

Benefit Briefs



Brought to you by System Benefits Administration

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National Health Care Reform

National health care reform is on everyone's mind. The System Benefits Office, along with everyone else, has been watching the proceedings with special interest. As with all legislative reform, events such as the newly-elected Massachusetts senator, have the potential to significantly change the direction of this legislation. The following summary was written before that recent event.

In addition to the many provisions for uninsured Americans, Medicare, subsidies for low-income individuals, health exchanges and coverage for pre-existing medical conditions, we have a particular interest in the impact to employer-provided plans. Some things that appear likely to be included in the final bill include a reduction in the amount you can put into a Health Care Flexible Spending Account to \$2,500. This may begin as soon as next January or as late as January 2013. It is likely that only prescribed medicines (not over-the-counter medicines) will be eligible expenses under a flexible spending account. In addition, coverage for dependent children may expand up to age 26 or 27, to become effective shortly after passage.

Another key issue which will have an impact on employees and employers is how the health care bill will be financed. The House bill places a 5.4 percent surtax on individuals making more than \$500,000 per year (\$1 million for families). The Senate bill would finance reform through an excise tax on high-cost medical plans. The tax is equal to 40% of the value of the plan that exceeds the threshold amounts (\$8,500 for individual coverage and \$23,000 for family coverage) and is imposed on the issuer of the health insurance policy. The aggregate value of the health insurance plan includes reimbursements under a flexible spending account for medical expenses (health FSA) and coverage for dental,

vision, and other supplementary health insurance coverage. The bill also includes an increase in payroll taxes for individuals making more than \$200,000 a year and couples making more than \$250,000.

It will be sometime before we know the final impact of these provisions, and changes are still being made. This means that even the provisions mentioned above may change before the legislation is finalized. We will provide more information as it becomes available.

New Year's Resolution – Save for Retirement!

Take advantage of the A&M System's voluntary 403(b) TDA retirement plan in 2010. Make a resolution to get yourself prepared for a comfortable retirement. 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>.



Ready, Set, Walk.....

Started by our own AgriLife Extension 12 years ago, Walk Across Texas encourages people of all sizes, shapes and athletic ability to take important steps to help improve their health and well-being.

Eight weeks, eight people, 830 miles doing stuff you enjoy to keep you active. Walk Across Texas will run from February 13 through April 10 and is a great way to kick-off your exercise efforts this year. Get your teams ready and join the fun. Teams can be made of friends, family and/or co-workers. If you don't have a team, you can still do it on your own.

Visit <http://www.brazoswat.com/> to find out more about the local program.

A&M Care Members



Using Medco's website to view drug information

In order for your drug history to be displayed, a prescription drug number must be provided for a drug filled under Medco. Users logging into the site will land on "Order Center". This page will only show drugs available for ordering at that time at mail service (refills, renewals and pended refills). This page will also show any drugs available to transfer from retail to mail.

To view ALL drug history, users can click on "Prescription history" from the left menu. The first page is ALL the mail-order drugs, with the most recent fill date displayed. To see previous fill dates for the same drug, click the prescription number. To view retail prescriptions, those purchased at a local pharmacy, click the Retail Prescription link at the top of the page. Again, the most recent dispensing date for that drug appears. To see all the fill dates for that prescription, click the "View details" link next to the drug number.

All individuals 18 and older must register individually on the Medco website. A prescription number from a Medco-filled prescription must be provided in order to see the member's drug history and in order to be able to grant Household View permission.

When a member registers with a prescription number, the member will see his/her own Rx history and that of any dependent UNDER the age of 18. When the spouse registers, the spouse can only see his or her own drug history. The spouse cannot see a minor child's history.

Household View Permission allows the member and spouse to grant permission for each other to view their drug history when the spouse logs in to the Medco site. Once the member and spouse register with a valid Medco prescription drug number in their profile and grant Household View Permission, they can log into their web profile and view the families' prescriptions including minor dependents' drug histories.

New BlueCross BlueShield Fitness Program

BlueCross BlueShield of TX has made it easier for A&M Care members to keep their 2010 New Year

resolutions. Beginning January 1, the Fitness Program, a discount program available to BlueCross and BlueShield of TX members and dependents over age 18 will include a network of recognized independently contracted fitness centers for only \$29 per month! The Fitness Program provides:

- Flexible membership
- Easy online enrollment
- Blue PointsSM* rewards – up to 400/week.
- Unlimited access to a nationwide network of participating independently contracted fitness centers and select YMCA locations

Go to www.bcbsTX.com and log in to your Blue Access® for Members account. Click on the My Health tab to find the Fitness Program button. This link will take you to the registration page where you can search for participating locations and complete your enrollment. You can also enroll by calling (888) 762-BLUE (2583) toll-free, Monday through Friday, 8 a.m. – 9 p.m., in any U.S. time zone.

Scott & White Health Plan Members



Vital Care

Vital Care is the heading under which the Scott & White Health Plan offers a variety of programs, tools and resources to help you learn more about your health and to make positive changes.

- VitalCare Nurse Advice Line
Available 24 hours a day, every day of the year, these nurses can help determine if you can take care of an illness at home, need an appointment, an urgent care visit or an emergency room.
- Disease and Condition Care Management Programs
The disease and condition care management programs provide you with the tools and resources for 21 chronic diseases/illnesses. Members are assigned a health coach for one-on-one guidance.
- VitalCare Online
VitalCare offers 11 online programs to help you make healthy choices and care for any conditions you may have. Programs include health risk assessment, smoking cessation, stress management, weight loss, and nutrition. This program is available to anyone; you do not have to be a health plan member to use these on-line resources.