

PRAIRIE VIEW A&M UNIVERSITY

2011-2012
Annual
Enrollment

Welcome!





Eligible Dependents

- Spouse
- Children must be:
 - younger than 25, or disabled to be covered on dental, vision and life insurance, **OR**
 - Younger than 26, or disabled to be covered under medical.
- Grandchildren must meet the above criteria and live with you
- For more information on documentation to qualify your dependents for coverage, go to <http://www.tamus.edu/assets/files/benefits/pdf/ae/pdfs/depdocumentation.pdf>

A photograph of a large white water tower with a black silhouette of a panther and the text "PRAIRIE VIEW A&M" on its side. The tower is set against a clear blue sky. In the foreground, a modern building with a glass facade and a balcony is visible, illuminated by warm lights. The overall scene is captured during the "blue hour" of dusk.

September 1, 2011 Health Plan Changes

- Premiums will decrease for:
 - Vision
 - Long Term Disability
 - Dental DHMO
- Premiums will increase for the A&M Care and Scott & White health plan
- Premiums will remain the same for:
 - A&M Dental (PPO)
 - All other Optional Coverage's

A photograph of a campus scene featuring a large fountain with multiple water jets, surrounded by lush green trees and a paved walkway. In the foreground, there is a concrete bench and a gravel area.

Health Plan Changes

- **HMOs**

- **First Care Health Plan**

- First Care will no longer be available as of September 1, 2011
- Enrolled members who do not make a change during annual enrollment will be moved into the A&M Care plan as of September 1, 2011

A photograph of a tall, white water tower with a black silhouette of a prairie dog on its side. The tower is set against a clear blue sky. In the foreground, a modern building with a glass facade and a balcony is visible, illuminated by warm lights. The text "PRAIRIE VIEW A&M" is visible on the tower's tank.

Health Plan Changes

➤ Scott & White Health Plan

- Services, other than office visits, will have a \$350 deductible
- No longer have to designate a primary physician or have referrals to see most specialists
- 80%/ 20% coinsurance
- Primary Care office visits increase to \$30.
- Specialty Office Visits will be \$45.

For more information please visit

<http://www.swhp.org/>

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Health Plan Changes

➤ A&M Care Plan

- Only one A&M Care plan will be offered
- The new deductible is \$700/person; \$2100/family per plan year for network providers
- Out-of-Network: **\$1,400/person/plan year; \$700/hospital**
- 70%/30% Coinsurance
- Out of Pocket Maximum:
 - \$5,000 per individual and \$10,000 per family
 - \$10,000 for out-of-network

For more information call **1-866-295-1212** or visit <http://www.bcbstx.com>

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Health Plan Changes

➤ A&M Care Plans – Continued

- Annual Preventive Exams will be covered at 100%
- **Deductible credit** will continue to be provided for completion of a Health Risk Assessment (HRA) and completion of an annual physical. If you, your spouse or a covered dependent, age 18 or older, completes an HRA at www.bcbstx.com, **\$50** will be **credit towards that member's deductible**. As each family member visits a physician for an annual physical, another **\$50** will be **credited toward the deductible**. The credit will also be applied to the family deductible.



Dental Plan Changes

➤ Delta Dental

- Small reduction in premium for Delta Care USA (DHMO Plan)
- Slight increase in co-payment's for some services
- No plan or premium changes to the Dental PPO Plan

For information please visit
www.deltadentalins.com



Vision Care Changes

➤ EyeMed Vision Care

- New Carrier – EyeMed Vision Care
- Reduced Premiums
- Enhanced Benefits
 - Materials co-pay \$15
 - 40% discount off additional materials
 - Increased out-of-network benefit
 - Explanation of Benefits for every claim filed
- *To see a list of participating providers near you, go to www.eyemedvisioncare.com/TAMUS and choose your provider or call 1-800-638-3120*

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Other Plan Changes.....

➤ Long-Term Disability

➤ Insure your paycheck

➤ New Carrier – CIGNA

➤ Premiums decreasing

➤ Monthly rate per \$100/monthly pay: Non-tobacco rate \$ 0.192
Tobacco rate \$ 0.249

➤ Additional Programs

➤ Cigna's Healthy Rewards – offers up to 60 percent on health & wellness programs

➤ Life Assistance Program- counseling sessions for claimants

➤ Identity Theft – if you are the victim of identity theft will help recover fraudulent items reported on credit

➤ Will Preparation

➤ Pre-Existing Condition Limitations-after 12 consecutive months of coverage



Flexible Spending Accounts

What is an FSA?

- An FSA is a Flexible Spending Account.
- There are two types of FSAs:
 - Healthcare account (maximum contribution is \$4800/year)
 - Dependent day care account (contribute \$5,000 /\$2,500 if married, filing separate income tax returns)

Why should you enroll in an FSA?

- Allows you to set aside money for eligible expenses on a pre-tax basis for you, your spouse and/or dependents.
- Average tax savings is about 25%

Flexible Spending Account cont....

Annual Salary	Healthcare contribution	Dependent Daycare contribution	Savings
\$20,000	\$1,500	\$0	\$405
\$40,000	\$1,750	\$4,000	\$1,553
\$60,000	\$2,000	\$4,500	\$1,755

Eligible expenses:

- Medical & dental deductibles, co-pays and co-insurance
 - Prescriptions
 - LASIK surgery, eye glasses, contact lenses
 - Hearing aids and batteries
 - Bridges, dentures, crowns, orthodontic care
 - Chiropractic expenses/co-pays
 - Insulin, syringes for insulin
- **View a detailed listing of eligible expenses at www.HealthHub.com**

Dependent Daycare FSA

- For day care expenses of a child under age 13 **OR** for the care of a dependent who is physically or mentally incapable of taking care of themselves.
- You can only be reimbursed up to the amount that is available in your account.
- The annual expense reimbursement may not exceed:
 - the lesser of your earned income;
 - \$5,000 (\$2,500 if married, filing separate income tax returns)
- **Eligible expenses:**
 - Licensed day care provider
 - In-home provider as long as the care provider is not your child under age 19, or someone you claim as a tax dependent
 - Summer camps (not overnight)
 - Tuition through preschool
 - Before and after school care (under age 13)

What to know about your FSA!

- You may only select your contribution in an FSA during annual enrollment or when you first become eligible. **You must re-enroll every plan year.**
- You do not need to be covered by your employers health plan to participate in an FSA.
- Expenses must be for services received, not for services to be provided in the future.
- Any amount left in your healthcare and/or dependent day care FSA at the end of the plan year will be **forfeited**.

Plan Year	Grace Period – last day to spend FSA dollars	Run-out period- last day to submit claims
9/1/2011-8/31/2012	November 15, 2012	December 31, 2012



What to know about your FSA cont.....

- **Ways to be reimbursed:**
 - PayFlex Card (optional) –
 - works like a debit card
 - offered only during Enrollment Period
 - One time fee of \$9 for processing
 - Have your reimbursement deposited in to a bank account
 - Have reimbursement check mailed to you

- For additional information regarding your FSA please visit www.healthhub.com or call 1-800-284-4885

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iBenefits Online Annual Enrollment System

- To access your benefits, click on, ***iBenefits*** at sso.tamus.edu
- Available 7 days/week, 24 hours/day
- Accessible from July 1-31, 2011
- Make changes as many times as you wish during the 30 day enrollment period
- Use the beneficiary database to record your beneficiaries with addresses so that you can view or change them online at any time during the year



Enrolling In/Changing Benefits

- To change your “benefit” elections or enroll or re-enroll in “spending accounts”:
 - Employees make enrollment changes through iBenefits
 - Retirees may make changes online or use the Personal Benefits Summary letter
- **Deadline** for changes: **July 31, 2011**
- **Print a statement of your benefits. Be sure to check that the correct changes have been made!**
- <http://apps3.system.tamus.edu/Help/iBenefits/participant-videos/how-to-make-annual-enrollment-changes/>

Premiums

- The new premiums can be found in the “Current Employee” Section of the benefit services page. Please visit by going to <http://www.pvamu.edu/pages/685.asp>

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For questions or assistance with your benefits, please contact the Office of Human Resources at **936-261-1730** or **benefitsteam@pvamu.edu**

