

Benefit Briefs



Brought to you by System Benefits Administration

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Use HRConnect to Check Your Current Benefits

Although the iBenefits website will show your benefit choices for this plan year, a better picture of your actual coverage "in force" is your HRConnect Benefits Data page. Since changes may have occurred in your salary or you may have made late corrections to your annual enrollment choices, HRConnect will have the most up-to-date information.

Invest in Your Future through the A&M System Retirement Programs

You have a chance to save for retirement by participating in the A&M System's voluntary 403(b) Tax-Deferred Account (TDA) plan. You can choose to make pre-tax contributions with a traditional TDA or after-tax contributions with a Roth TDA.

How do I start contributing?

To start contributing, complete the salary reduction agreement, at <http://www.tamus.edu/benefits/publications/forms/17.pdf>. You may do this at any time and you can begin with as little as \$25.00 a month. You must also establish an account with one of our seven active vendors which you can select from the list at: <http://www.tamus.edu/benefits/retirement/orpnda.html>. This list also has advisors and counselors in your local area that can help you choose your investments. Submit a copy of the vendor application for your account with your salary reduction agreement to your Human Resources or Payroll office.

What types of investment products are available?

Two types of investment options are available - annuities (fixed and variable) and mutual funds. An annuity is a contract with an insurance company in which you contribute through a retirement plan, and the company makes payments back to you at retirement, for a specified period. A mutual fund is a professionally managed collective investment that pools money from many investors and invests it in stocks, bonds, short-term money market instruments, etc. Mutual fund options include

lifecycle funds, target date funds, and asset allocation funds. These funds automatically rebalance according to the mutual fund's objectives. There are also options for investors who prefer to manage their own portfolio.

How much can I contribute?

In general, you may contribute up to \$16,500 in 2009. This amount is the general limit and is adjusted annually. Additional catch-up contributions are allowed if certain criteria are met, such as if you have at least 15 years of service with the A&M System and/or you are at least 50 years old by year's end.



Find out more about the A&M System's Retirement Programs with our new brochure online at: <http://www.tamus.edu/benefits/retirement/Retirement%20Booklet/RPB.pdf>.

Flu Vaccinations

According to the CDC the seasonal flu vaccine is not likely to protect you against the H1N1 flu. However, those in the targeted groups (listed below) should be vaccinated again this year for the seasonal flu. This vaccine is already available, while a separate H1N1 vaccine is being developed for release later this fall.



If you are enrolled in an A&M System healthplan, your seasonal flu and H1N1 vaccination is covered with an office visit copay.

Targeted groups include pregnant women, people who live with or care for children younger than 6 months, healthcare and emergency medical personnel, people 50 years or older or between ages 6 months and 19 years, people of any age with certain chronic medical conditions, or people at high risk for complications from the flu.

(Source: www.cdc.gov)

Dental Health

Dentists and patients have several choices when selecting materials to fill cavities. Among the choices are natural tooth-colored materials such as resin-based composite fillings and traditional fillings such as metal.



Resin fillings are made of ceramic and plastic compounds. Because resins mimic the appearance of natural teeth, these fillings have been used in front teeth for years. Some dentists do not use resins for one or more of the reasons below:

- With more durable resin material available for only a decade, resins haven't stood the test of time in teeth where grinding and chewing result in heavy wear; on the other hand, the durability of amalgam fillings (commonly known as silver) is well documented — the average life span of amalgams is 8 to 10 years, but many last 20 years or more.
- Amalgam is one of the best filling materials to fill cavities in areas of the mouth that are difficult to keep dry, such as molars (back teeth) or cavities below the gumline. For resin fillings, the prepared tooth must be completely dry when the material is being applied and cured.
- Resin costs more than amalgam, which can make the cost of the service higher than for a comparable amalgam filling.

The decision on a type of filling should be made by the patient and dentist, taking into account the size and location of the cavity, patient history, cosmetic concerns and cost.

Marsh Benefits

The Marsh PersonalPlans benefit program offers a wide variety of coverages and services to A&M System employees/retirees and their families, including:

- Auto and Home Insurance
- Home Mortgage
- Identity Theft
- Pet Insurance
- Real Estate Services

You can enroll in these services at any time throughout the year. For detailed information and quotes go to: <https://www.tamuspersonalplans.com> or call 1-866-814-7516, 8 am to 5 pm CST.

A&M Care Members

Beginning September 1, A&M Care members have access to the BlueCross BlueShield Personal Health Manager. This online wellness resource allows you to manage your health by:

- Tracking appointments, medications, weight loss/gain, blood pressure, cholesterol and glucose
- Customize fitness and exercise programs (part of the “For your Health”)
- Plan healthy and nutritious meals (part of the “For your Health”)
- Completing a confidential Health Risk Assessment
- Ability to access a health encyclopedia, and receive personalized responses to your questions from nurses, dieticians, trainers and life coaches.

Members and dependents earn Blue Points when they complete designated wellness activities and report them in the Personal Health Manager. These points are redeemable for a variety of items at the online Blue Points Redemption Center.

Go to www.bcbstx.com and sign in to Blue Access for Members, and select Personal Health Manager.

A&M Care members who sign up for Paperless Statements (EOBs) between October 1 through October 15th will be entered in a drawing to win a Wii Fit video game.

1. Log in to Blue Access for Members (BAM) at www.bcbstx.com between October 1 and October 15, 2009. (If you are not registered, all you need is the group and member number found on your ID card.)
2. Select User Profile and Click User Preferences
3. Check the box below Paper Statements (EOBs) that says, “Stop paper Statements: “View and print statements/Explanation of Benefits (EOBs) online.”

That's it; you'll be entered to win!

Other resources available through Blue Access for Members:

- Search and sort claims
- Use a variety of health and wellness tools
- Download claim history
- View, download and print your statements 24/7
- Receive e-mail alerts when claims are finalized