

Benefit Briefs



Brought to you by System Benefits Administration

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Many A&M System employees and retirees are still coping with tighter credit and strained budgets. Financial security is more important than ever. There is no better time to begin saving money for your future. We invite you to participate in America Saves Week, February 21 – 28, 2010.

With spending so easy these days, it's no surprise that saving isn't. But if you put the plastic back in your wallet, you could easily enroll as a Saver, open a savings account, and start making automatic deposits – which could save you thousands of dollars a year. That's money that could go towards retirement, a new car, or even a new home. Because what starts with something as simple as rolling your change or bringing your lunch to work, could lay the foundation for a wealthier future – with a secure and comfortable nest egg.

Visit www.americasavesweek.org or check out our own A&M System booklet about retirement savings at <http://tamus.edu/benefits/retirement/Retirement%20Booklet/RPB.pdf>.

Benefits On-line

iBenefits is the online enrollment tool, available year round, which allows you to:

- view your current benefits,
- view your benefits and/or changes from a prior year,
- view and edit your beneficiary designations for life and AD&D coverage.



Changes made mid-year to your benefits due to a Change in Status need a Benefit Change Form completed and returned to your HR Office. The form is available at www.tamus.edu/benefits. You will, however, be able to use the *iBenefits* system to make changes during the annual enrollment period, July 1 – 31. Look for more information on annual enrollment in upcoming issues of Benefit Briefs.

HRConnect is another online tool, available year round that allows you to:

- View, edit and update your personal information (address, phone, emergency contact, etc).
- Update your W-4 and direct deposit information.
- View payroll information.
- View your benefits and print a benefit summary and contact information.



The goal of the program, created by our own Texas AgriLife Extension Service in 1996, is to get people in the habit of regular physical activity. You and your team can walk 830 miles across the state, tracking your progress as you go.

Step one is to recruit team captains to lead and motivate the other seven members of the team. The team captain is responsible for registering the team members and collecting and logging team members' mileage each week.

Walk Across Texas began **February 13th** and officially ends **April 10th**. More information and forms available online at <http://walkacrosstexas.tamu.edu/>,

Flexible Spending Accounts-Debit Cards

PayFlex has improved their website for debit card users. Participants can view their card status (active or deactivated), any outstanding card transactions and provide required documentation. When a debit card holder logs onto the website (www.Mypayflex.com), their card status and any outstanding claims will be displayed. In most cases, debit card charges will not require substantiation. If you do not regularly check your account online, PayFlex will still send you a Request for Receipt letter if you have an unsubstantiated, or questionable claim. These are generated quarterly on the following dates: February 12th, May 12th, August 12th and November 12th.

Once you receive a “Request for Receipt” letter from PayFlex, you will have 21 days, from the date of the letter, to provide substantiation for the particular charge(s). If you don’t respond within the 21 day period, your card will be deactivated. Your card will only be reactivated if: the claims are substantiated or you submit a new claim and documentation covering the amount of the prior unsubstantiated claim, or you reimburse the plan.

Remember if you have a debit card for your healthcare spending account to save your receipts.

American Heart Month

February is American Heart Month and a time to learn what we can do to live heart-healthy lives. Heart disease, including stroke, is our nation’s No.1 killer.

You are at higher risk of heart disease if you are:

- A woman age 55 or older.
- A man age 45 or older.
- Or a person with a family history of early heart disease.

Heart disease can be prevented. To keep your heart healthy:

- Watch your weight.
- Quit smoking and stay away from secondhand smoke.
- Control your cholesterol and blood pressure.
- If you drink alcohol, drink only in moderation.
- Get active and eat healthy.
- Talk to your doctor about taking aspirin every day if you are a man over the age of 45 or a woman over 55.
- Manage stress.

Choosing better lifestyle habits can help you reduce your risk for heart attack. Learn what you can do to help prevent heart disease and stroke. Talk to your doctor about your risk and what you can do now to prevent cardiovascular disease.



February is Children’s Dental Health Month

Delta Dental’s Children’s Website

Kayla, Roger, Truman the dog, Prudence the cat and Ruby the pet pig. All of the Smyles have beautiful, healthy teeth. Find out how they keep their smiles beautiful at www.mysmilekids.com. Tips that can make brushing teeth more fun for the kids can be found on our website, too! These tips may help the kids be more willing to brush their teeth on a daily basis! A spanish version of this website is also available.

A child’s first visit to the dentist can have lasting affects on their future dental health. Dentists like to see children soon after they get their first tooth.

Children should floss daily before or after they brush their teeth. Delta Dental Plans Association said based on their survey only 7 percent of those who responded said their child flossed daily. You can find out more about children’s dental health statistics at Delta Dental’s website: <http://www.deltadental.com/>.