

Benefit Briefs



Brought to you by System Benefits Administration

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*** IMPORTANT INFORMATION * ACTION MAY BE REQUIRED ***

Additional Premium Begins September 1 for Tobacco Users With Medical Coverage

If you have not designated a tobacco user status for yourself and the dependents you cover on an A&M System health plan, be sure to do so before September 1 by contacting your Human Resources office. Employees and covered spouses who do not have a status will default to the tobacco user status.

If an employee/retiree, spouse or dependent(s) is a tobacco-user (cigarettes, cigars, pipe tobacco, chewing tobacco, snuff, dip, or any other product containing tobacco), the monthly insurance premium will increase. The additional charge is \$30 per employee, \$30 per covered spouse, and \$30 for one or more covered children who use tobacco products. You must be tobacco-free for 3 months prior to September 1, 2012, to be considered a non-tobacco user.

If you have not previously designated your dependent tobacco status through either HRConnect or *iBenefits*, contact your Human Resources Office to make that designation.

Dependent Documentation Requirement

System Benefits Administration has been in the process of requiring employees to provide documents to verify the eligibility of dependents covered on any A&M System benefit coverage.

If you have dependents on any A&M System benefit plan, including dependent life insurance, and you made changes during annual enrollment, you must provide documentation verifying your dependent's eligibility if you have not already done so in the recent dependent audit. If the required documentation is not provided, coverage for your dependents will be terminated on August 31, 2012. If you have not provided this documentation or you are not sure if you have completed this requirement, be sure to check your annual enrollment changes at <https://sso.tamus.edu> on *iBenefits*. If you need to provide the documentation or re-add your dependent(s), contact your Human Resources office right away.

Information on required documentation can be found at <http://www.tamus.edu/assets/files/benefits/pdf/ae/2012/depdocumentation.pdf>.

New Health Insurance ID Cards

On August 1, all existing BlueCross BlueShield of Texas (BCBSTX) members were mailed new ID cards with the A&M System-provided UIN as the BCBSTX Member Identification Number. The new ID cards have an 8/1/2012 effective date but your coverage is continuous. **Be sure to show your new ID card to your healthcare provider at your next visit.** Scott & White health plan members moving to BCBSTX should receive their ID cards before September 1.



Medco Becoming Part of Express Scripts



As you may have heard, Medco and Express Scripts have merged into one company. While many things about Medco will remain the same such as your ID card, some things will begin to change. The Express Scripts name and brand will appear on many of the communication materials you receive from Medco beginning next month. You will also hear customer service representatives begin to say the following when talking to you over the phone, "Medco is now a part of the Express Scripts family of pharmacies."

The names of the Accredo Specialty Pharmacy, the Medco mail-order pharmacy, and the Medco website (www.medco.com) will remain the same.

Your Vision is Important

Did you know that early signs of diabetes can be detected during a routine eye exam? A&M System employees, retirees and their families have several options when it comes to taking care of their vision. If you are enrolled in:

- A&M Care Plan – Beginning September 1, 2012, one annual routine eye exam is covered with a \$45 copayment. This does not cover materials, such as lenses or frames. However, BCBSTX offers discounts on exams, frames, lenses and laser vision correction through Davis Vision. You simply go to a participating provider and show your A&M Care ID card to receive the discount. Provider information is available at www.davisvision.com or by calling (800) 501-1459. More information is available at: <http://www.tamus.edu/assets/files/benefits/pdf/programs/DavisVisionFlier.pdf>
- EyeMed Vision Care – This is additional coverage which you may elect and will pay a separate premium. This plan covers routine and diagnostic eye exams, contacts, lenses and frames. Copayments and discounts vary with the service you receive. More information is available at: <http://www.tamus.edu/assets/files/benefits/pdf/ae/2012/aepages/EyeMedFlyerEnglish.pdf>.

Dr. Brice & Dr. Nicholson at the Bryan/College Station Scott & White Clinic are in the BCBSTX network but not currently in the EyeMed network.

Vision discounts Available to all System Employees, retirees, and their Families

Vision Care Discount Program – This plan is sponsored by EyeMed and is available to all A&M System employees, retirees and their families **without** regard to their enrollment in a health plan or the EyeMed Vision Plan. For more information visit: <http://www.tamus.edu/assets/files/benefits/pdf/programs/VisionDiscountPlanSelectDLegacy0112.pdf>.

Help Stop Health Care Fraud

More than \$100 billion was linked to health care fraud last year, and more cases are on the rise. Health care fraud is part of the growing cost of health care.



One of the most common forms of health care fraud is **health care identity theft**. This crime often occurs when someone with legitimate access, such as a hospital worker or a doctor's assistant, sells patients' records to criminal groups.

To fight fraud and help lower health care, Blue Cross and Blue Shield of Texas (BCBSTX) created a Special Investigations Department (SID). This department has specialized staff with medical, insurance, and law enforcement backgrounds as well as data experts to spot billing schemes.

Help fight fraud by taking the following steps:

- Guard your health insurance and personal information such as your insurance ID number, Social Security number and date of birth. Be careful with the information you share online. Fortunately, BCBSTX uses the latest technology and proven security measures to keep your online information safe and secure. Be sure to notify BCBSTX if your health insurance card is lost or stolen.
- You probably already review your credit card statements each month to make sure your purchases are accurate. Take the time each month to review all of your Explanation of Benefits (EOB) forms for the same reason. Make sure that the exams, procedures and tests billed were the ones you actually had with the doctor who treated you. Maintain your own records of care and question doctors if there is a concern about services or bills.
- Beware of sales pitches involving the recent national health care legislation, the Affordable Care Act, such as getting coverage during a "limited enrollment period" that marketers falsely claim was made a part of that legislation. Do not share your personal or membership information with these marketers.
- Be careful with "free" services or drug samples. Some doctors falsely claim to provide "free" services for care (such as screenings) as a way to collect health insurance information. Be suspicious if the provider of a quick "free" screening asks for insurance information or finds a problem with almost every person screened. Also, if you receive free sample drugs, check your EOB to make sure you weren't billed.
- BCBSTX maintains a toll-free hotline to help combat health care fraud. You are encouraged to report all suspicious claims, concerns or billing practices to the hotline at 800-543-0867. All calls are confidential and you may remain anonymous.