-Contacts.

QUICK REMINDERS

Dependent SSN Reminder

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.

Navia FSA Deadline

All claims related to your FY20 Flexible Spending Account (9/1/19 – 8/31/20) must be filed by December 31, 2020. Information about how to file your FSA claims and a copy of the FSA claim form can be found at <https://www.tamus.edu/business/benefits-administration/flexible-spending-accounts/>.

COVID-19 Updates and Extensions

The current extension of the Public Health Emergency (PHE) for COVID-19 is in effect until 1/21/2021. The following extensions apply to the A&M System medical insurance plans, COVID-19 testing and treatment.

Benefit Briefs

December 2020

Issue 75

Blue Cross and Blue Shield/A&M Care Plans

- The co-payments, co-insurance, and deductibles for COVID-19 testing consistent with guidance issued by the Centers for Disease Control and Prevention (CDC) will be waived by the A&M System health plans until the end of the PHE, or January 21, 2021.
- The A&M System will waive all member deductibles, copays and coinsurance costs for treatment related to COVID 19 for all of the BCBS A&M Care Plans until December 31, 2020.
- A&M Care plan 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 December 31, 2020. The claim must indicate services were provided via telemedicine/telehealth.
- [Flyer for Coverage Summary](#)

AHP/Graduate Student Employee Plan

- The co-payments, co-insurance, and deductibles for COVID-19 testing consistent with guidance issued by the Centers for Disease Control and Prevention (CDC) will be waived by the AHP/Graduate Student Employee health plans until the end of the PHE, or January 21, 2021.
- The A&M System will waive all member deductibles, copays and coinsurance costs for treatment related to COVID 19 for all of the student insurance plans until December 31, 2020.
- Those on the student insurance and graduate student employee plan, 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 December 31, 2020. The claim must indicate services were provided via telemedicine/telehealth.

New Insurance Billing Department is Going “Live” December 1

The new SBA Insurance Billing Office will provide billing and payment processing services for insurance premium payments for all Retirees, Survivors, Graduate Fellows, and employees on leave beginning December 1, 2020. At that time, the P&A Group will no longer be administering billing or ACH services for these groups.

- If you are currently enrolled in insurance billing, you should have received one or more letters regarding the options you have for potentially changing your method of premium payment.
- If you are receiving monthly retirement funds from TRS, you can now have your premiums deducted from your monthly annuity before it is deposited to your bank account in the same

Benefit Briefs

December 2020

Issue 75

way that Medicare premiums are deducted from your social security check. This way you do not have to worry about budgeting money to pay your insurance premiums.

- If you are signed up for automatic draft payments (ACH), you may want to use the new method mentioned above if you are a TRS retiree.
- If you are a retiree enrolled in insurance billing and would like to go ahead and change your payment method, contact us via email at SBAInsurance-Billing@tamus.edu or by telephone at (979) 845-0015. Our Customer Service hours are Monday through Friday, 8 a.m. to 5 p.m. CST.

The A&M System Office and Insurance Billing Department will be closed for holiday on the following dates, consistent with the A&M System holidays: Noon on December 21, 2020 – January 1, 2020.

WELLNESS ARTICLE

Taking Care of Your Mental Health During the Holidays

During the holiday season, the healthcare industry sees an uptick in mental health inquiries. Researchers believe this is due to a variety of stressors such as:

- Fatigue
- Stress
- Unrealistic Expectations
- Over-commercialization of holiday times
- Financial Stress
- Inability to be with one's family and friends

With a global pandemic still looming, many families are opting to pass on gatherings this year. This can increase feelings of loneliness and depression. Reducing, eliminating, or finding creative ways to deal with holiday-specific demands on your time, energy, and emotions is important and working with a therapist or accessing other resources on coping with depression may help.

Your A&M System benefits include mental health resources if you are ever in need of them. ComPsych GuidanceResources provides guidance on work/life balance topics such as financial stress, mental health, marriage and family relationships, grief counseling, and more. They prepared a Healthy Holidays toolkit to help you stay cheery through the holiday season.

Benefit Briefs

December 2020

Issue 75

Go to [Guidanceresources.com](https://guidanceresources.com) and register under your institution or agency listing. Use code 'TAMUS'. They suggest these coping tips to help manage your feelings of depression during and after the holidays:

- Talk to a professional. If the blues you are feeling linger for several weeks and are interfering with your ability to enjoy life and function effectively, seek help. A therapist can assist you in exploring your feelings. You can talk to a behavioral health specialist on MDLIVE as well!
- Find support in others. Try confiding in trusted family members and friends about how you have been feeling. Be honest with others about what you are experiencing instead of covering up your emotions. An understanding loved one can give you the strength and support you need to help cope with depressive feelings.
- Manage your stress. Learn effective ways to reduce your stress and anxiety, which may minimize your feelings of depression.
- Exercise regularly. Regular fitness activities can improve your mood and boost your self-esteem. Talk to your doctor about an exercise program that is right for you. Because a lack of sunlight may be contributing to your depression, exercise outdoors for a double benefit.
- Eat right. Discipline yourself not to overeat. Avoid junk foods and environments that may encourage bingeing. Stick to a nutritionally balanced diet. Avoid alcohol, which is a depressant.
- Get the proper amount of sleep. Experts recommend at least seven to eight hours a night. Resist the urge to oversleep, and try to maintain a regular sleeping schedule.
- Make more time for recreational, fun activities. Try to spend more time outdoors, especially on sunny days.
- Be more social. Stay in touch with friends and family.
- Consider using a light box. These devices have been used successfully to treat seasonal affective disorder. Talk with your doctor or therapist about whether the increased amount of light could be helpful to you.
- Educate yourself. Learn all you can about depression, support groups in your area and ways to manage your feelings.

Resources: National Institute of Mental Health (NIMH) - www.nimh.nih.gov; National Institutes of Health (NIH) - <http://health.nih.gov>; Mental Health America- www.nmha.org; [Guidanceresources.com](https://guidanceresources.com).

RETIREMENT ARTICLE

TDA/DCP contribution limits for 2021

The maximum contribution limit for participants under the Tax-Deferred Account Program (TDA) and the Texa\$aver 457 Deferred Compensation Plan (DCP) will remain \$19,500 in 2021 for each plan. The catch-up contribution limit for each plan for participants who are 50 years of age and older will remain at \$6,500.

A chart listing the calendar-year contribution limits through 2021 is available on the Retirement Programs website [here](#).

Avoiding Healthcare Scams and Things to Look For

If you look at your caller ID and the call appears to be from your insurance provider or the Teacher Retirement System of Texas (TRS) but you pick up and hear a recording asking you to provide information or pay a sum of money urgently, it is likely not a legitimate call. You have been spoofed.

According to the Federal Trade Commission (FTC), scammers can make any name or number show up on your caller ID, even those that seem to come from a government agency. During the holidays, these calls seem to increase in numbers. They also seem to follow any change in the healthcare landscape, or follow an election. Some common healthcare and insurance scams circulating today are:

- Charging you for help getting new insurance
- Medicare Cards
- Medical Discount Scams
- Insurance Agents
- “I can help you. Really?”
- “I’m from the government”
- Unemployment claims being filed in your name

For this reason, it is important to be vigilant about your personal and financial information.

If you are ever unsure whether you really are speaking to the company in question, hang up, dial the number provided by your benefits administration or human resources office and ask to speak to a representative directly. Never give out information before confirming you are on the phone with that business. The FTC says the government will not call you about your health insurance, and no one from the government will ask you to verify your Social Security Number or bank information. Some government agencies might send you a letter (for example, Medicare and the IRS), but they will never

Benefit Briefs

December 2020

Issue 75

ask you to wire them money or give your credit card number. If someone calls, emails, or texts and says they're from the government, it's a scam.

You can protect yourself from spoofing and other phone scams. The Texas Office of the Attorney General has resources to learn more and report suspected fraud. Read more at [“How to Spot and Report Phone Scams.”](#)

You can also enroll in ID Protection with Experian through your Blue Cross and Blue Shield of Texas health insurance plan. The ID Protection plan includes:

- Credit monitoring – Monitors activity that may affect credit.
- Fraud detection – Identifies potentially fraudulent use of identity or credit.
- Fraud resolution support and identity restoration
- Up to \$1 million in Identity Theft Insurance

You can proactively sign up for these services by logging into your Blue Access for Members Account, clicking “Identity Protection” under the Quick Links in the left-hand menu, and selecting “Start Adult Enrollment” or “Start Minor Enrollment”. The link will take you to Experian’s website where you will enter the activation code displayed, and fill out the rest of the form. You must re-enroll every year for security purposes. A new activation code will generate on your enrollment anniversary date each year.