



1st photo: Mary Stuever

Brazos Cliffs, New Mexico

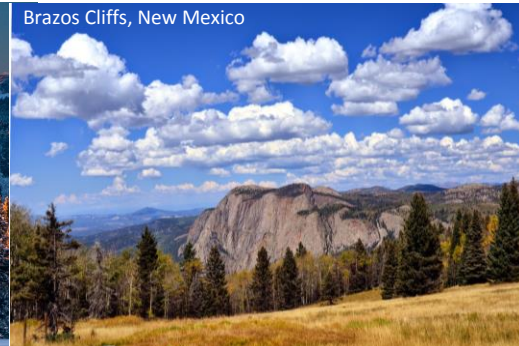


Brazos Cliffs, New Mexico

GSD/RMD

Employee Benefits Bureau

# Newsletter



Brazos Cliffs, New Mexico

Thank you to Mary Stuever of EMNRD for sending in a beautiful photo!



NEW MEXICO  
GENERAL SERVICES DEPARTMENT

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HEALTH & WELLNESS FAIR!**

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Employee Benefits Bureau  
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How Will You

2018 SoNM

## Employee Health and Wellness Fair

Make This Year COUNT?



The  
Employee Benefits Bureau  
invites you to join us!

- SoNM Health Benefit Carriers
- Exercise & Wellness Professionals
- Practitioners, Nutritionists and Therapists
- Stay Well Health Center
- State Agencies Promoting Community Programs
- Samples, Giveaways and Nutritional Information

- Free Mammograms (by appointment – see page 5), Blood Pressure checks and Cholesterol Screenings
- Demonstrations – Exercise, Brazilian Jiu-Jitsu, Stretching, Ergonomics, Yoga, Pilates, and more

- **GIVEAWAYS AND PRIZE DRAWINGS THROUGHOUT THE FAIR!**
- **TWO GRAND PRIZE DRAWINGS**

**When: Wednesday, June 20<sup>th</sup>**  
**Time: 11:00 AM to 2:00 PM**

**Where: Joseph Montoya Bldg.**  
**(1100 St. Francis Dr., SF.)**



**BlueCross BlueShield  
of New Mexico**

A Division of Health Care Service Corporation, a Mutual Legal Reserve Company,  
an Independent Licensee of the Blue Cross and Blue Shield Association

Employee Assistance  
Program (EAP)



The  
Solutions  
Group



**DAVIS VISION**  
EYECARE REFRAMED<sup>SM</sup>

**Sponsored By:**

**Employee  
Benefits Bureau  
of the**



**Risk Management  
Division**



**PRESBYTERIAN**  
Health Plan, Inc.

**DELTA DENTAL**



**EXPRESS SCRIPTS<sup>®</sup>**

**Erisa**

Administrative Services, Inc



**STAY WELL  
HEALTH CENTER** ZERO COPAYS, NO DEDUCTIBLES AND  
MEDICATIONS DISPENSED THROUGH  
THE HEALTH CENTER ARE FREE

Serving the State of New Mexico and Participating  
Local Public Body Employees Covered under the  
State Employee's Risk Management Medical Plan



**Cerner**

# Understanding your SoNM Health Insurance Coverage

## Health Benefits: 101

Many of our members have reached out to us (Employee Benefits Bureau – EBB) asking for some help in understanding our benefits coverage. We understand that health insurance and exactly how it works can get a bit confusing.

So we've decided to put together a "Health Benefits 101" information article in every issue of our newsletter to help our members better understand the rich benefits the SoNM offers. **Lesson 3- Premiums, Copays, Deductibles and Out-Of-Pocket Maximums**

### **Lesson 3**

#### **Premiums, Copays, Deductibles, Coinsurance and Out-Of-Pocket Maximums**

Benefit plans often involve sharing the cost of coverage, both in the forms of deductions from your paycheck and at the time of service. As the terms describing these transactions can be confusing, let us take some time to define them:

**Premium** – the amount employee pays into the elected Plan on a regular basis.

**Deductible** – a deductible is a set dollar amount one must pay for medical care *before* the Plan begins to share in the cost. Deductibles vary depending on tier (Single/Dual or Family) and plan selection (HMO vs PPO).

**Copay** – a fixed dollar amount the employee pays for health care services at the time of care. The amount can vary depending on where care is received, the type of doctor seen, or the type of prescription required.

**Coinsurance** – A percentage of a covered service that you are responsible for paying after the deductible has been met.

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Health Benefits: 101

**Out-of-pocket (OOP) Maximum** - The maximum amount per year you are required to pay out of your own pocket. (Includes: Medical Deductible, Copays, Coinsurance and Drug Plan Deductible and Copays).

Maximums can be found on the [Benefit Comparison Guide: www.mybenefitsnm.com](http://www.mybenefitsnm.com)

The paid premium, and any costs for health services not covered by your plan do not count towards the OOP maximum.

Detailed information regarding Premiums, Deductibles, Copays, Co-insurance and OOP Maximums can be found on the [Benefit Comparison Guide: www.mybenefitsnm.com](http://www.mybenefitsnm.com)

#### **Example:**

For further explanation, please see detailed example of a typical year of coverage for a single employee below on page 2 of Newsletter. (Information based off the Benefits Comparison Guide).

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SoNM Employee Benefits Bureau

For more information regarding all SoNM health benefits, go to: [www.mybenefitsnm.com](http://www.mybenefitsnm.com)  
or call the SoNM TPA (Erisa) at (Albq.) **244.6000** or (tollfree) **855.618.1800**



Send us pictures of your part of New Mexico and we will display them in our Newsletter. We want to feature every city and town in New Mexico on each edition so all can see how beautiful New Mexico is! Email your pictures to: [carmella.jasso@state.nm.us](mailto:carmella.jasso@state.nm.us). We're looking forward to showing off your piece of NM!

(Health Benefits 101/ Premiums, Copays, Deductables, Coinsurance and Out-Of-Pocket Maximums Cont.)

**Below please find an example of an employee who has elected medical coverage for only himself (“Employee Only HMO Coverage”). This is a simple senerio of what his medical coverage usage through one Plan year may look like and how it would work.**

### **Example:**

**Employee Only HMO Coverage**

**Deductible= \$350**

**Out-Of-Pocket (OOP)= \$3,500**

Jan 10- Employee has a cold – is seen at PCP’s office

March 12- Employee fell – PCP Office visit

Physician orders X-rays - \$295.00

Foot is broken – requiring cast - \$187.00

March 28- Urgent Care Visit

Attending Physician orders MRI - \$875

(Deductible met – employee pays 20%/\$200max)

May 10- PCP Visit

May 25- Out-Patient Surgery –\$1025.00

July 10- Follow-up

Nov 8- Urgent Care

**Totals for 2018**

January 2019 – All Deductible and OOP’s refresh

Copay	Deductible out-of-pocket	Co-Insurance		Towards OOP MAX
		20% Member share	80% Plan share	
\$25.00				\$25.00
\$25.00				\$50.00
	\$295.00			\$345.00
	\$55.00	\$26.40	\$105.60	\$426.40
\$50.00				\$476.40
		\$175.00	\$700.00	\$651.40
\$25.00				\$676.40
		\$205.00	\$820.00	\$881.40
\$25.00				\$906.40
\$50.00				\$956.40
	\$350.00			\$956.40

- This employee saw his doctor on Jan 10<sup>th</sup>, which only cost him a \$25 copay, the rest of the cost was paid by the Plan. The \$25 copay was “paid out-of-pocket”, therefore it counted towards his Out Of Pocket Maximum (OOP Max).
- On March 12<sup>th</sup> he saw his doctor and was again only responsible for his \$25 copay and his Plan paid the remaining cost. This copay also counted towards his OOP Max. The cost of his X-rays was \$295 and had no copay. As he had not yet met his annual deductible (\$350), the \$295 was his responsibility. This was paid out-of-pocket, therefore counted towards his OOP Max. The cost of his cast was \$187, which also had no copay. He was lacking \$55 in order to meet his required \$350 deductible for the year, so he paid the \$55 out-of-pocket. With this \$55, he now had met his deductible and because his deductible has been met, his Plan will now share responsibility of the remaining balance on a percentage basis. (Please see Benefits Comparison Guide for specified percentages). This employee is responsible for \$26.40 (20% of the cost of X-rays), and his Plan will pay the remaining \$105.60 (80%). The \$26.40 was paid out-of-pocket, therefore counts towards the OOP Max.
- According to the Benefits Comparison Guide, his Urgent Care visit on March 28<sup>th</sup> has a \$50 copay, which is all he is responsible to pay. His Plan will pay the remaining cost. The \$55 was paid out-of-pocket, therefore counts towards his OOP Max.
- The cost of the ordered MRI was \$875. His deductible has already been met and according to the Benefits Comparison Guide, there is no copay for MRI’s, so the \$875 will be shared by the employee and the Plan on a percentage basis. His portion is \$175, which was paid out-of-pocket, therefore will count towards his OOP Max.
- With his May 10<sup>th</sup> visit to his doctor, there was a \$25 copay only, which also counted towards his OOP Max.
- On May 25<sup>th</sup> his surgery was \$1025. No copay is required and he has already met his deductible for the Plan year, therefore the total cost is shared between the employee and his Plan on a percentage basis. His portion also applies towards his OOP Max.
- The next two events have specified copays with the remaining balance being the responsibility of the Plan. These copays paid out-of-pocket count towards his OOP Max.
- November 8<sup>th</sup> was the last event for the Plan year. He met his \$350 deductible but did not meet his \$3,500 OOP Max. The totals now will reset for the new upcoming Plan year.



PHYSICAL FITNESS AWARENESS

# Know Your Body Mass Index (BMI)



A high BMI can be an indicator of high body fat. BMI can be used to screen for weight categories that may lead to health problems as being over - or under – weight can put added stress on the body, which can cause medical issues.

Do you know what *your* BMI is? It only takes 25 minutes! Call us and schedule your BMI Screening today.

All members who receive their BMI Screening at the SWHC between now and June 15<sup>th</sup> will receive an extra ticket to be entered into the drawing for one of the TWO GRAND PRIZES at the 2018 SoNM Employee Health and Wellness Fair on June 20<sup>th</sup>!

**Stay Well Health Center at 827.2485**

Working Hard to Improve Our Patient's Health Care Experience

## Stay Well Health Center

Joseph Montoya Building  
1100 St. Francis Dr., Ste. 1000  
Santa Fe, NM 87505

Monday – Friday 7AM to 6PM

(Tel) 505.827.2485

(Fax) 505.827.2486



**STAY WELL  
HEALTH CENTER**

ZERO COPAYS, NO DEDUCTIBLES AND  
MEDICATIONS DISPENSED THROUGH  
THE HEALTH CENTER ARE FREE

Serving the State of New Mexico and Participating Local  
Public Body Employees Covered under the State  
Employee's Risk Management Medical Plan

## Physical Activity



### Make Exercise a Priority

Why is it so challenging for so many of us to take steps to becoming regularly physically active? About two-thirds of kids and half of adults in the U.S. don't get enough physical activity. Follow the steps below to help make exercise a priority.

- Set a calendar appointment for physical activity
- Workout at the same time every day so it becomes a habit
- Hop on a treadmill or stationary bike while you watch your favorite tv show
- Take the stairs... it's a mini lower-body workout!
- Park as far away as possible. You'll get some good cardio with a brisk walk into the office



## IT'S TIME FOR SPORT/SCHOOL PHYSICALS

Children (2yrs+) covered under a SoNM insurance plan can be seen at the Stay Well Health Center (SWHC) at no cost.

When your child completes their physical at the SWHC between June 1 – October 31, their name will be entered in a drawing to

**WIN ONE OF TWO \$50  
AMAZON GIFT CARDS.**



## Reminder:

Please be advised, the Stay Well Health Center does not treat Worker's Compensation injuries/illness, this includes employees and dependents. If you've been injured on the job, please notify your supervisor and/or HR Representative immediately.

RMD/EBB

## Diabetes Remote Monitoring: Support at your fingertips

Living with diabetes can be easier when you have a support system that's always looking out for your health. That's why Express Script, along with the SoNM, has introduced diabetes remote monitoring that's already covered under your benefit.

You can have a meter that tracks your blood sugar results AND connects you with a care team to answer your questions.



### How it works:

- 1) Express Scripts sends you a FREE blood glucose meter

With the OneTouch Verio Flex® meter, you can see right away if your blood glucose is in or out of range.



- 2) You can track and share results on your phone

The meter syncs with a mobile app on your smart phone letting you track and share your blood sugar results with a care team at Express Scripts.



- 3) Your care team is ready to talk with you

Your care team at Express Scripts can talk to you about your test results or other questions to help you stay on track between doctor visits.



## May Observances

**Global Employee Health & Fitness**

**Asthma Awareness**

**Ride Your Bike**

**Healthy Vision**

**Nat'l Arthritis Awareness**

**Nat'l Blood Pressure Education**

**Nat'l Stoke Awareness**

**Melanoma/Skin Cancer Detection/prevention**

**Nat'l Osteoporosis**



## 8 Surprising Foods Your Dentist Warns Against Eating Time to rethink snacktime!



<b>Sunflower Seeds:</b>	Hard on enamel and can crack your tooth. Eat hulled seeds instead
<b>Ice Cubes:</b>	Ice and teeth are both made of crystals, rubbing them together cause damage to the enamel.
<b>Flavored Drinks:</b>	Citric acid causes enamel erosion, leaving teeth vulnerable.
<b>Dried Fruit:</b>	Sticky, concentrated sugar and acid. Bacteria feast on the sugar and produce more acid, dissolving enamel, causing erosion and cavities.
<b>Gummy Vitamins:</b>	When it comes to teeth, they're just like candy.
<b>Potato Chips:</b>	Clings to teeth. The starch turns to sugar, which then metabolizes into sugar, which erodes enamel.
<b>Soda/Sports Drinks</b>	LOADED with sugar, which causes cavities. Stains teeth, contains large amounts of sugar, and dries out your mouth. As saliva keeps our mouths clean and neutralizes acid, it's absence creates an environment. Start by substituting one soda/sports drink for a tall glass of cold water. Continue until you've eliminated them from your diet.



## 2018 SoNM Health & Wellness Fair

This year the Fair will be hosting a huge group of State Agencies, SoNM Benefit Carriers, practitioners, nutritionists, therapists, health food retailers, and exercise and wellness professionals. There will be demonstrations throughout the fair, mammogram and cancer screening services and drawings being held throughout the event! Don't miss out, mark your calendars... and we'll see you at the Fair!



# 3D mammograms

**FREE, CONVENIENT & EASY!**  
**Just 15 MINUTES with an appointment!**



## SoNM Health & Wellness Fair Wednesday, June 20<sup>th</sup>

Joseph Montoya Bldg.,  
100 St. Francis Drive, Santa Fe, NM 87505

No copay, no deductible. Get this important screening taken care of while visiting the Fair!



Screening services provided by:

### Schedule Online!

*The fastest and easiest way to secure your appointment*

Simply click or visit the link below:

[www.assuredimaging.com/SO这里](http://www.assuredimaging.com/SO这里)

If unable to schedule online,  
Call 888.233.6121

The SoNM Health and Wellness Fair will be hosting a Mammogram Van from Assured Imaging at the on June 20<sup>th</sup> in the parking area of the Montoya Bldg.

The van will be available from 8:00am till 2:00pm to accommodate scheduled appointments.

This is a FREE, convenient way to get your yearly mammogram taken care of quickly and easily. There is no copay, no deductible, just make your appointment and show up on Fair day!

### Blood Pressure Screening



With basically no symptoms, high blood pressure (hypertension) can lead to heart disease, stroke and other serious health issues. Knowing your numbers allows you to make any needed corrections *before* it becomes a serious problem.

Look for the Blue Cross Blue Shield Care Van in the parking area during the SoNM Health and Wellness Fair June 20<sup>th</sup>. This is a great opportunity for you to take care of a very important screening quickly and conveniently.

### Colorectal Cancer Screening (FIT In-home test kit)

*If you are 50 years of age or older, it is recommended you receive this simple and private at-home screening kit*



Get checked for colon cancer today.

**Call to order:  
888-233-6121**

**Assured Imaging will also have in-home test kits available at the health fair!**

**Brought to you by the Employee Benefits Bureau and  
Blue Cross and Blue Shield of NM**

#### WHAT IS FIT?

FIT TEST – Fecal Immunochemical Test for occult blood.

This is a simple, non-invasive test you can do in the privacy of your own home! Assured Imaging's FIT test is the premier first line fecal immunochemical test for screening for the presence of blood as an early indication of colorectal cancer and is supported by the American College of Gastroenterology

#### EASE OF USE!

With FIT, there is no prep, and no dietary restrictions. A single sample collection is all you need. To perform the test, you need to order the sample collection kit from Assured Imaging. Simply collect the stool sample as instructed and return it in the postage paid envelope within 48 hours.