



DISABILITY

The State of New Mexico Disability Policy is a self-insured plan which was created to provide financial assistance to those that are unable to work for a period of time and lose income due to a sickness or injury (if not receiving Workers Compensation). This Disability Plan is not available to dependents. Participation in this Plan is voluntary. The premium is 100% paid by the *employee* after-tax. For claim forms and more details about the plan, please see the separate Disability Policy found on:

<https://www.mybenefitsnm.com/Disability.htm>.

The State's Third Party Disability Administrator, Erisa Administrative Services, Inc. (EASI), manages the Disability program. All applications, forms, medical updates, inquiries, etc. should be sent *directly* to EASI at:

Erisa Administrative Services, Inc.

Attn: Disability
1200 San Pedro DR NE
Albuquerque, NM 87110

Phone: 1-855-618-1800 (press 1)

Fax: 505-705-3311

Email: SONM@easitpa.com

- An eligible employee must be employed and working with his/her State Agency or LPB for at least a year and have paid Disability premiums for at least 12 *consecutive* months prior to claiming disability.
- The Disability claim must be filed within 45 days of the last day worked. The Disability policy is comprised of two benefits: Short Term Disability (**60% of weekly wages up to \$500/week, for a maximum of 26 weeks, after a 28 day waiting/elimination period. Once waiting/elimination period is completed, Short Term Disability benefits are paid weekly**) and Long Term Disability (**18 months maximum or until approved for social security or retirement, 40% of wages up to \$2,000/month paid monthly via check.**)
- Employees are not required to exhaust any/all leave balances prior to applying for Short Term Disability.
- Employees must continue to make required premium contributions while on Short Term Disability to continue eligibility. HR Reps must remain in close contact with EASI to notify them that premiums are being paid if on a self-pay situation. If premiums are not being paid, the claim will be closed due to non-premium payment.

- A claim for Disability is initiated by the employee submitting completed claim forms to EASI – see the Disability Policy on <https://www.mybenefitsnm.com/Disability.htm> for access to the forms. **It is the employee’s responsibility to ensure all required forms and documentation are faxed directly to EASI.** EASI will send an email/letter to the individual who signed the Employer form notifying the HR Rep and employee that the claim has been accepted, denied or pending for additional information.
- The HR Representative must remain in close contact with EASI to ensure the claims are not overpaid due to a claimant returning to work, terminating employment, or being approved for social security or retirement. **It is the claimant’s responsibility to pay back to the State any over-payments received.**

Coordination of Short Term Disability Benefits and Other Paid Leave Formula if employee makes \$20.83 hourly or less:

Hourly Wage X 40 = Weekly Wage Ex.

15.00 hr X 40= \$600

Weekly Wage X 60% = Disability Benefit Amount (maximum \$500) Ex. \$600 X 60%= \$360

Weekly Wage – Benefit Amount = Amount that can be paid by other sources (annual, donated, sick, etc....)

Ex: \$600-\$360= \$240

Amount that can be paid / hourly wage = **number of hours that can be paid from other sources of payment**

Ex: \$240/ \$15 hr = **16 hours**

Coordination of Short Term Disability Benefits and Other Paid Leave Formula if employee makes \$20.84 hourly or more:

Hourly Wage X 40= Weekly Wage Ex:

\$22 hr X 40 = \$880

Weekly Wage X 60% = Disability Benefit Amount (maximum \$500) Ex: \$880 X 60% = **\$528 so we will pay to the maximum of \$500**

Weekly Wage – Benefit Amount = Amount that can be paid by other sources (annual, donated, sick, etc...)

Ex: \$880 - **\$500** = \$380

Amount that can be paid / hourly wage = **number of hours that can be paid from other sources of payment**

Ex: \$380 / \$22 hr = **17.27 hours**