Getting Ready for Open Enrollment 2021

Open Enrollment is right around the corner and it is a great time to review your benefits. How often did you go to the dentist this past year? Are you filling maintenance prescriptions that might be cheaper through mail order? Did you complete your two-step wellness program incentive tasks? These are questions to consider when thinking about next year’s benefit elections.

IMPORTANT: All Open Enrollment meetings will be virtual this year!

Due to COVID-19, System Benefits Administration has made the decision to conduct virtual open enrollment meetings by Webex throughout the month of July. A calendar is posted on the Open Enrollment website and below with information on how to attend your virtual Open Enrollment meeting. Please save this information so you are ready to either call in or log into your meeting by computer.

Here are plan updates for September 1:

- The employee premium for full-time employees will remain the same for the 6th year in a row! Part-time employee premiums are increasing slightly. Retiree and Grad Plan rates will reduce slightly. Premium sheets for all plans can be found [here](#).
- Delta Dental premiums will remain the same for both the HMO and PPO plans. Night-guards are being added to coverage under the PPO plan.
- The telemedicine services provided by physicians and specialists during the pandemic will continue to be available and covered by the medical plans. You can utilize these services from an offering physician for the standard copay amount. MDLIVE will continue to have a $10 copay.
- Preventive dental cleanings and preventive eye examinations are being added as eligible tasks on the MyEvive Two-Step Personalized checklist. Dental cleaning includes scaling and root cleaning. Completing one of these tasks in FY21 will count towards your two-step credit in FY22 if you are enrolled in the A&M Care plan!
- The Healthcare Flexible Spending Account maximum will remain $2,750. However, the extended grace period set by the COVID-19 Relief Bill is in effect for FY21. Read more [here](#). It is important to remember that you must re-enroll in an FSA every year.
- Retirees enrolled in the Medicare Part D prescription drug plan through Express Scripts can now take advantage of a broader pharmacy network for 90-day prescriptions. You will have the option to fill acute, maintenance, and specialty medication prescriptions through 63,000+ retail pharmacies, as well as through home delivery from the Express Scripts® Pharmacy or Accredo® Specialty Pharmacy. This includes all major chains such as Walgreens and CVS, with the exception of Publix. Maintenance medications can be filled for up to 90 day supplies at any
pharmacy in the Broad Performance Medicare Network. To find out more information or to locate a pharmacy, contact Express Scripts Medicare customer service at 1-855-895-4647.

- Employees enrolled in the Prescription Drug plan through Express Scripts can now take advantage of the Smart90 network. Within this network, you can switch your 30-day supply of daily medication to a 90-day supply and have it delivered to your home by Express Scripts Pharmacy or at a participating retail pharmacy. If the cost of a medication at a retail pharmacy is lower than your plan’s retail copayment or coinsurance, you will not pay more than the retail pharmacy’s cash price, regardless of the number of times you purchase the prescription. In some cases, this price may be less than either your standard retail or mail copayment or coinsurance, so it may save you money. If your doctor prescribes you a daily medication or if you’re already taking one, ask for a 90-day prescription to participate—or visit express-scripts.com/3month today. The Smart90 network does not include CVS Pharmacies. Contact Express Scripts customer service at 1-866-544-6970 to locate a pharmacy or find out more information.

Open Enrollment Webinar Series

This summer, stay tuned for a full webinar series on all of your optional benefit programs! Beginning June 15th, you can tune into any of the webinars below. Don’t forget to register! All programs are subject to eligibility requirements such as plan participation and status.

A full description of your coverage and exclusions for each plan can be found in the plan’s Summary Plan Description booklet, available on the Open Enrollment website.

Understanding Your Explanation of Benefits (EOB)

Your Explanation of Benefits (EOB) lets you know when and how your claims are processed by Blue Cross and Blue Shield of Texas. It isn’t a bill. It gives you a detailed look at the covered services and shows how much you may owe your provider after your benefits have been applied.

EOBs include confirmation of your policy ID, helpful contacts and a glossary of terms. It also provides the following information:

- Covered patient
- Provider (doctor, hospital, lab or other provider)
- How your benefits are applied (amount billed, amount covered and health plan responsibility)
- Your responsibility including any deductible, copays and coinsurance

YOUR BENEFITS APPLIED—This section shows your list of services and how they’re covered.

- **Amount Billed** is the total amount your provider billed for the services.
- **Amount Covered (Allowed)** is the amount billed (G) minus any discounts or reductions (H).
- **Health Plan Responsibility** is the portion the plan paid to the provider.
**Your Total Costs** is the sum of your copay, deductible and coinsurance. You may owe less if your provider collected any of these payments before beginning services. It also includes any amounts not covered by your health plan. The total cost in this column details the amount shown in the claim summary. It does not include any amounts that a non-participating provider may bill you.

Save a copy of this EOB explanation flyer for your records!

You may signup to receive your EOBs online at Blue Access for Members℠ by logging in at bcbstx.com or Text* GOBCBSTX to 33633 to download the mobile app.

* Message and data rates may apply. See terms and conditions and our privacy policy at bcbstx.com/mobile/text-messaging.

**QUICK REMINDERS**

**Grandchild Dependent Annual Re-certification**

According to Texas Insurance Code Section 1251.151, in order to be considered an eligible dependent, your grandchild(ren) must be claimed as a dependent on your income tax return. If you are an employee or retiree covering your grandchild as a dependent, you should have received information regarding the re-certification of your grandchild. Be sure to submit your Certification Form along with documentation to your Human Resources Office. Accepted grandchild documentation is a copy of the portion of your most recent income tax return that states you are claiming your grandchild as a dependent. You may redact (cross out) any financial information. Contact your human resources office if you have any questions. You have until **August 31** to submit your documentation.

**Cigna Acquisition**

New York Life Group Benefit Solutions acquired Cigna. Apart from the name change, you will see no changes to your Long-Term Disability coverage for plan year FY22.

**WELLNESS ARTICLE**

**Go For the Benefits Gold – MyEvive Challenge**

The 2021 MyEvive Go for the Benefits Gold Challenge launches June 1st and ends June 30th. All A&M Care Plan enrollees can participate in the challenge for a chance to win the grand prize of a $250 donation to the charity of their institution’s choosing.
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What you need to know:

● Your first step is to register with MyEvive if you have not already done so. Visit https://tamus.myevive.com/ or download the MyEvive App and register.
● Complete all four Game Days. Game Days will be released the Friday of each week in June (June 4, 11, 18 and 25) on various topics. Play each game by the end of the day!
● Encourage your fellow coworkers and your spouse (if applicable) to register and play the Game Days.

Evive will keep track of the players each Game Day. The campus or agency with the greatest percentage of total eligible participants in the Game Days will win the grand prize!

If you are not familiar with Evive, it is a one-stop-shop to all of your benefit programs! Those enrolled in the A&M Care Plan can also access their Two-Step Personalized Incentive Checklist within the platform, to earn a $30 premium differential for completing two wellness activities. Register today!

BCBSTX Fitness Program Enrollment Fee Waived for June

If you are enrolled in the Well onTarget fitness program, you now have access to BurnAlong. BurnAlong allows you full access to thousands of digital fitness videos and live classes— all at no extra cost. Digital classes available include cardio, bootcamp, barre, yoga and more. This gives Fitness Program members an additional option to stay active from the comfort and safety of their own homes. BurnAlong can be accessed through the Well onTarget Fitness Program portal. Members have BurnAlong access as long as their Well onTarget Fitness Program membership is active. The benefit is available to all Fitness Program members regardless of the tier they join.

If you would like to enroll in the fitness program, log in to Blue Access for Members (BAM) at bcbstx.com and search for the Fitness Program under Quick Links. You will need to enter the code JUNESTART during enrollment to join for free before June 30th. If you have any questions or prefer to enroll over the phone, call 888-762-BLUE (2583) Monday through Friday, between 7 a.m. and 7 p.m., CT.

Naturally Slim is now Wondr Health

Our digital weight loss benefit has rebranded! Naturally Slim changed its name to Wondr Health™ on May 13, 2021. Wondr Health is available to employees/retirees and their spouses who meet the Wondr Health participation requirements and are enrolled in the A&M Care, 65 PLUS, or J plans. The program is accessible via computer and mobile device.

If you're already a participant, the program will have a new look and name, but there's no need to re-enter any of your personal information or update your login credentials. New look, same program, no
interruption to your progress. So log in now to continue learning the science-based skills you need to lose weight while still eating the foods you love.

If you haven't signed up yet, go apply now, and you’ll be among the first to experience the new look of the Wondr Health program and learn the science-based skills to lose weight and improve your overall health. https://wondrhealth.com/tamus/

To learn more about the rebrand, go to go.naturallyslim.com/expectwondr.

RETIREMENT ARTICLE

The A&M System has six retirement plan providers to choose from to further invest in your future. Each Benefit Briefs issue, we will feature a retirement vendor. This month’s feature is Voya.

Voya has a variety of investment options on their TAMUS website - https://texasam.beready2retire.com/. Find out more about their offerings or use their resource center to estimate your retirement income today.