

# Benefit Briefs

## TDA/DCP contribution limits for 2019

The maximum contribution limit for participants under the Tax-Deferred Account (TDA) and the TexaSaver 457 Deferred Compensation Plan (DCP) will increase to \$19,000 in 2019 for each plan. The catch-up contribution limit for participants who are 50 and older will remain at \$6,000.

A chart listing the calendar-year contribution limits through 2019 is available on the [Retirement Programs website](#).

## Navia Mobile App updates

Navia has updated their mobile app to include facial recognition and fingerprint login access. Other features on the app include the ability to submit claims for reimbursement, verification of documents, balance checking, and a personal profile.



**Happy New Year**

**WHAT ARE YOUR BENEFIT RESOLUTIONS?**

## Elect to Receive your Form 1095-C Electronically

Form 1095-C is a tax form related to your health coverage. Previous 1095-C electronic elections were not transitioned to Workday and you must re-elect to receive your form electronically. This is beneficial because you can eliminate receiving sensitive information in the mail, and electronic forms will be available much earlier than paper forms.

Follow these instructions to receive your Form 1095-C electronically:

1. Log in to [Single-Sign-On](#) (SSO) using your UIN and password.
2. Click the Workday link.
3. Click the Benefits Worklet.
4. Under the "Change" column, select "Change 1095-C Printing Election."
5. Select "Receive electronic copy of 1095-C."

After you submit your consent to receive the form electronically, it will remain valid for all future tax years or until you revoke your consent. If you have additional questions, please contact your human resources office.

## Express Scripts Medicare Prescription Drug Plan

If you are enrolled in the A&M Care 65 Plus plan, you should now be enrolled in the Express Scripts Medicare® Prescription Drug Plan. Some items of note about this transition:

- Your Medical out-of-pocket maximum will continue to accumulate until August 31, 2019 and is now \$1,000; your prescription drug out-of-pocket maximum of \$400 restarts on January 1 and will go through December 31.
- You should have a new Rx card for you and a new card for your spouse (if covered) in his or her own name.
- The phone number for questions about the Express Scripts Medicare plan is 1-855-895-4647, which is different than the generic Express Scripts number.
- You should be able to use the same pharmacies and the same mail order pharmacy. You can use TriCare or your Express Scripts for drugs, but not both for the same prescription.
- If you are still working for the A&M System for half-time or greater for a semester or more each year, you can no longer move to the 65 Plus plan during the months you are not working. You'll need to stay in the A&M Care

plan until you are completely finished working.

While the plan is a Medicare plan, it still has the added benefit of our regular Rx plan drug coverage and copays. If you have questions, call Express Scripts Medicare toll-free at the number above or [check out our frequently asked questions](#).

Some of you have received letters from Social Security about additional payments for your Medicare Part D plan. If your modified adjusted gross income is greater than \$85,000 for 2017 and 2018 tax returns if you are filing an individual income tax return or married and filing a separate return, and \$170,000 if you are filing a joint tax return, then you are responsible for a larger portion of the cost of Part D coverage which will be collected by the federal government.

If you are being charged a late charge in addition to the new monthly fee, you should not have to pay this because you did have prescription drug coverage through an A&M System health plan through 12/31/18 that was better than Part D coverage. You can go [here](#) to make a copy of the Part D creditable coverage letter (from your summer Annual Enrollment Booklet) to send to Social Security as proof. You will also want to include a copy of your benefits from Workday, or a copy of your Benefit Summary letter that you received this summer to show you had coverage with the A&M System.

### Don't Forget the Two Steps!

TAMUS two-step incentives: Take the MyEvide Health Assessment **and** get your wellness exam by June 30th to save \$30 on your health premium, if you haven't already done so for next fiscal year. If you are not already receiving the \$30 premium reduction for FY19, getting your wellness exam and taking the health assessment will apply to the remainder of this year and the following fiscal year.

Employees and spouses enrolled in the A&M Care Plan are eligible for the incentive. Application of the health premium incentive to your paycheck is subject to processing time. Please allow a month for the incentive to process. *This is not necessary for retirees, as they are already receiving the lowest premium.*

### Benefit New Year's Resolutions

New year, new you! One of the most common new year's resolutions is getting organized in your personal and professional life. Your health and insurance benefits are important for keeping you healthy and to ensure manageable costs if you or your family face an emergency. Here are six benefit resolutions to make sure you understand your benefit options and how to use them in the new year:

- 1. Educate yourself before making your enrollment decisions in July.** Benefit information can be found on the A&M System benefits website or by contacting your campus or agency human resources office.
- 2. Consider opening and a Tax-Deferred Account (TDA) or a Deferred Compensation Plan (DCP) in addition to TRS.** The TDA and DCP programs allow you to save money for retirement and postpone paying federal income tax on your savings and investment earnings until you begin receiving the money. You choose how much to contribute each month and can change the amount at any time.
- 3. Engage in your employer's wellness program.** Check to see what events your campus or agency wellness program has on the calendar for this year!
- 4. Update your beneficiaries and consider any changes in your life this year.** Do you have a dependent turning 26?

Are you or your spouse preparing for retirement? Is someone in your family facing surgery? Your benefits can play a part in these events.

- 5. Consider opening a Flexible Spending Account for healthcare or dependent daycare needs.** If you haven't participated in the flexible spending account program in the past, find more information [here](#). You can enroll during open enrollment or if you have a qualifying life event.
- 6. Rest and recharge.** Your vacation time is available to you with manager approval if you are feeling burnt out or need a break. Use it when you need it!

### Cigna Value-Added Programs

While CIGNA is our Long-Term Disability carrier, the company also offers a number of value-added services including Identity Theft, Will Preparation, and Money Coaching Programs. These have now been consolidated and expanded under the My Secure Advantage (MSA) program.

MSA is a full-service financial wellness program offered at no additional cost if you are already enrolled in the A&M System's Long-Term Disability plan, available to active employees.

Services include:

- Free Money Coaching for you and your significant other or household members for 30 days
- Educational tools and programs associated with financial management
- 25% discount on tax planning and preparation
- Identity theft protection with education on how to avoid identity theft, a Fraud Resolution Specialist, and a resolution kit
- Online resources to create and execute state-specific wills, powers of attorney and a variety of other important legal documents
- Free 30-minute legal consultation with a licensed practicing attorney to obtain advice or review legal documents, and a 25% discount off standard fixed or hourly attorney's fees

Participants may continue to use the [MSA website](#) and resources on their own after completion of the coaching program, or may continue the coaching beyond 30 days at a monthly rate of \$39.95.

To access the MSA Programs, call 888-724-2262, Monday – Friday from 8:00 am to 10:00 pm to speak with an MSA representative. All you'll need to give is your name, city, state, zip code and the name of your employer. You can also visit [cigna.mysecureadvantage.com](#) for more information, to register and access online tools and educational resources, and create legal documents.

### America Saves Week

America Saves Week is February 25th - March 2. It is a nationally recognized campaign that encourages you to take a closer look at how you are saving in order to set yourself up for success in the year to come. In addition to TRS, the A&M System offers two voluntary, supplemental, pre-tax savings programs: the 403(b) Tax-Deferred Account (TDA) and the 457(b) Texa\$aver Deferred Compensation Plan (DCP). Take this opportunity to learn about the savings options provided by your employer on the [Retirement Programs website](#).