

Benefit Briefs



Brought to you by System Benefits Administration
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Annual Enrollment Begins Soon

The Annual Enrollment period, during which you can change your benefit selections, will begin July 1, 2008 and continue through July 31, 2008.

As most of you know, health care costs continue to increase across the country, although at slightly lower levels than last year. The Texas Legislature meets every other year, and sets insurance contributions for a two-year period. As a result, the state contribution will remain the same for the coming year. The A&M System will continue to fund an additional \$15 per employee per month which is included in the amount shown as the employer contribution. This means that any increase in premiums will be passed on directly to you. As a result, the monthly employee contribution will increase for many of the System-offered health plans.

Information about the premiums, significant plan design changes and the complete annual enrollment booklets for employees and retirees are available on the System Benefits website at <http://tamus.edu/benefits/ae>. This year's annual enrollment meeting schedule, along with other annual enrollment related materials, is also posted on the website.

Premiums for the optional insurance plans, such as optional life and accidental death and dismemberment coverage, will not change.

Employees should make benefit changes online using the HRConnect online enrollment system. You can access HRConnect through Single Sign On, <http://sso.tamus.edu>. Look for the large button with the pen that says *Annual Enrollment*. Retirees will receive booklets and forms in the mail in early July, but can also use the online system.







Please check and, if needed, update or add your email and home/ mailing addresses in HRConnect

(<http://sso.tamus.edu>). Choose HRConnect, click on the "Personal Data" tab and follow the directions. This will ensure that you receive Annual Enrollment email messages and any mailed information.

New Annual Enrollment Online System



The new annual enrollment system looks very similar to LeaveTraq and TimeTraq, for those of you who have used either of those systems.

To make changes to your benefits, click on:

	to add coverage
	to change or delete coverage
	to drop coverage
	to save changes to a particular coverage
	to record completed changes into the Annual Enrollment system
	to "reactivate" your document and make additional changes after you have submitted previous changes

Options tab where you can change your tobacco user and pre-tax deductions statuses

Dependent tab where you can change your dependents' coverages and add new dependents

 Buttons will be available for you to click for more information and the  button at the top of each page will take you to the Benefits Administration website for annual enrollment so you can check the frequently asked question or the annual enrollment booklet(s) for additional information.

A new beneficiary database will be available for you to add or change beneficiary information. Although we have your beneficiary designations on file as scanned documents, entering your beneficiaries in this new

database will make it easier for you to view or update them as needed online throughout the year.

Debit Cards and Flexible Spending Accounts

As of September 1, 2008, employees who sign up for the Healthcare Flexible Spending Account (FSA) for 2008-2009, will have the *option* of receiving a PayFlex debit card. If you elect to receive the card, the cost is only \$9/year; there are no other fees! The \$9 fee will be deducted from your annual elected amount. **The \$3.75 monthly administrative fee will be eliminated for all FSA Participants (dependent daycare and healthcare accounts) beginning September 1, 2008.**

New IRS regulations and the Inventory Information Approval System (IIAS) make using the debit card easier. The IIAS recognizes whether an expense is eligible or ineligible for reimbursement through a healthcare FSA. When you use your debit card at locations using the IIAS, your purchase will be automatically approved; therefore, you will not have to send in receipts. While the debit card will continue to be accepted at healthcare-related service providers such as doctors, dentists, and vision care centers, as of January 1, 2008, debit cards can only be used at non-healthcare related merchant (grocery stores, discount stores) locations that have implemented an IIAS. Drug stores and retail pharmacies must begin using the IIAS by January 1, 2009. Over 60 retailers such as CVS, H-E-B, Kroger, Randalls, Sam's Club, Target, Walgreens and Wal-Mart have already implemented the IIAS. A listing of the merchants using the IIAS, is on the main page of the PayFlex website: www.mypayflex.com.

Most expenses will not need to be substantiated; *however*, in some cases PayFlex may require an itemized receipt including the merchant name, name of the item/product, date and amount. Some examples of this include:

- Receiving services at your medical, dental and vision provider which are not equal to a co-pay amount. Because there are cosmetic procedures and other devices which are not eligible expenses, PayFlex will require an itemized receipt to confirm that your expense is an eligible expense.

- Purchasing an eligible item at a retail pharmacy that has not implemented the IIAS where the item does not equal a set co-pay amount.

We recommend that you keep your receipts for each card purchase so that these can be provided to PayFlex if requested.

If you don't elect the debit card or don't want to use the debit card for a particular purchase, you can still submit claims using the on-line Express Claim, uploading, faxing or mailing your claim to PayFlex. Your account information is available on-line 24/7, along with listings of eligible expenses, forms, FAQs, and expense planning worksheets at www.mypayflex.com.

Don't forget to sign up for flexible spending accounts each year during annual enrollment - your election for 2007-2008 will not roll over into the new plan year.