Texas A&M University System Benefits at a Glance

Sixty Day Waiting Period:
All new Texas A&M University System (TAMUS) employees have a 60-day waiting period to receive employer contribution toward the cost of their insurance premiums.

You may begin your TAMU insurance coverage on your hire date, but you will pay the full cost for your insurance plan(s) until the first day of the month after 60 days of employment. After your 60-day waiting period is met, your monthly cost will be significantly reduced.

Insurance Enrollment:
You must enroll in or waive insurance coverage through Workday within 45 days of your hire date. Failure to enroll in or waive insurance coverage will result in automatic placement in a default health plan on your employer contribution eligibility date.

Insurance Options:

Medical (BlueCross BlueShield of TX)
- A&M Care Plan
- A&M Care J Plan (J visas only)
- Graduate Health Plan (Graduate Assistants and Fellows only)
- All TAMUS health plans meet the minimum requirements under the Affordable Care Act

Dental (Delta Dental)
- A&M Dental PPO
  - Large networks of dentists
  - No primary dentist required
  - Exams/procedures paid on a percentage basis
  - 3 cleanings covered in full each plan year
- DeltaCare USA HMO
  - Primary dentist required
  - Fixed copayments for covered exams/procedures
  - Limited provider availability in some areas
  - 2 cleanings per year for a small copay

Vision (Superior Vision)
- Includes benefits for eye exams, frames, lenses, and contact lenses

Life Insurance (Securian)
- Basic Life (BL)
  - $7,500 life/$5,000 AD&D Automatically enrolled with TAMUS health plan enrollment*
- Alternate Basic Life (ABL)
  - $50,000
  - Eligible if not enrolled in TAMUS health plan*
- Optional Life (OL)
  - ½, 1, 2, 3, 4, 5, or 6 times salary (or $1M max)

* BL & ABL are employer-paid after your 60-day waiting period.
Accidental Death & Dismemberment (Securian)
- If annual pay is $25,000 or less, up to $250,000 in coverage
- If annual pay over $25,000, up to 10 times salary ($800,000 max)

Dependent Life insurance (Securian)

Plan A
- Dependents eligible if enrolled in Optional Life
- Spouse: $25K increments not to exceed OL amount or $200K.
- Child: $10K

Plan B
- $5,000 policy for each dependent

Plan C
- Dependents eligible if enrolled in ABL
- Spouse: $25,000
- Child: $5,000

Long-Term Disability (Cigna)
- Receive up to 65% of your base salary if disabled more than 90 days (max of $8,000/month)

Flexible Spending Accounts (Navia)

Healthcare Spending Account
- Set aside pretax money to use toward medical expenses for you and your family
- $240-$2,650/year

Daycare Spending Account
- Set aside pretax money to use toward daycare expenses
- $480-$5,000/year ($5,000 max per household)
- “Use it or lose it” accounts

Additional Information about TAMUS Benefits

Services available through BlueCross BlueShield:

- Benefit Value Advisors:
  - Provide information about medical claims, benefits included in your health plan, and can compare costs between providers. Call (866) 295-1212 and request a BVA.

- 24/7 Nurseline:
  - Call (800) 581-0368

- Blue 365:
  - Discounts on fitness, healthy eating, personal care, wellness items/programs, etc.
  - Accessed through BCBS member account (https://www.bcbstx.com/tamus/)

- Well on Target:
  - Nutrition, weight loss, stress management, tobacco cessation, etc. programs & Blue Points for free merchandise. Accessed through BCBS member account at https://www.bcbstx.com/tamus/

2nd.MD:
- Medical second opinion when facing a new diagnosis, possible surgery, or medication change
- Speak with a world-renowned specialist by video or phone
- Confidential, secure, and free
- (866) 841-2575 or 2nd.md/tamus

Identify Protection Services:
- Adult & Minor protection services through Experian
- Enroll through your BCBS member account at https://www.bcbstx.com/tamus/
Wellness Exams & Health Assessments:

Employees and covered spouses enrolled in the A&M Care health plan will each receive a $30 premium credit for completing an annual wellness exam & health assessment between September 1st and June 30th each plan year.

Not required for the first year as a new employee!

Health assessment is completed through MyEvive at https://tamus.myevive.com

Insurance Carrier Information:

<table>
<thead>
<tr>
<th>Carrier</th>
<th>Phone</th>
<th>Group ID</th>
<th>Website</th>
</tr>
</thead>
<tbody>
<tr>
<td>Blue Cross Blue Shield of TX (A&amp;M Care &amp; J Plans)</td>
<td>(866) 295-1212</td>
<td>39993</td>
<td><a href="http://www.bcbstx.com/tamus">www.bcbstx.com/tamus</a></td>
</tr>
<tr>
<td>Express Scripts</td>
<td>(866) 544-6970</td>
<td>TAMUSRX</td>
<td><a href="http://www.express-scripts.com">www.express-scripts.com</a></td>
</tr>
</tbody>
</table>
| Delta Dental                            | PPO: (800) 336-8264  
HMO: (800) 422-4234 | PPO: 4170  
HMO: 05788 | www.deltadentalins.com/tamus         |
| Navia                                   | (800) 669-3539   |         | www.naviabenefits.com                  |
| Securian                                | (877)-443-5854   | Basic: 33769  
Optional: 33777  
AD&D: 33770 | www.lifebenefits.com                  |
| Cigna                                   | (800) 362-4462   | VDT 980055 |                                         |
| Academic Health Plans                   | (877) 624-7911   | 117565  | https://tamus.myahpcare.com            |
| (Grad Health Plan Only)                 |                   |         |                                         |