Insurance Benefits - FY 2015

TEXAS A&M AGRILIFE EXTENSION SERVICE
Annual Enrollment FY 2015

- Annual Enrollment Period is July 1\textsuperscript{st} – 31\textsuperscript{st}
- Changes made during Annual Enrollment will be effective September 1, 2014
- Review/make changes to your benefits for the upcoming plan year by logging on to \textit{iBenefits} through Single Sign On (https://sso.tamus.edu).
- If you make any changes, be sure to “Sign & Submit” your document by July 31st. You can make additional changes once you submit your online document by using the “recall” button in \textit{iBenefits}. Be sure to \textbf{resubmit} your document.
Annual Enrollment FY 2015

- To add a dependent who is not currently covered under any of your insurance plans, you must provide dependent documentation.
- To enroll in or increase Optional Life and/or Dependent Life coverage for spouse, you must provide Evidence of Good Health. This can be done electronically through Annual Enrollment in the iBenefits system.
- You can add an eligible child to Dependent Life without having to provide Evidence of Good Health.
**A&M Care Health Plan Changes**

- The coinsurance (the portion of claims the member pays for the A&M Care plan) is changing from 30% to 20%, after deductible is met.

- Office visit copays will be included in the $5,000 out-of-pocket maximum.

- **No Changes for Retiree A&M Care 65+ plan**
Health Plan Premiums

- Although the total premiums will increase, the state contribution will also increase.

- The employee premium increases will be small for most full-time employees, and decrease for employee-only category.

- Part-time employee premiums will increase in all tiers.
Health Insurance Premiums
Full-Time Employees – A&M Care Plan

- **Employee Portion of Health Insurance Premiums:**
  - **Employee only** monthly premium - $10.00 (down $9.78 per month!)
  - **Employee & spouse** monthly premium - $261.46 (up $5.20 per month)
  - **Employee & children** premium - $186.03 (up 71 cents per month)
  - **Employee & family** monthly premium - $362.03 (up $11.18 per month)
Health Insurance Premiums
Part-time Employees – A&M Care Plan

- Employee Portion of Health Insurance Premiums
- **Employee-only** monthly premium - $263.69 (up $15.34 per month)
- **Employee & spouse** monthly premium - $640.88 (up $37.80 per month)
- **Employee & children** monthly premium - $527.73 (up $31.07 per month)
- **Employee & family** monthly premium - $791.74 (up $46.79 per month)
Health Insurance Premiums
Retirees on A&M Care 65 Plus

- **Retiree-only** monthly premium - $0 (no change)

- **Retiree & spouse** monthly premium - $153.65 (down $1.26 per month)
Premiums

- Premiums for the DeltaCare USA (Dental HMO) plan will increase slightly.
- Premiums for Long Term Disability will increase slightly.
- No change in premiums for A&M Dental (Delta Dental PPO) plan.
- No change in premiums for Eye Med Vision plan.
- No change in AD&D premium rates.
Life Insurance Plan Changes

- The Basic Life premium - for $7,500 of life insurance – is increasing slightly (state pays premium in most cases).
- Optional Life premiums for non-tobacco users are decreasing due to positive plan experience over the past few years. However, due to IRS regulations, the spread between the tobacco user and non-tobacco user premiums must be increased, thus increasing the premium for the tobacco user coverage.
- Dependent child premiums for Plan A and all dependent premiums for Plans B and C will remain the same.
Dependent Life Changes

- Beginning September 1, Spouse Dependent Life premiums for Plan A (currently based on the age of the employee or retiree) will be based on your spouse’s age and whether he/she is a tobacco user. **If your spouse is covered on your A&M System medical plan, you should have already designated your spouse’s tobacco user status. If not, you must provide this information, either through iBenefits or by form. If you do not provide this information, your spouse will be designated a **TOBACCO USER**.*
Tobacco User Status

- Be sure to check the tobacco user status for you and your family members, and change it if necessary!
- Remember that you are charged an additional $30 per month per tobacco user on the health care premium.
- If your tobacco user status changes during the plan year, contact the Benefits office to obtain the form needed to make the change.
- Insurance premiums for health, optional life, dependent life and Long Term Disability (LTD) are based on the tobacco user status.
Wellness Initiative

- Beginning in September 2014, there will be an additional $30 per person per month premium charged to employees (and spouses if covered) enrolled in the A&M Care health plan who do not meet the criteria of having a wellness exam.

- If you still have not had your wellness exam, it is not too late!
Wellness Initiative

- Once you have your wellness exam, the $30 additional premium charge will be removed after the claim has been processed by BlueCross BlueShield and reported to TAMUS Benefits Office, probably within about 90 days after the exam.

- This requirement is delayed for those that enrolled in health coverage September 1, 2013 or later.

- *Retirees and their covered spouses are exempt from the Wellness Exam requirement!*
The wellness exam criteria is an ANNUAL, ONGOING initiative!

To avoid paying higher health premiums for the upcoming plan year, the deadline for employees and spouses enrolled in the A&M Care health plan to complete a wellness exam was June 30, 2014. From this point forward, **EVERY JUNE 30th is the deadline date** to avoid paying higher health insurance premiums the following plan year.
Flexible Spending Accounts

- Health Care and/or Dependent Daycare Flexible Spending Accounts do not automatically continue each plan year. You must enroll for the new plan year. You also must elect/re-elect the debit card and/or direct deposit options each year. If you have a debit card, the card is good through the “valid thru” date on the card, but you must re-elect this option each year to use the card in the next plan year.

- If you need additional debit cards for family members, you can order them online at www.healthhub.com
Age 65 and Still Working

- Although many factors dictate whether your A&M System health plan or Medicare will be primary or secondary, in general, coverage is determined by the status of the A&M health plan policy holder.
- If you have questions or need clarification as to whether your A&M Care plan or Medicare is primary, please call the Benefits office.
Important Checklist

- Make sure “My Contact information” is correct in HR Connect. Log into HRConnect through Single Sign On and click on the “More Information” link to update if necessary.

- Remember, you cannot add or drop coverage for yourself or any dependents during the plan year unless you have certain Changes in Status.

- Update your beneficiary designations in iBenefits. Entering your beneficiaries into the database will make it easier to update them online, anytime.

- When you make any Annual Enrollment changes, you will receive an email confirmation. **Be sure these are the benefits you intended to elect for the upcoming plan year!**
Questions?

- If you have questions or need assistance during Annual Enrollment, or any time during the year, please contact the Benefits office at 979/845-2423.