

Benefit Briefs



Brought to you by System Benefits Administration

Issue #1, May, 2008

April 2008 SEBAC Meeting

The System Employee Benefits Advisory Committee (SEBAC) meeting was held on April 22, 2008.

Jennifer Koliba, from System Benefits Administration, is coordinating a wellness survey to assess System-wide participation in wellness efforts. A test group has piloted the survey which will be conducted System-wide in the Fall of 2008. Koliba said this survey will, among other things, help us assess why more people don't receive recommended preventive exams.

Ellen Gerescher, from System Benefit Administration, reported on the HMO pricing and benefit changes. Premiums for the A&M Care Plans and FirstCare HMO will remain the same while premiums for Humana Health plan, Mercy Health plans and Scott & White Health Plans will increase. Benefits are changing significantly for Mercy health plans but very little for the other plans.

During the meeting, members agreed to provide an enhancement for the Delta Dental PPO by adding one extra teeth cleaning and exam for a total of three per year beginning September 1, 2008. The premiums will remain unchanged for a third straight year.

Sheri Meyer, retirement coordinator for System Benefits Administration, spoke about upcoming ORP/TDA (Optional Retirement Plan/Tax Deferred Account) changes. New Internal Revenue Service regulations for 403(b) plans require access to information maintained by the vendor in a timely manner. American Funds and Van Kampen have chosen not to comply with these regulations, so they have already been designated inactive.

The following will be active vendors beginning September 1, 2008: AIG Retirement, Fidelity, ING, Lin-

coln Financial Group, Metlife Resources, RS Group and TIAA-CREF.

Three of our current vendors, USAA, Security Benefit and Merrill Lynch, will become inactive on September 1, 2008. Meyer noted that since they have agreed to the information sharing, they will still be eligible to receive contributions for existing accounts; however, no new accounts can be opened with these three vendors after that date.

For more information about benefit-related issues, contact your Human Resources office or your SEBAC representative. More information about specific rates and plan changes will be available soon.

Dependent Day Care Expenses

The A&M System Dependent Day Care Flexible Spending Account allows you to withhold money on a pre-tax basis for day care expenses incurred in order for you and your spouse (if applicable) to be:

- gainfully employed full-time,
- job-hunting full-time,
- a full-time student.

The IRS allows contributions up to \$5,000 and determines which dependents qualify and the type of expenses eligible for reimbursement.

The care must be for an eligible dependent:

- a dependent child under the age of 13,
- a disabled dependent (regardless of age),
- a disabled spouse.

Expenses that are reimbursable include traditional day care centers, in-home day care centers, sick child care centers, and specialty day camps. Expenses for

overnight camps, transporting your child to and from the daycare/camp, tuition expenses for kindergarten or private school, supply fees, and membership fees are not reimbursable.

To file for reimbursement of a qualifying expense, complete a claim form and submit it directly to PayFlex with a receipt identifying the service and date received. Claim forms are available at www.mypayflex.com.

For more information, you can view the plan document on the A&M website at www.tamus.edu/benefits/publications, go to the PayFlex website www.mypayflex.com or request IRS Publication 503 online at www.irs.gov or by calling (800) 829-3676 or (800) 829-1040.

United HealthCare Specialty Benefits (formerly Spectera) Network Update

COSTCO Optical stores will no longer be a network provider for UHC/Spectera as of April 30, 2008. The doctors at Costco remain in-network, but purchases of glasses and contacts at these locations will no longer be considered in-network. A transition period will allow enrollees to continue to receive network benefits on glasses or contacts at Costco from May 1, 2008 through July 31, 2008.

Sam's Club Optical has joined the network as of April 1, 2008, providing access to the retail optical chain's 490 store locations and over 250 providers. More Sam's Club Optical providers will continue to be added to the network in the coming months.

Scott and White Health Plan Update

The Scott & White Health Plan gives members a choice of over 1,000 physicians and health care professionals. What you may not know is that you do not always have to see a doctor at the Scott & White College Station Clinic in order to be covered under the Scott & White Health Plan. The Scott & White Health Plan is contracted with over 160 independent physicians in the Bryan-College Station area alone who are not housed in the Scott & White College Station Clinic. These physicians have agreed to the fees and co-pays set by the Health Plan. You will not be

required to pay any more for covered services by these providers than you would using a doctor at the Scott & White College Station Clinic. You can locate participating physicians, hospitals, clinics and pharmacies, through the on-line Provider Directory at www.swhp.org.

IMPORTANT NOTE: If you decide to use a Scott & White general practice doctor, pediatrician or internist outside the Scott & White College Station Clinic, you must first have him/her designated as your primary care physician. You must still use your PCP for all referrals.

If you have questions about this or any other Scott & White issue, contact a Customer Service Coordinator at the Scott & White Health Plan Regional Office nearest you between 8 a.m. and 5 p.m. CST.

Bryan/College Station	979-268-7947 / 800-791-8777
Georgetown	512-930-6040 / 800-758-3012
Temple	254-298-3000 / 800-321-7947
Waco	254-756-8000 / 800-684-7947
TTD/TDD	254-724-2832

Post-Retirement Compensation Limit for TRS Disability Retirees

Beginning with calendar year 2008, a disability retiree who retired after August 31, 2007 is subject to an annual limit on compensation earned as a disability retiree.

Disability retirees who are subject to the limit will be notified by TRS. They must then file an annual report of the total compensation earned for work performed during the preceding year if their compensation exceeded the greater of the highest annual salary they earned while a member of TRS or \$40,000.

A disability retiree whose gross total annual annuity payments equal \$2,000 or less is not subject to the limit.

For more information, contact TRS at 1-800-223-8778 or visit their website at www.trs.state.tx.us.