

Benefit Briefs



Brought to you by System Benefits Administration

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Benefit Information for the New Plan Year 2008-09

ID cards

It's a new plan year, but don't throw away those ID cards! If you have Humana or if you switched medical plans or dental plans, you will receive a new ID card. If you added dependents to your Scott & White, A&M Care or FirstCare Plan you will also get new ID cards. However, if you didn't make any changes your ID card is still valid. For A&M Care plan members, your Caremark or Pharmicare prescription ID card is also still valid.

New Plan Year Premium Deductions

If you are paid bi-weekly, your deductions, including Flexible Spending Account contributions, for the new plan year will begin with your Sept. 12th paycheck. Employees paid monthly will see their new deductions on their Oct. 1st paycheck. Flexible spending account participants, if you did not enroll in both types of accounts, check to make sure you enrolled in the correct account. Healthcare accounts reimburse you for eligible healthcare expenses for you and your eligible dependents (deductibles, co-payments, etc...). Dependent Day Care accounts allow you to be reimbursed for expenses, for the care of your eligible dependent(s) while you and your spouse work.

You will be able to see your FY 2009 benefit elections on HR Connect beginning on the afternoon of Sept. 1.

Plan Changes

If you continued enrollment in any of the following plans - Life, AD&D, A&M Care or Delta Dental PPO,

you will receive, in September, a letter summarizing the changes made to those plans. If you are a new enrollee in one of these plans, you will receive the complete Summary Plan booklet. If you continued enrollment in UnitedHealthCare Vision (formerly Spectera) or PayFlex Spending account, updated letters will be available on our website. Updated versions of all booklets will be available on our website: www.tamus.edu/benefits/programs. If you are newly enrolled in an HMO, you will receive an Evidence of Coverage book outlining the provisions of the plan, covered services and exclusions.

Scott & White Updates

To help keep up with the growing needs of the College Station area, the College Station clinic will be adding several new clinical staff this fall.

Psychologist Dr. Debbie Chesire has joined the clinic and the Internal Medicine Department will welcome Dr. Pieratt, Dr. Soori and a Nurse clinician during September and October.

Oncology will add two new doctors, one in November and another in January. Dr. Villadoniga will be joining pediatrics sometime in early fall.

Also, S&W health plan members, don't forget you have a choice of over 1,000 physicians and health care professionals, and 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.

Your cost for services received from these doctors is the same co-pay you would pay at the clinic. If you decide to use one of these independent providers as your general practice doctor, pediatrician or internist,

be sure to designate him or her as your primary care physician (PCP) with the health plan. All specialty care must be referred by your PCP. You can locate providers, hospitals, clinics, and pharmacies through the on-line directory at www.swhp.org.

Big Rewards through the Employee Home Mortgage Program

In addition to the more common benefits such as life, medical and dental insurance, the A&M System also offers a number of voluntary programs. These programs include home and auto insurance, pet insurance, ID Theft and other alternative programs available to you from Marsh Personal Plans. Through the Home Mortgage Program offered by Marsh Personal Plans, if you make a home loan application between 08/18/08 and 11/15/08 and then close on a home mortgage with Wells Fargo Home Mortgage you will qualify for a \$750 gift card.

The gift card is redeemable at over 350 participating merchants. This reward is only available through the Marsh Personal Plans program and only for applications made between Aug. 18th and Nov. 15th. Go to the website for more information or to apply: www.personal-plans.com/tamus or call 1-866-814-7516. Look for future information on these optional programs in coming months.

Flexible Spending Accounts (FSA)

FSA - Debit Cards

If you elected to receive a debit card, it will be sent to your mailing address in a plain white envelope from an Omaha address. The annual fee of \$9 will be deducted from your annual elected amount.

Remember these important facts when using your debit card:

- ❖ Keep all itemized receipts and documentation. These may be requested at a later date.
- ❖ Some examples of when substantiation will be required:

- ☞ When purchasing a prescription drug that is applied to your deductible.
- ☞ Anytime you receive services (doctor, dental, vision or prescription drug provider) that are not equal to a set copay amount.

- ❖ Requests for receipts and documentation, if needed, will be sent out quarterly – Nov., Feb., May, Aug.
- ❖ To receive communication regarding your account(s) via email, sign up for “e-Notify” at www.mypayflex.com.
- ❖ You may request additional cards for your dependents at www.mypayflex.com. There is no fee for additional cards.
- ❖ For a detailed listing of qualified expenses go to www.mypayflex.com.
- ❖ Contact PayFlex if you think your card has been lost or stolen.

PayFlex 1-800-284-4885
Monday – Friday 7:00 A.M. to 7:00 P.M.,
Central Time

If you elected to participate in the healthcare flexible spending account program but did not indicate that you wanted a debit card, you can still get one. Contact your HR office. Your account will be reduced by the \$9 fee once you make the election for a debit card, regardless of when, in the plan year, you make this election.

FSA - Direct Deposit

If you have your flexible spending account reimbursements direct deposited into the same account as your payroll deposits and you make a change to your banking information on HR Connect, you will also need to notify PayFlex of the change. Changes made in HR Connect in your banking (direct deposit) information are not recognized when transmitted to PayFlex. You will need to notify Payflex directly of the change by going to Payflex’s secure website: www.mypayflex.com.