New ID Cards

New ID Cards have been issued for all members enrolled in the A&M Care- BlueCross BlueShield Plans and FirstCare members. This includes new medical cards, as well as new Medco prescription drug cards for A&M Care members. Cards have been mailed to the member’s home address in mid-August. Existing Scott & White Health Plan and Delta Dental members should continue using the same ID card. New members will receive new ID cards.

A&M Care Members

Beginning September 1, a deductible credit will be provided for completion of a Health Risk Assessment (HRA) and another credit will be given for the completion of an annual physical. If you or your spouse completes an HRA at www.bcbstx.com, $50 will be credited towards your or your spouse’s deductible. As each family member visits a physician for an annual physical, another $50 will be credited toward that member’s deductible. You can take the HRA once every six months, however you will only be given the $50 credit the first time you take it after September 1, 2010.

Adjustments to your deductible will not be made if you meet your deductible prior to taking the HRA or having your annual physical.

Medco

Two new Medco forms are now on-line at http://tamu.edu/benefits/programs/#health.

New Prescription Fax Form In order to expedite the receipt of your mail order prescriptions, you may ask your physician to fax your new prescriptions to Medco using this form. Medco will not accept faxed prescriptions directly from patients. Also, doctors cannot fax a prescription for a schedule II (narcotic) drug. You do not need this form if you already have a written prescription from your doctor.

Medco Doctor’s Coverage Review Form If you require a brand name drug rather than the generic due to medical reasons your doctor will need to complete this form to determine whether you will be required to pay the penalty for brand over generic. Doctors have the option of calling Medco directly (1-800-417-1764) with this information or completing this form, they do not have to do both.

Special Beginnings Program

Blue Access® for Members, the online resource tool for A&M Care Members, offers expectant mothers:

- A pregnancy calendar to help keep track of the pregnancy and what to expect in each trimester
- A pregnancy due date calculator
- Videos about pregnancy and childbirth with professionals such as clinical psychologists and registered nurses
- Educational articles

The Special Beginnings maternity program guides expectant members through their pregnancy and postpartum care. This confidential program provides support and education, pregnancy risk factor identification and ongoing communication/monitoring from early pregnancy until six weeks after delivery.

To enroll, members should call (888) 421-7781, 8 a.m. – 6:30 p.m., CT. Members are encouraged to enroll in the program before 12 weeks of gestation but are accepted until week 34 of their pregnancy.

Blue Points Changes

By participating in certain healthy activities, including completing the online Health Risk Assessment, and logging these into the “tracker” on the BCBSTX website, you can earn Blue Points, redeemable for various prizes and awards. BlueCross BlueShield has recently made changes to their Blue Points prize redemption rules. These changes will not affect how Blue Points are earned – only how they are redeemed. New rewards will be added to appeal to a wider range of individual interests, and to focus on healthy living.

There will be twelve (12) redemption levels beginning at 2,500 and going up to 100,000 points, which will give members more flexibility to redeem rewards.

As of January 1, 2011 gift cards will no longer be offered as rewards. The process of transitioning gift card options from the redemption center will take place between August 31 and December 31, 2010.
Voluntary Programs
Another in our series about our value-added benefit programs through Marsh. The Employee Mortgage Program, offered by Marsh through Wells Fargo, provides a variety of loan options for Texas A&M System employees and retirees. For more information, go to: http://www.tamus.edu/benefits/programs/Wells_Fargo_Home_Mortgage.pdf.

A&M Dental Plan (PPO Plan)
Pre-treatment Estimate
If your dentist recommends treatment that will cost more than $300, you should submit a treatment plan to Delta Dental in advance. Called a pre-treatment estimate, this will allow you and your dentist to know, before you agree to treatment, exactly how much the plan will pay and how much you will have to pay.

Many dental problems can be treated in more than one way. The plan will pay benefits based on the generally accepted treatment that provides adequate care at the lowest cost. For example, veneer materials may be used for front teeth or bicuspsids. The plan will pay benefits based on the least expensive adequate veneer material. If the treatment your dentist proposes is not the least expensive acceptable treatment, a pretreatment estimate will alert you in advance. This will let you know what the benefits from your plan will pay, thereby help you about any alternative treatments your dentist might suggest.

Customer Service
Delta Dental recently deployed a new Interactive Voice response (IVR) system that is driven by voice prompts, as well as a new claims system. This new technology has resulted in a temporary influx of calls into the call center which has resulted in unusually long wait times. Delta is continuing to add staff to help address call waiting times and is sending representatives through advanced training in order to handle the more complex requests. You can also visit the Delta Dental website at www.deltadentalins.com.

“Raise the Rate” Deadline Extended
For those of you interested in TIAA-CREF’s “Raise the Rate” competition, mentioned in the June issue of Benefit Briefs, who may not have had the time to submit your ideas, the deadline has been extended until September 20, 2010. The following link, http://wwwraisetheratecontest.org/, has more information.

Submit those great ideas on how to increase the savings rate in the United States, and you could possibly win $50,000, as well as garner a $25,000 gift endowment for your A&M System institution.

Tobacco Prevention and Control Program
The Texas Department of State Health Services (DSHS) is offering all eligible state employees, retirees and their dependents a new tobacco cessation program. The program is free and consists of nicotine replacement therapy (NRT) and telephonic counseling. These services are being made available through a partnership of the DSHS Tobacco Prevention Program, the Statewide Wellness Coordinator and the Employee Retirement System of Texas (ERS) using American Recovery and Reinvestment Act dollars.

For phone counseling, participants can call the Quitline at 1-877-YES-QUIT and can get a total of eight weeks of NRT (such as the patch, gum or lozenges). These services used together double the odds of quitting. The free NRT is available through December 2011. The Quitline counseling services are available past this date.

The American Cancer Society reports the advantages of quitting the use of tobacco products are:
1. The carbon monoxide level in your blood drops to normal within 12 hours of quitting.
2. Within nine months, shortness of breath and coughing decrease, and the lungs have repaired their ability to function.
3. After one year of not smoking, the risk of coronary heart disease decreases by half.
4. A smoker who quits will save at least $2,100 per year!

Mypayflex.com will become HealthHub™
Beginning soon, you can access your PayFlex® account information through a new, more vigorous website called HealthHub™. This website will house wellness tools for your personal use. The website transition will be done in a phased approach. At least eight days prior to your transition date, you will receive notification via email.

Your “mypayflex.com” userid and password will remain the same on the new HealthHub™ website. Your account balance information will automatically transfer to the new HealthHub™ site. The existing customer service numbers will also remain the same. Hours are Monday - Friday, 7am - 7pm and Saturday, 9am - 2pm CT.

If you have a PayFlex Card™, continue to use it for all your healthcare related purchases, at the same retailers, just as before the transfer. When your card expires, it will be replaced with a new HealthHub-labeled card. Any cards ordered for a spouse or a dependent after November 1st will be the new HealthHub version.