Save Money on Your Deductible

Don’t forget that Sept 1 is the new plan year and your deductible will start over. There are two ways to earn credit towards your healthcare annual deductible:

1. Complete a Health Assessment
   When you or your spouse or dependent child (over age 18) completes a Health Assessment, $50 will be credited towards your or your spouse’s or child’s deductible. Go to www.bcbstx.com, log in to BlueAccess for Members and click on the My Health tab. You can take the Health Assessment (HA) once every six months; but you will only receive $50 credit the first time you take it after September 1, 2012.

2. Get your annual physical
   As each family member visits a physician for an annual physical, $50 will be credited toward that member’s deductible. These visits are covered at 100%.

Adjustments to your deductible will not be made if you meet your deductible before taking the HA or having your annual preventive exam.

Your deductible for the Medco prescription drug plan also starts over on September 1. Your deductible of $50 per person (with a maximum of 3 deductibles per family) will be applied to your first drug purchase(s) regardless of whether they are retail or mail, generic or brand name.

Benefits Value Advisor

BlueCross BlueShield of Texas now offers a new kind of help in planning health care needs. Members can call a Benefits Value Advisor to:

• Get a cost estimate for a number of health care services or procedures
• Schedule some doctor appointments or procedures
• Help with general information on your condition or diagnosis
• Assist with pre-certification

A Benefits Value Advisor can also help you and your covered family members find network providers for health care services such as CAT or CT scans, MRIs, endo- or colonoscopy procedures, back or spinal surgery, knee, shoulder, hip or joint replacement surgery.

To reach a Benefits Value Advisor, call the Customer Service number on the back of your BCBSTX ID card and ask to speak to a Benefits Value Advisor.

Nurseline

The BlueCross BlueShield 24/7 Nurseline can help when you or a family member has a health problem or concern. It is staffed by registered nurses who are available 24 hours a day, 7 days a week. In a matter of minutes, they can help you identify the best treatment option. Making this call can help you know when there may be a true need to go to the emergency room, or when a visit to the pharmacy or after-hours care clinic could save you a significant amount of money.

You can also learn about more than 1,200 health topics, from allergies to women’s health, over the telephone via an audio library system. (Note: For medical emergencies, call 911 or your local emergency services first.)

Here’s a tip: Add this number, (800) 581-0368, to your contact list in your cell phone, so it’s there when you need it!

Changes to Blue Access for Members

Blue Access for Members, BlueCross BlueShield’s member website, has been updated to enhance and improve your experience.

• The home page now includes your group number and ID, as well as coverage and claim activity. You
can search for forms and all members, including spouses and dependents over age 18, can send and receive secure messages using the message center link.

- On the **My Coverage page**, you can request an ID card and access the Blue Extras Discount link.
- The Visits and Claims tab is now called the Claims Center. You can now search claims by date range, member name, claim status, claim type and claim number. Members and customer advocates (CA) can also add notes to claims. This way when you call, the CA will be able to see the notes left by you or another CA.
- **My Health** has new tutorials available and the content is based on the member’s benefits.
- In the **Doctors and Hospitals tab**, you can search for pharmacies in addition to doctors, hospitals and dentists.
- The tab called **Forms and Documents** allows you to search for forms by name and type. You can also download and print the forms.

**Preventive Services for Women**

The following are a group of services now covered at 100% as required by legislation in effect as a result of the Affordable Care Act.

**Medical (BlueCross BlueShield)**

- Medical devices such as IUD, etc., are covered with no copay.

**Prescription Drug (Express Scripts|Medco)**

- Prescription contraceptives (such as birth control pills, patches, Nuvaring, etc.) are now covered without a copay and would not be subject to the deductible. However, a copay will be charged for a brand-name contraceptive when a generic equivalent is available.

Contraceptives for males (condoms) are not covered.

**Scott & White Facilities**

If you are a former Scott & White health plan member, you do not have to change your provider or your pharmacy. Almost all doctors at Scott & White clinics are in the BlueCross BlueShield (BCBS) network and the Scott & White pharmacies are in the Express Scripts|Medco network. In Bryan/College Station, both The Med and St. Joseph are BCBS network providers, so you can choose where you go. Be sure to present your BCBS ID card when you go to a provider so they have your new information for filing claims.

**Retirement Plans**

New Retirement program educational webcasts are available for you to view 24/7 on the System website at [http://www.tamus.edu/offices/benefits/retirement/retirement-planning/](http://www.tamus.edu/offices/benefits/retirement/retirement-planning/). Simply pick the one that fits your age group, click, and listen. MetLife offers some great information for those that are just starting to save and those that want confirmation that they’re headed in the right direction. **Remember it’s never too early, or too late, to start saving for your retirement!**

**Long-Term Care**

In December 2011, the System benefits office distributed an email alerting A&M System employees that the current Long-Term Care carrier, John Hancock, would no longer offer an enrollment opportunity to new employees and those not currently enrolled in Long-Term Care.

As a reminder, Long-Term Care coverage provides benefits such as nursing home and assisted living care if you are unable to care for yourself and perform activities of daily living (dressing, bathing, etc.); not to be confused with Long-Term Disability coverage that provides income replacement of 65% of salary if you are unable to work for more than 90 days.

In addition, we mentioned that John Hancock had applied to the Texas Department of Insurance to increase premiums by approximately 45%, depending on issue age. The premium increase was supposed to be implemented around 9-1-12; however, it has not yet been approved and cannot be implemented until at least 6 months beyond the approval date.

In the meantime, our contract with John Hancock ends on December 31, 2012, and the System has made the decision to terminate its contract with John Hancock. This means that current enrolled members will have an option to continue coverage with John Hancock on a direct-pay basis.

John Hancock will continue to provide ongoing service to enrollees. This includes coverage increase opportunities as well as processing of current and future claims.

If you are already enrolled in Long-Term Care coverage, options will be offered that will help mitigate the effect of the rate increase.

Should you wish, you may cancel Long-Term Care coverage at any time by calling John Hancock directly at (800) 498-9100. Once regulatory acceptance of the rate increase has been granted, more details will be available.