

Benefit Briefs



Brought to you by System Benefits Administration

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Remember, Annual Enrollment (July 1 through July 31st), is generally the only time during the plan year, unless you have a qualified Change in Status, that you can make changes to your benefit elections.

iBenefits is Here

There is a new look to the SSO Menu when you log on to Single Sign on. Instead of seeing **Annual Enrollment** you will see *iBenefits*. This is where you go to enroll in, drop or change coverage for the 2009-2010 plan year. You can also edit your beneficiaries any time during the year.

Flexible Spending Account(s)

Don't forget that you must re-enroll in the Flexible Spending Account program each year during annual enrollment. This is the only benefit that does not continue from plan year to plan year, you **must** re-enroll. Go to www.mypayflex.com for tools to help plan your expenses.

Debit Card reminders:

- If you have a debit card, don't throw it away, the card is good for up to three years if you re-enroll in the healthcare flexible spending account plan and elect the debit card.
- If you currently have a debit card and attempt to use the card for a purchase more than your remaining account balance, the card will be rejected. If you know your balance you can ask the pharmacy (or other place of service) to run through the exact amount of the balance you have left, or file a paper or on-line claim.

For information on the Flexible Spending Accounts, go to page 27 of the online Annual Enrollment book at http://www.tamus.edu/benefits/ae/ae_ee2009.pdf.

Beneficiary Designation

Even though you can update your beneficiaries at any time during the year, take a few minutes during this annual enrollment to update and confirm your beneficiary

designations in *iBenefits*. Entering your beneficiaries into the database will make it easier to update them as needed, online. If you have not entered your beneficiaries in the new on-line database, your beneficiary designation is maintained through the imaging system. You can view these records by logging into HRConnect, click the Benefits Data tab and scroll down to "Your Insurance Documents".

Update your Personal Information

It is important to keep your address information updated because this information is used to send ID cards, plan documents, explanation of benefits, and for PayFlex, reimbursement checks. To review and update your address and other personal information follow the steps below:

1. Log on to Single Sign on by going to <https://sso.tamus.edu>
2. Click on **HRConnect**
3. Click on the **Personal Data tab**
4. Review your information and if you need to make changes click on **Edit/Update My Personal/Address/Phone Information** button right above the Emergency Contact Information.

¿Habla español?

Hay varios artículos anuales de la inscripción disponibles en la tela para nuestros empleados de habla hispana. Compruebe hacia fuera el Web site en www.tamus.edu/benefits.

Time to think about Long-Term Disability

Long-Term Disability (LTD) provides income if you cannot work due to a disability or any other condition or injury that keeps you from being able to perform your job. You do not have to be permanently disabled or unable to work at all to qualify for benefits. This benefit replaces 65% of your monthly gross earnings (up to \$8,000), less income you may receive from other sources (Social Security, Workers' Compensation, etc). Benefits begin after the elimination period of 90 days and continue as long as you remain disabled, up to age 65.

If you are not currently enrolled in LTD, you do not have to provide evidence of good health, a physical exam or any other special requirement, just simply select enroll in the *iBenefits* System during the month of July.

For more information go to: http://www.tamus.edu/benefits/programs/LTD_Plan_Highlights.pdf

A&M Care - BlueCross BlueShield



Beginning September 1, A&M Care members will have the benefit of the BlueCross BlueShield Personal Health Manager. Resources include:

- Interactive tools to develop a healthier lifestyle
- Interactive symptom checker
- Track medications and health status
- Set up reminders and alerts
- Ask a nurse, dietician, trainer or life coach
- Take an HRA (Health Risk Assessment)

Every time you take advantage of any part of the “For Your Health” section, you automatically earn Blue Points. These programs are designed to help you get fit, eat right and live well. Earn up to 1,000 Blue Points a week by engaging in these on-line resources. Blue Points accumulate and are redeemable for rewards that range from gift cards to popular retailers, exercise balls to yoga mats and much more. Go to www.bcbstx.com and sign in to Blue Access® for Members, then select Personal Health Manager. (Available 9/1/09)

Scott & White Health Plan



As a Scott & White Health plan member, you have over 1,800 providers and healthcare professionals to choose from. Over 160 of these are independent physicians in the Bryan-College Station area who are not housed in the Scott & White Bryan-College Station Clinic.

The cost for services members receive from these doctors is the same as you would pay at a Scott & White clinic. If you decide to use an independent provider as your Primary Care Physician (PCP), be sure to designate him or her as your PCP with the health plan and don't forget you still must be referred to a specialist by your PCP.

FirstCare Health Plan



FirstCare Health plan has recently announced its partnership with the Northwest Texas Health System in Amarillo beginning September 2009. Currently members can receive services from Baptist St. Anthony Hospital (BSA). However, BSA's contract with FirstCare is scheduled to expire

in August, 2009 and may not be renewed. FirstCare's agreement with Northwest Texas Hospital will help ensure that members have access to a quality hospital facility and physicians.

Delta Dental News

Delta Dental has a redesigned website to simplify navigation and make the more popular features (“Find a Dentist”) easier to find, check it out at: www.deltadentalins.com.

On-line resources include:

- Review your benefits and check eligibility
- Find a dentist
- Print an ID Card
- Print a claim form
- Get answers to your questions
- Contact Customer Service
- Read about dental health tips
- Spanish version of the website at www.deltadentalins.com/espanol



A dedicated website for A&M System employees/retirees can be found at www.deltadentalins.com/tamus.

Good News for Stephenville

Dr. Stanphil has contracted with Delta Dental under the Premier network. This is a significant addition to the Stephenville network as Dr. Stanphil was a highly utilized provider for out-of-network claims during plan year 9/07 - 8/08.

TRS/ORP Update

Effective September 1, 2009, the **state contribution** for both TRS members and ORP participants will decrease from 6.58% to 6.4%. The employee contributions will remain 6.4% for TRS members and 6.65% for ORP participants. This decrease has currently been approved by the state legislature for fiscal years 2010 and 2011.

For TRS members, the lowering of the state contribution rate does not affect the calculation of your benefit upon retirement.

For ORP members, this means, for example, an employee with an annual salary of \$50,000 received \$3,290.00 in state contributions (\$50,000 x 6.58%) in FY 09. The same employee will receive \$3,200.00 in state contributions (\$50,000 x 6.4%) in FY 10, a reduction of \$90. Grandfathered ORP participants with a start date prior to September 1, 1995, will continue to receive a state contribution rate of 8.5%.