



**ARE YOU SMARTER
THAN YOUR BENEFIT REPS**

TIME TO MEET YOUR HOSTS!



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Senior Employee Benefits Representative



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Employee Benefits Representative

LET'S GET STARTED!

Today We are Going to Go Over...

- Employee Assistance Program (EAP)
- Our Different Insurance Plans
- 2-Step Wellness Incentive
- Available Wellness Programs

Employee Assistance Program (EAP)

24/7 Resources and Support & How to Access Online Resources

Offered EAP Resources

- Confidential Emotional Support
 - 5 Paid-for Therapy Sessions
- Work-life Solutions
 - Child, Elder, & Pet Care
 - Hiring Movers & Contractors
 - Event Planning
- Legal Guidance
- Financial resources
- Online Support
 - Articles, podcasts, videos, slideshows
 - On-Demand Trainings

Contact Your Work/Life Solutions Program by GuidanceResources®

Call: **866.301.9623**

TTY: 800.697.0353

Online: guidanceresources.com

App: GuidanceNowSM

Web ID: TAMUS

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Logging into EAP Online

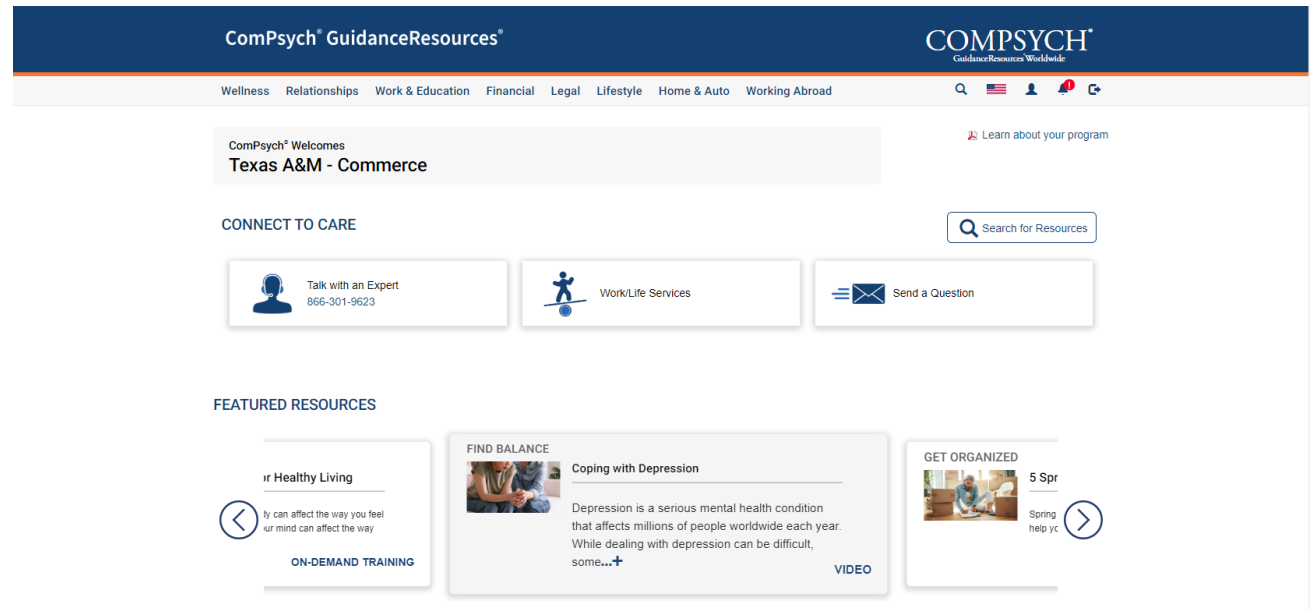
- Go to the URL: guidanceresources.com
- Choose the Register Tab
- Use the Web ID “TAMUS”
- Click the Register Button



The screenshot shows the ComPsych GuidanceResources website. The header includes the ComPsych logo and the text "COMPSYCH GuidanceResources Worldwide". The main content area features a large image of a family (a man, a woman, and two children) with the tagline "Your Life. Your Work. Your Best.®". Overlaid on the right side of the image is a registration form. The form has tabs for "LOGIN" and "REGISTER", with "REGISTER" selected. It includes a "HELP" link, a text input field for "Organization Web ID" containing "TAMUS", and a blue "Register" button. Below the form, there is a QR code and text encouraging users to download the ComPsych GuidanceNow mobile app. A "Learn More" link with a downward arrow icon is located at the bottom left of the registration form area.

Logging into EAP Online

- Look for and choose Texas A&M University – Commerce on the next page
- Create a Username and Password and complete filling out your security questions
- Agree to the terms of service and submit
- Welcome to your online Resources!



The screenshot shows the ComPsych GuidanceResources website. At the top, there is a dark blue header with the ComPsych logo and the text "COMPSYCH GuidanceResources Worldwide". Below the header is a navigation menu with links for Wellness, Relationships, Work & Education, Financial, Legal, Lifestyle, Home & Auto, and Working Abroad. A search bar is located on the right side of the header. The main content area features a welcome message: "ComPsych Welcomes Texas A&M - Commerce". Below this is a "CONNECT TO CARE" section with three buttons: "Talk with an Expert 866-301-9623", "Work/Life Services", and "Send a Question". A "Search for Resources" button is also present. The "FEATURED RESOURCES" section includes three cards: "Healthy Living" (ON-DEMAND TRAINING), "Coping with Depression" (VIDEO), and "GET ORGANIZED" (5 Spr). The "Coping with Depression" card includes a video thumbnail and text: "Depression is a serious mental health condition that affects millions of people worldwide each year. While dealing with depression can be difficult, some...".

Benefits Overview

All of our different plans

Insurance Elections

Initial Eligibility

- 31 days from Hire if starting with Employer Contribution

Open Enrollment

- July 10th – 31st

Qualifying Life Event

Within 31 days of:

- Birth
- Death
- Marriage
- Divorce
- Spouse gains or loses employment and insurance

A&M Care Plan – Medical PPO

- Administered by Blue Cross Blue Shield
- \$400 Deductible each (3 per family)
- 80/20 Co-insurance
- \$5,400 Maximum out-of-pocket per plan
- Deductible not included in Maximum out-of-pocket
- \$20 / \$30 Co-pays at doctor's offices
- Pre-taxed
- \$30 tobacco user premium per person (up to 2)
- \$30 user premium if the two-step wellness process is not completed.
- Medical Plan will provide benefits in the event of an emergency while travelling

Prescription Drug Plan

Express Scripts/MedCo

- \$50 deductible
- \$10 co-pay for generic
- \$35 co-pay for formulary name-brand
- \$60 co-pay for non-formulary name-brand
- Mail order program

Life Insurance Plans

Basic Life

- Paid for by the state
- \$7,500 for employee
- \$5,000 per child

Optional Life

- 1, 2, 3, 4, 5, 6 times your annualized salary
- 1,000,000 max
- Evidence of Insurability

Dependent Life

Plan A:

Up to \$200,000 for spouse
\$10,000 for each child/\$0.60

Plan B:

\$5,000/dependent

Delta Dental PPO

A&M Dental Plan

- **\$1500 max/person/year**
- **Preventative 100%**
 - Checkups & Cleanings
 - No deductibles
- **Basic**
 - 80% after \$75 deductible
 - Fillings, root canals, extractions, & periodontics
- **Major**
 - 50% after deductible
 - Crowns, dentures, implants & bridges
- **Orthodontics**
 - Braces 50% up to \$1500 max
- **Pre-Taxed**

Delta Dental HMO

- Lower premiums
- No deductible
- No maximum benefit
- Must use dentists in network
- Nearest dentist in Rockwall
- Pre-Taxed

Superior Vision Plan

- \$10 co-pay for exam
- \$15 Co-pay for Standard Eyeglasses
- Up to \$150 for frame allowance
- \$150 contact lens allowance

Optional AD&D

- Death from an accidental injury
- Loss of a limb, eyesight, speech, or hearing
- With Family Coverage
 - 50% for spouse
 - 60% without children
 - 10% for eligible children
 - 15% without spouse

Long-Term Disability

- Pre-existing condition limitations for 12 months
- Met definition for 90 days
- 65% base pay - other disability benefits

Flexible Spending Accounts

- Reimbursements for health care and dependent day care
- No federal or Social Security taxes paid
- <https://www.naviabenefits.com/>
- Fax receipts
- Navia Debit Card

Flexible Spending – Health Care

- **Covered Expenses**

- Co-pays & deductibles
- Orthodontia
- Glasses, contact lenses, & supplies
- LASIK
- Smoking cessation programs
- Prescribed drugs
- Insulin
- Dental care
- Hearing Aids
- Ambulance Service

- **Expenses Not Covered**

- Health, dental, and vision insurance premiums
- Nicotine patches*
- Exercise programs & equipment*
- Diet pills*
- Medical or dental cosmetic surgery or drugs*

Unless prescribed for treatment

Minimum contribution: **\$20/month**
Maximum contribution: **\$3050/year**

Flexible Spending–Dependent Care

Covered Expenses

- Must be 12 years or younger
- If older than 12, must have a physical or mental disability
- Live in home 8 hours/day
- Claimed on tax return
- Minimum contribution \$40/month
- Maximum contribution \$5000/year
- Debit Card

Expenses Not Covered

- Tuition & Fees for private school
- Overnight camps
- Club or organization fees

Retirement Plans

TRS

- Defined Benefit Plan
- No investment decisions
- State contribution – 8.25%**
- Member contribution – 8.25%**
- Monthly formulated retirement benefit
 - 80 rule
 - Top 5 years of pay
- Vested in 5 years

ORP

- Defined Contribution Plan
- Select from investment options
- State contribution – 6.6%
- Retirement benefit based on employee's contribution
- Vested in 12 months and 1 day

2-Step Wellness Incentive

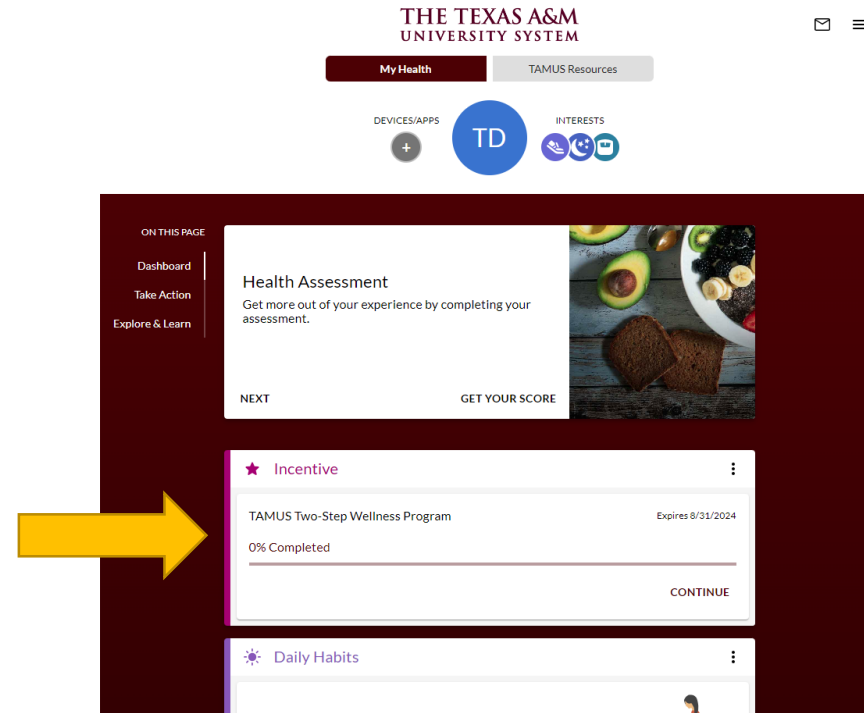
What is it & how do I track it?

Wellness Credit

- Grace Period – Current Year +1
- 2 Wellness Activities
 - Annual Check-up & Secondary Activity
- \$30 Premium Differential
 - For Employee & Spouse
- Complete within September 1st through June 30th
- Access to WebMD One Given 1 month after Benefit Start Date

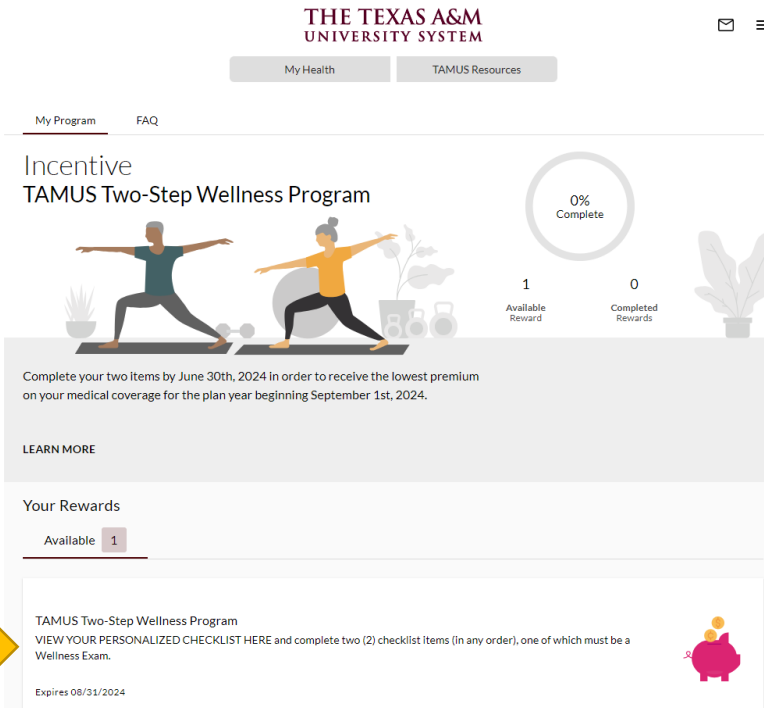
Tracking your 2-Step Progress

- Track your Wellness Incentive Progress through WebMD One in your TAMUS SSO Menu
- Upon Clicking on WebMD One you will find the following screen
- You will then press “Continue” under the Incentive Tab



Tracking your 2-Step Progress

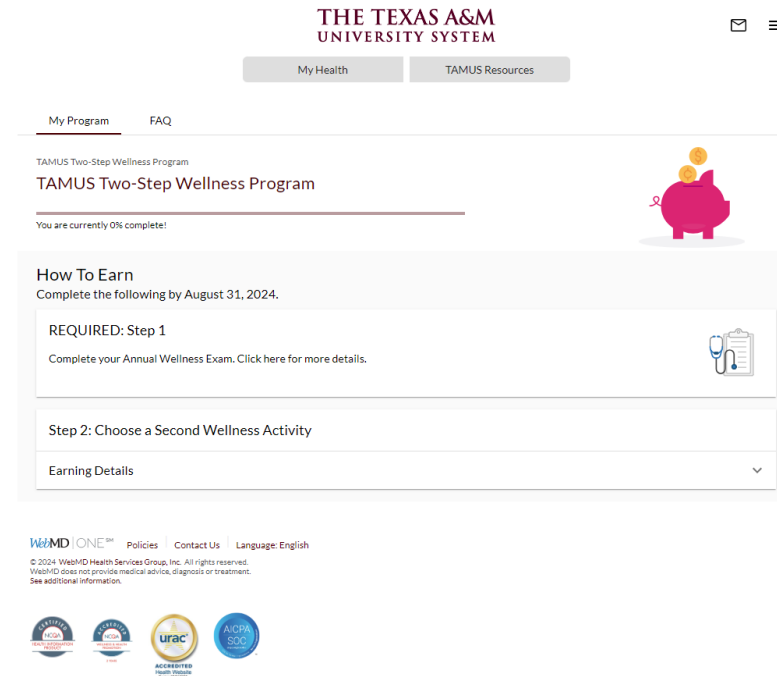
- Your next page will look like this
- It will have your Completion Percentage listed in the circle
- To view your available activities you will click on the link to your wellness program



The screenshot shows the user interface for the TAMUS Two-Step Wellness Program. At the top, it displays 'THE TEXAS A&M UNIVERSITY SYSTEM' and navigation tabs for 'My Health' and 'TAMUS Resources'. Below this, there are tabs for 'My Program' and 'FAQ'. The main heading is 'Incentive TAMUS Two-Step Wellness Program'. A progress indicator shows a circle with '0% Complete'. Below the circle, it indicates '1 Available Reward' and '0 Completed Rewards'. An illustration shows two people performing yoga. A text box states: 'Complete your two items by June 30th, 2024 in order to receive the lowest premium on your medical coverage for the plan year beginning September 1st, 2024.' Below this is a 'LEARN MORE' link. The 'Your Rewards' section shows 'Available 1'. A yellow arrow points to a card for the 'TAMUS Two-Step Wellness Program' which includes the text: 'VIEW YOUR PERSONALIZED CHECKLIST HERE and complete two (2) checklist items (in any order), one of which must be a Wellness Exam.' and 'Expires 08/31/2024'. A pink piggy bank icon is also visible.

Tracking your 2-Step Progress

- Here you will find what activities you have left to complete
- It can take time after receiving care for the claims to feed to WebMD One
- Problems with Claims? Reach out to us at Hr.Benefits@tamuc.edu



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Wellness Programs

Additional Programs for your benefit!

All the Different Programs

- 2nd.MD – Get a 2nd Opinion
- Hinge Health – Physical Therapy
- Omada – Pre-Diabetes & Pre-Hypertension
- Livongo – Diabetes & Hypertension
- Ovia – Family Planning
- ID Protection – Identity Protection
- MDLive – Virtual Doctor Visits

All the Different Programs

- Blue Points – Rewards Program
- Inside Rx Pets – Pet Drug Coverage
- Learn to Live – Mental Health Concerns
- Fitness Program – Gym Memberships
- WINFertility – Family Planning
- Silver Sneakers – Retiree Fitness
- Wondr – Weight Loss

Questions??

Pop Quiz!!

