

# Benefit Briefs



Brought to you by System Benefits Administration

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Although Annual Enrollment has ended, you can still go to *iBenefits* to add/edit your beneficiary designations. You will be able to see your FY 2010 benefit elections on HR Connect beginning the afternoon of Sept. 1.

Be sure to check your benefit premiums on your first check of the 2009-2010 fiscal year. Hourly employees will receive their first FY 2010 check on September 18th and salaried employees will receive theirs on October 1st.

## A&M Care Participants

Medco, the new pharmacy benefit manager will be sending out Welcome Kits this month to all A&M Care members. The kit includes your new prescription ID card, prescription mail order information and order form, and a Drug Benefit guide. Remember to present your new ID card at your retail pharmacy for new prescriptions and refill orders beginning September 1. To check for participating pharmacies and formulary drugs go to:

<http://www.medco.com/medco/consumer/partner/pre-OpenEnroll.jsp?accessCode=TAMRXBEN14597>.

This website will be available through the end of August. Beginning September 1 members should go to [www.medco.com](http://www.medco.com) for information.

**24/7 Nurseline 1-800-581-0368**

Available September 1st, Around-the-Clock advice and information by phone. The 24/7 Nurseline provides advice for health conditions, such as fevers, earaches, cuts and bruises, by phone. ***There is no out-of-pocket expense to members for use of this service.***

## ID Cards

All A&M Care members will receive a new prescription ID card from Medco, however your A&M Care BlueCross BlueShield card is still valid. If you have Humana Health plan or if you switched medical or dental plans, you will receive a new ID card. If you added dependents to your Scott & White, A&M Care or FirstCare Plan you will also get new ID cards, otherwise your ID card is still valid.

## Flexible Spending Accounts



If you enrolled in a flexible spending account, take a moment to make sure you enrolled in the correct account. Healthcare accounts reimburse you for eligible healthcare expenses for you and your eligible dependents. Expenses include deductibles, co-payments, and co-insurance (not premiums). The Dependent Daycare account allows you to be reimbursed for expenses, pre-tax, for the care of your eligible dependent(s) while you and your spouse work.

If you have money left over from your 2009 flexible spending account, you can still claim reimbursements for services received through November 15th. Claims for your 2009 account must be filed by December 31st.

## Debit Card

If you re-enrolled in a Healthcare spending account and want to continue using your debit card for the 2010 year, you needed to check the appropriate box in *iBenefits*. Take a moment to check your selection on *iBenefits*. If you forgot to click the appropriate button, you can still re-activate your card by completing question #32 on the Annual Enrollment form and returning it to your HR office. The form is available at: <http://www.tamus.edu/benefits/publications/forms/102.pdf>.

If you re-elect the card, your card from last year will still be valid and the \$9 annual fee will be reduced from your annual amount.

## Flexible Spending Account - Direct Deposit

If you elected direct deposit of your spending account reimbursements, your deposits will be made to the same account as your paycheck. If you did not elect direct deposit for your spending account, but would like this option, complete a direct deposit form, available at: <http://www.tamus.edu/benefits/programs/DirectDepositAuthForm.pdf>.

If you have a banking account change during the year, you will need to notify PayFlex directly of the change by completing a new form. For more information,

visit the PayFlex website at [www.payflex.com](http://www.payflex.com).

## **Loans and hardship withdrawals from your TDA plan**

**Loans:** As a Tax-Deferred Account (TDA) plan participant, you may borrow money from your TDA plan if permitted by your individual vendor agreement. Your account must also be with an active or grandfathered vendor.

Your loan amount cannot exceed more than 1/2 the value of your account up to a maximum of \$50,000. The \$50,000 is further reduced by any outstanding loan from the TDA plan or the highest outstanding balance on any previous loans from the TDA plan during the previous one-year period. The minimum loan amount permitted is \$1,000.

The interest rate is determined at the time the loan is funded. You make a commitment to repay the principal and interest, making payment arrangements with your vendor. If you don't repay the loan, it will be treated as a withdrawal and be subject to taxes and early withdrawal penalties.

**Hardship withdrawals:** The TDA plan may allow a hardship distribution because of an immediate and heavy financial need if permitted by your individual vendor agreement. Your account must be with an active or grandfathered vendor.

Distributions may be made based on an immediate and heavy financial need of the employee if the distribution is for:

- Expenses for medical care previously incurred by the employee, the employee's spouse, or any dependents of the employee;
- Costs directly related to the purchase of a principal residence for the employee (excluding mortgage payments);
- Payment of tuition, related educational fees, and room and board expenses, for the next 12 months of postsecondary education for the employee, or the employee's spouse, children, or dependents;
- Payments necessary to prevent the eviction of the employee from the employee's principal residence or foreclosure on the mortgage on that residence;
- Funeral expenses; or
- Repairs for uninsured or underinsured damage to your home due to theft, storm or other casualty.

Hardship distributions are includible in gross income unless they consist of designated Roth contributions. In addition, they may be subject to an additional tax on early distributions of elective contributions. Unlike loans, hardship distributions are not repaid to the plan.

Thus, a hardship distribution permanently reduces the employee's account balance under the plan. Also, TDA contributions are not permitted for a 6-month period after the hardship is granted.

**How to apply:** Loan and hardship requests are processed by the A&M System and your vendor. You will need to obtain both the A&M System loan or hardship form (<http://www.tamus.edu/benefits/retirement/>) and your vendor's form. Both forms must be filled out and submitted to System Benefits Administration where the information will be verified and forwarded to your vendor for processing. Once the loan or hardship has been approved by your vendor, the funds will be sent to you directly.

Please note back-up documentation is required for all hardship withdrawals and loans for a principal residence.

For more information, contact your vendor representative.

## **Preventive Health**

If you can't prevent cancer, the next best thing you can do to protect your health is to detect it early. Getting regular check-ups is the best way to do this.

Effective September 1, the A&M Care plans will cover preventive colonoscopies at 100% and the Scott & White Health Plan at 80% (member co-insurance 20%). FirstCare covers these at 100% after a \$50 office visit copay and Humana covers the procedure at 100% after a \$300 copay (Outpatient Surgical Facility).

Colonoscopy is a procedure used to see inside the colon and rectum and can detect inflamed tissue, ulcers, and abnormal growths. The procedure is used to look for early signs of colorectal cancer and can help doctors diagnose unexplained changes in bowel habits, abdominal pain, bleeding and weight loss. Due to the high mortality associated with colon cancer and the high affectivity and low risks associated with a colonoscopy, The American Cancer Society recommends those who have no identified risk factors (other than age) begin regular screenings at age 50. Those who have a family history or other risk factors for colorectal polyps or cancer, such as inflammatory bowel disease, should talk with their doctor about starting screening at a younger age. Subsequent rescreenings are then scheduled based on the initial results found, with a five- or ten-year recall being common for colonoscopies that produce normal results.