

Texas A&M University System Benefits at a Glance

60-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 31 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:

<p>Medical (BlueCross BlueShield of TX)</p> <ul style="list-style-type: none"> • 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 	<p>Accidental Death & Dismemberment (The Hartford)</p> <ul style="list-style-type: none"> • 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)
<p>Dental (Delta Dental)</p> <ul style="list-style-type: none"> • A&M Dental PPO <ul style="list-style-type: none"> ○ 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 <ul style="list-style-type: none"> ○ Primary dentist required ○ Fixed copayments for covered exams/procedures ○ Limited provider availability in some areas ○ 2 cleanings per year for a small copay 	<p>Dependent Life insurance (The Hartford)</p> <ul style="list-style-type: none"> • Plan A: Dependents eligible if enrolled in Optional Life <ul style="list-style-type: none"> ○ <i>Spouse:</i> \$25K increments not to exceed OL amount or \$200K. ○ <i>Child:</i> \$10K • Plan B: \$5,000 policy for spouse and/or child(ren) • Plan C: Dependents eligible if enrolled in ABL <ul style="list-style-type: none"> ○ <i>Spouse:</i> \$25,000 ○ <i>Child:</i> \$5,000
<p>Vision (Superior Vision)</p> <ul style="list-style-type: none"> • Includes benefits for eye exams, frames, lenses, and contact lenses 	<p>Long-Term Disability (Cigna)</p> <ul style="list-style-type: none"> • Receive up to 65% of your base salary if disabled more than 90 days (max of \$8,000/month)
<p>Life Insurance (The Hartford)</p> <ul style="list-style-type: none"> • 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) <p>* BL & ABL are employer-paid after your 60-day waiting period.</p>	<p>Flexible Spending Accounts (Navia)</p> <ul style="list-style-type: none"> • Healthcare Spending Account <ul style="list-style-type: none"> ○ Set aside pretax money to use toward medical expenses for you and your family ○ \$240-\$2,850/year • Daycare Spending Account <ul style="list-style-type: none"> ○ 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 (<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](https://www.bcbstx.com/tamus/)

Identify Protection Services:

- Adult & Minor protection services through Experian
- Enroll through your BCBS member account (<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 two items on their MyEvide Personalized Checklist between September 1st and June 30th each plan year.

Not required for the first year as a new employee!

MyEvide (<https://tamus.myevive.com>)

Insurance Carrier Information:

Carrier	Phone	Group ID	Website
Blue Cross Blue Shield of TX (A&M Care & J Plans)	(866) 295-1212	39993	www.bcbstx.com/tamus
Express Scripts	(866) 544-6970	TAMUSRX	www.express-scripts.com
Delta Dental	PPO: (800) 336-8264 HMO: (800) 422-4234	PPO: 4170 HMO: 05788	www.deltadentalins.com/tamus
Navia	(800) 669-3539	Employer Code: A&M	www.naviabenefits.com
The Hartford	(800) 523-2233	Basic: 681794 Optional: 681835 AD&D:ADD-509128	www.thehartford.com
Cigna	(800) 362-4462	VDT 980055	
Academic Health Plans (Grad Health Plan Only)	(877) 624-7911	117565	https://tamus.myahpcare.com