

# Benefit Briefs



Brought to you by System Benefits Administration

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## It's not too late to get a flu shot.



If you use a participating Blue Cross provider for a flu shot, it will be paid at 100% without a copay provided you are not receiving other services. Flu shots at the pharmacy are not currently covered through the medical or pharmacy plan.

## Cost of health care premiums on W-2

This January, you will see your cost and the A&M System's cost of health care for you and your family on your W-2 (Box 12) for 2012. This is part of the Health Care Reform law passed in 2010. It is not a taxable expense; it's meant to provide information to you about the total cost of your healthcare premiums for the past calendar year.

## New BlueCross BlueShield Health Assessment

You may have received an email from BlueCross BlueShield that their current Health Assessment (HA) will be discontinued on December 31, 2012. Rest assured, a new version will be unveiled January 1.

If you have received a \$50 credit for your assessment for the 2012-13 plan year, this will carry forward. If not, you still have the opportunity with the new Health Assessment. The Personal Health Manager will also continue after the first of the new year, but will be renamed the Liveon Health Portal.

## More benefits to being a BCBSTX member

*Lifetimes* and *Be Smart. Be Well* are two of the monthly publications you will receive online when you go to [www.bcbstx.com](http://www.bcbstx.com) and set up a member login. Spouses and adult children can setup their own login IDs and have their own access.

These publications have a wealth of information about specific wellness topics, "Members Share Tips for Making Healthier Choices", specific diseases, "What Parents Need to Know about Sports and Concussions" and updates about the BlueCross BlueShield website itself. To take a look at the latest issue, click [here](#).

The Member Discount Programs below offer members and covered dependents savings on health care products and wellness services that may not be covered by A&M System health plans. There are no claims to file and no pre-authorizations or referrals needed to take advantage of these programs.



Davis Vision<sup>SM</sup> (800) 501-1459 and TruVision (877) 882-2020 provide discounts at certain providers for eyeglasses, contact lenses, laser vision correction, examinations and accessories. A list of providers is located at [www.bcbstx.com](http://www.bcbstx.com). Click on *Find a Doctor*, then *Vision Providers* from the drop-down menu under Provider Type.

TruHearing<sup>®</sup> (800) 687-4617 has savings on digital hearing aids and offers a free hearing test when performed to fit a hearing aid. They can be accessed through the [www.bcbstx.com](http://www.bcbstx.com) website.

## Is your beneficiary designation up to date?

Events such as marriage, birth, adoption, divorce or death may change the way you want your life insurance benefit to be paid. Make sure your beneficiaries are up to date by logging into Single Sign-On at <http://sso.tamus.edu>. Then select *iBenefits* from the menu and click "View/Edit your Beneficiaries" from the choices at the left of the page.

Your beneficiary can be a person, charity, trust, or estate. You can split the benefit among multiple beneficiaries as long as the total percentage of the proceeds equal 100%.

**Primary beneficiary** – The person(s) named will receive the benefit. If any named beneficiary is not living at the time of claim, the benefit will be split among the remaining primary beneficiaries before it is paid to a contingent beneficiary.

**Contingent (secondary) beneficiary** – If the primary beneficiary(ies) is no longer living, the benefit is paid to this person or persons.

**Default beneficiary** – If you do not name a beneficiary, the benefits will be paid to the default beneficiary as determined by state law. The order is:

1. to the insured's spouse, if living,
2. in equal shares to the living natural or adopted children of the insured, if any,
3. in equal shares to the father and mother of the insured, if living,
4. in equal shares to the brother(s) and/or sister(s) of the insured, if living, or
5. to the estate of the insured.

### ? **Can I designate a minor?**

While minors cannot directly receive life insurance proceeds, there are a number of ways that money from life insurance can be used and managed for minor children. To determine the best approach for you, consult an estate planning attorney.

### ? **Can I name someone living in another country?**

Yes. You'll need to provide as much contact information as possible including the person's address and telephone number and, if available, Social Security number.

It's good practice to review your beneficiary(ies) at least once a year. If you haven't done so, review your designations and give yourself some comfort that things will be handled as you want them to be.

## **FREE LifeSuite Services, provided by Minnesota Life**

If you have life insurance coverage through the A&M System, including Basic Life, Optional Life and/or Dependent Life, you may be able to take advantage of several programs offered by Minnesota Life. No enrollment is required . . . and they are free of charge.

## **Beneficiary Financial Counseling**

The death of a loved one can leave a family's financial matters in a state of disarray during an emotional time. Beneficiaries who receive at least \$25,000 in proceeds may choose to use independent financial counseling services from PricewaterhouseCoopers LLP\* at no additional cost. Additionally, a personal financial assessment is available.

## **Legacy Planning**

Active and retired employees, including spouses and dependent children, can access resources designed to help individuals and families work through end-of-life issues when dealing with the loss of a loved one or planning for their own passing. The resources are available at [www.LegacyPlanningServices.com](http://www.LegacyPlanningServices.com).

## **Legal Services**

Ceridian\* provides active and retired employees, including spouses and dependent children, a place to turn for support when faced with legal questions or issues. The library of resources that Ceridian offers makes it easy to draft a simple will, power of attorney, lease agreement or other legal document. The services include a 30-minute consultation with an attorney, per each unique legal issue. If further attorney assistance is needed, attorney services are available at a 25% discount. Contact Ceridian at 1-877-849-6034 or at [www.LifeWorks.com](http://www.LifeWorks.com) (**user name:** will; **password:** preparation).

## **Travel Assistance**

Global Rescue\* provides travel assistance services. The services are available 24/7/365 for emergency assistance and transport services when traveling 100 or more miles from home. Information like pre-trip immunizations, telephonic interpretation, pharmacy and health facility locations are available. For more information, including program terms and conditions, visit <http://www.globalrescue.com/portal/mnlife/> or call 1-855-516-5433 (in the U.S. and Canada) or 1-617-426-6603 (from other locations).

*\* Services provided by Ceridian, Global Rescue LLC, and PricewaterhouseCoopers LLP are their sole responsibility. The services are not affiliated with Minnesota Life, Securian Life or their group contracts and may be discontinued at any time. Certain terms, conditions and restrictions may apply when utilizing the services.*