

MSU Texas Human Resources

November 2019

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FLU SHOTS

Currently, under HealthSelect of Texas, BCBSTX, you can get your flu shot covered at 100% at [in-network pharmacies](#) that offer flu shots or by contacting your network PCP. If you receive a flu shot from a provider that isn't in the BCBSTX HealthSelect network, HealthSelect participants could pay 40% coinsurance for the cost of their vaccinations, after meeting the annual \$500 out-of-network deductible per person.

Flu Prevention Tips

- Avoid close contact with people who are sick.
- Stay home when you are sick to prevent the spread of germs.
- Cover your mouth and nose when coughing or sneezing.
- Wash your hands often or use an alcohol-based hand sanitizer.
- Avoid touching your eyes, nose or mouth.
- Practice good health habits: get plenty of sleep, be physically active, manage your stress, eat healthy, and drink plenty of fluids.



(Centers for Disease Control and Prevention)

FREESTANDING EMERGENCY ROOMS

Please remember that while you may visit a freestanding Emergency Room (Ex. ER Now), you will incur higher out-of-pocket expenses. The freestanding Emergency Rooms in Wichita Falls are not in the HealthSelect network. Participants are responsible for any billed charges that exceed the amount HealthSelect pays, regardless of whether the services were the result of a true emergency or non-emergency. Find out more about out of pocket costs for freestanding ER's here: [Freestanding ER's](#).

You're Primary Care Physician (PCP), the walk-in clinic associated with your PCP, or [virtual visits](#) are in-network options that are also available to you when seeking medical care.

In case of a true emergency, you should always seek out the nearest emergency room.

LOST YOUR INSURANCE CARD?

Please call your insurance providers:

Blue Cross Blue Shield of Texas, 1-800-252-8039
Delta Dental, 1-888-818-7925
Optum Rx, 1-855-828-9834
Superior Vision Services, 1-877-396-4128

MEDICAL AND PRESCRIPTION DEDUCTIBLES

All annual deductibles, coinsurance maximums, and out-of-pocket maximums reset on January 1 of each year. This includes the \$50 per person prescription deductible. To see a list of pharmacies in-network, please visit the [OptumRx website](#).



1095-C ELECTRONIC CONSENT - BANNER SELF SERVICE

We encourage all benefit eligible faculty and staff to consent to electronic delivery of the 1095-C form. Electronic, on-line delivery accomplishes the following:

- Eliminates the chance that the 1095-C statement will get lost, misdirected or delayed during delivery or misplaced after the employee receives it
- Employees can retrieve their 1095-C statements at any time of day and on weekends
- Employees can retrieve the electronic copy sooner than receiving the paper copy via postal mail
- Employees can print multiple copies at their convenience
- Employees are contributing to cost savings (forms, printing and postage expense)
- 1095-C statements will remain online for multiple years

To choose electronic consent:

Sign into Banner Self Service

Select "Employee"

Select "Tax Forms"

Select "Electronic W-2 Consent and 1095-C"

Check the box under "My Choice" to consent to receive 1095-C electronically

Be sure to read the instructions given.

UPDATE YOUR CONTACT INFORMATION

Update your contact information in both Banner Self Service and ERS in order to receive important tax information.

Employees who have a change of address can make updates to their contact information in Banner Self Service and ERS On-Line at any time. If you don't make the updates, you could miss out on receiving important tax information. Benefit eligible employees will receive a 1095-C tax form from Human Resources and a 1095-B tax form from BCBSTX sometime in January. Therefore, it's especially important that you update your address in both Banner Self Service and ERS On-Line by December 31, 2019.

Below are the steps to updating personal information in ERS On-Line.

1. Go to [the ERS website](#) and click the "My Account Login" button,
2. Enter username and password (or register for an online account in five easy steps),
3. Click the appropriate link under "My Personal Information," and
4. Follow the steps to make changes.



REMINDER...APPLICATION DEADLINE

The deadline for application to participate in the Staff Educational Incentive Program and the Dependent Educational Assistance Program for the Spring, 2020 semester is January 23, 2020.

CHANGES TO IRS 2020 MAXIMUM LIMIT FOR 403 (B) TSA ACCOUNTS

For calendar year 2020, the elective deferral contribution limit for employees who participate in 403(b) plans increases to \$19,500. The catch-up contribution limit for those people age 50 and over increases to \$6,500.

The IRS contribution limits are on a calendar year basis. Because our pay is disbursed on the first of the next month, wages paid for December on January 2, 2020 are applicable to calendar year 2020. Anyone wishing to maximize or change their deduction should visit with Judy Salazar in HR to complete a Salary Reduction Agreement. Enrollment and changes to contribution amounts may be made at any time during the year. Changes are effective in the month following the date the form is signed.



BE PREPARED FOR EMERGENCY CARE WHEN TRAVELING

Accidents happen—even during the holidays. Be sure to carry your health insurance and prescription drug card at all times.

Take time before you travel to review your options in regards to medical care. If you are enrolled in a HealthSelect plan, consider printing [this chart](#) and carrying it with you. The chart can help you figure out when to use each type of care, including virtual visits. You can also call the 24/7 Nurseline toll-free at (800) 581-0368.

In a true emergency, go to the nearest hospital or emergency room. Also check out the options available to you should you or your loved ones become sick, but the issue is not life-threatening. When in doubt, please call the customer service line at BCBSTX, 1-800-252-8039. They can direct you in regards to providers in your travel location.



TEXFLEX RECEIPTS

Don't lose your opportunity to submit eligible claims for plan year 2019. Any additional information that may be required to process a previously submitted claim and/or newly submitted claims must be postmarked by December 31 or they will automatically be denied.

Participants in the TexFlex health care account have until December 31, 2019 to submit claims for expenses incurred between September 1, 2018 and August 31, 2019. Participants in the TexFlex dependent care account have until December 31, 2019 to submit claims for expenses incurred between September 1, 2018 and November 15, 2019. Paper claims must be postmarked by December 31 or they will be automatically denied. You can also submit on-line claims by signing into your TexFlex account. Additional information can be found on the [ERS website](#).



HAPPY HOLIDAYS FROM YOUR HUMAN RESOURCES TEAM!

Thanksgiving Break – November 28 – 29 (closed Weds, November 27th)
Hardin Holiday Party – Monday, December 16

Christmas Break – December 23 - 31
New Year's Break – January 1

