

Benefit Briefs



Brought to you by System Benefits Administration

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Federal Health Care Reform

It's official. National Health Care Reform has arrived. But what's still to be determined is the bigger question of how these changes will impact the employees and retirees of the A&M System. Because our plan year begins before September 23, 2010 (six months from the enactment date) most, if not all of the provisions of the bills will not go into place in our plans until September 1, 2011. This includes coverage for 26 year old dependents and any changes to the health care flexible spending accounts.

In addition, many of the items talked about in the health care bills are already incorporated into our plans, such as no lifetime limit on benefits and coverage for pre-existing conditions.

The list below briefly describes some of the plan provisions and the date of implementation. As more information becomes available, we will update you.

Start date for inclusion in A&M System benefit plans.

9-1-2011

- Coverage is available for dependents, married and unmarried, through age 26 if not eligible for coverage through another employer. Information is currently unclear regarding grandchildren.
- No pre-existing coverage for children under age 19 (already in place for all A&M System plans regardless of age).
- Over-the counter drugs no longer claimable under flexible spending accounts.
- Dollar value of health coverage must appear on employee W-2s. This is not a change to taxation but an attempt to show employees the dollar value of their health plans.
- Federal Long-Term Care program will be available to all employees. Enrollment is required but

employees can opt-out. Employers may be able to opt-out. After a 5-year waiting period, the plan will provide at least \$50/day in coverage.

- No cost sharing for preventive services identified by the U.S. Preventive Services Task Force. These appear to include services we already cover at no cost such as lab tests and childhood immunizations. This also may not apply to grandfathered plans (those in place as of 3-23-10).

9-1-2012

- Standard four-page benefit summary required in addition to other coverage material.

9-1-2013

- Annual Flexible Spending account health care limit reduced to \$2,500. It is indexed to the CPI for following years. The current limit in our plan is \$4,800/year.

1-1-2014

- All U.S. citizens required to have health care or pay a fine.

Flexible Spending Accounts

Paying too much in taxes this year? If you are not enrolled in a Flexible Spending Account this year, you will have an opportunity to enroll in July during the annual enrollment period. Flexible Spending Accounts allow you to pay for certain out of pocket healthcare expenses with "pre-tax" dollars. This means you get a tax deduction for these expenses before you file your tax return. Recent health care reform changes will not go into effect immediately.

For more information on flexible spending accounts, visit the benefits website at <http://www.tamus.edu/benefits/programs/#fsa> or the PayFlex website www.payflex.com.

Marsh Voluntary Benefits Program

Your Voluntary Benefits Program, managed by Marsh, is designed to help you save time and money. These programs are available to employees, retirees and their family members, and you can enroll at any time. Services and programs available are:

- Auto and Homeowners Insurance
- SMARTMOVE Program
- Home Mortgage
- Health Insurance Mart
- Pet Insurance, and
- Identity Theft Protection

For more information on these programs visit the A&M System dedicated website:

<http://www.tamuspersonalplans.com/> or call 1-866-814-7516 (M-F 8 a.m. to 5 p.m.)

A&M Care Members Nurse Line Available

Around-the-clock advice and information is available by phone for A&M Care plan members and their families.

Members now have 24/7 access to registered nurses for health conditions such as high fevers, earaches, cuts and bruises. The program also offers members:

- 1,200 topics audio health library
- Referral of members with care needs to the appropriate program
- Follow-up calls for emergency care needs, and
- English and Spanish versions

Nurse Line 1-800-581-0368

Be Smart. Be Well.

Visit Be Smart. Be Well.® at www.besmartbewell.com, sponsored by Blue Cross Blue Shield, find information about health and wellness issues.

The goal of Be Smart. Be Well. is simple: help all of us stay healthier and safer through increased awareness and simple-to-use knowledge. Topics posted at www.besmartbewell.com include: traumatic brain injury (TBI), caregiving, managing drug safety, childhood obesity, mental health drug safety, mental health and domestic violence.

Each topic features videos combining information from subject matter experts with the very personal stories of those who have been affected.

The easy to follow “Habits to Have” section offers tips that may help put you and your employees on the road to making smarter, healthier choices.

Manage Your Medicine Cabinet



Many Americans take five or more drugs a day. Get smart about drug safety by avoiding misuse of medications, learn about the danger of drug interactions and see why prescription drug addiction is now a major problem. Understand how to use, store and dispose of powerful prescription medication and over-the-counter drugs. Become a better-informed drug consumer with these resources:

- American Society of Health-System Pharmacists: [Medications and You](#)
- Consumer Healthcare Products Association: [OTCsafety](#)
- National Council on Patient Information and Education: www.BeMedWise.org
- Texas AgriLife Extension Service: [Personal Medication Record](#)
- U.S. Food and Drug Administration: [Index to Drug-Specific Information](#) - a Web site featuring information on prescription medication.