

Benefit Briefs



Brought to you by System Benefits Administration

Issue #8, May 2009

Annual Enrollment

Once again, the annual benefits enrollment period will take place from July 1 through July 31. Annual enrollment is the only time during the plan year you can make changes to medical, dental, vision, LTD, life, AD&D and flexible spending accounts unless you have a qualified life status change during the year.

More information will be available on our website in late May.

Spending Accounts

If you are currently in a flexible spending account, you **MUST** reenroll to participate for the 2009-2010 plan year; this is the only benefit election that does not continue. If you have a PayFlex debit card and will continue in the plan, do not throw the card away, you will be able to continue using the same card.

How will I pay my bills if I can't work?

No one wants to think about this possibility. However, it never hurts to be prepared. The A&M System offers employees a Long-Term Disability (LTD) plan that replaces up to 65% of your gross monthly earnings, less income you may receive from other sources such as Social Security or Workers' Compensation. The monthly maximum benefit is \$8,000.

A disability is an illness or injury that keeps you from being able to work. The program is called Long-Term Disability because you must be disabled and unable to work for a 90-day elimination period. However, the disability does not have to be permanent. And even if you are receiving sick pay or sick leave pool pay, after the 90-day period you are eligible to receive a minimum monthly benefit of \$100 or 10% of your monthly benefit, whichever is greater. You may also be eligible for benefits if you have to reduce your work hours below 80%.

If you are not enrolled in LTD, you can add this coverage during Annual Enrollment without evidence of good health. The monthly cost is \$.34 (\$.36 for tobacco users) per \$100 of monthly salary. There is a 12-month pre-existing condition limitation.

More information on the Long-Term Disability Program will be available during Annual enrollment, or you can visit http://www.tamus.edu/benefits/publications/booklets/ltd_spd.pdf.

Your Eyes Are the Windows to Your Health

May is Healthy Vision Month

More than 11 million Americans have uncorrected vision according to a recent study conducted by the National Eye Institute. Most of these are refractive errors, one of the most common — and correctable — vision problems. Refractive error is a vision disorder that occurs when the eye doesn't correctly bend, or "refract," light as it enters the eye. Common refractive errors include:



- Nearsightedness (myopia): Close objects are seen clearly, but distant ones are blurred.
- Farsightedness (hyperopia): Distant objects are seen clearly, but close ones are blurred.
- Astigmatism: Irregular curvature of the cornea that results in vision that is like looking into a distorted or wavy mirror.
- Presbyopia: Loss of elasticity of the lens that occurs with aging. Usually becomes significant after age 45.

An eye care professional can detect a refractive error and provide prescriptive eyewear to help correct the problem. Prescription eyeglasses and contact lenses are common forms of vision correction.

UnitedHealthcare Vision Adds Discounts

Can't decide on just one frame or need a pair of prescription sunglasses? UnitedHealthcare Vision has added a new Additional Material Discount Program. At participating providers you will receive a 20% discount on an additional pair of eyeglasses or contact lens, once you have exhausted your vision benefit for the year. The discount applies to the retail price and can be purchased any time during the plan year after you have used the UnitedHealthcare Vision plan benefit.

Not all providers participate in this program. Retailers such as Sam's and WalMart do NOT because of the significant discounts they already offer.

Call 1-800-638-3120 to find a participating provider in your area.

Privacy Notice

The A&M System is committed to protecting your personal health information. The System's Notice of Privacy Practices explains the circumstances under which personal information can be disclosed, and it explains the rights you have regarding the way in which the information is used. This document is available online at <http://www.tamus.edu/benefits/publications/brochures/HIPAAprivacy.pdf> or from your Human Resources office.

Wi\$eUp

Wi\$eUp is designed for Generation X and Y women. Created by the U.S. Department of Labor Women's Bureau, it supports the Bureau's Strengthening the Family Initiative. The Wi\$eUp curriculum was developed by our own Texas AgriLife Extension Service, under contract with the Women's Bureau, and is offered online and in group settings in eight of the Women's Bureau regions (I, II, III, IV, VI, VII, VIII, X). Wi\$eUp's online course and website are managed by Texas AgriLife Extension Service. Teleconferences, downloads and on-line resources are free. Get more information by visiting the website: www.wiseupwomen.org.



AIG Retirement Rebranding back to VALIC

AIG Retirement is currently "rebranding" their marketing name. AIG Retirement will begin officially using the name VALIC once again as their branding name instead of AIG Retirement beginning May 1, 2009. You will notice the transition in statements, newsletter, participant online website and the company website.

Scott & White Health Plan Members



The Scott & White Health Plan has a new easier to navigate "Provider Look-Up" on their web site.

Visit www.swhp.org and select "Find a Provider". The easy to read Provider page allows you to look for physicians, hospitals, eye wear providers, pharmacies and other medical facilities.

Delta Dental Resources

Delta Dental's comprehensive website provides tools and services to Delta Dental enrollees. Below is a brief overview of the services available online.

- Review benefits & eligibility – If you have not already registered for this, you will need to click the "Register Here" to complete a quick registration process.
- Get answers to your questions – If you can't find the answer to your question under the "Resources" or "Understanding Your Benefits" pages, you can contact a Customer Service Representative either by mail, phone or through the website.
- Spanish Speakers – Information, in Spanish, on the plans and services as well as extensive dental health information is available at www.deltadentalins.com/espanol.
- Find a dentist – Visit the online directory to locate a dentist anywhere in the United States.
- Print an ID Card- You don't need an ID card to obtain services, but if you want one, or lost the one that was sent to you when you enrolled, you can log in to the website and print one.