



Qualifying Events, Re-Instatements/Settlement
Agreements, Job Data Entry, Flexible Spending, and
Special Announcement

Qualifying Events

- Under IRS Guidelines, an employer may allow employees to elect certain benefits on a pre-tax basis. These arrangements are considered “Cafeteria Plans.” Which are subject to certain guidelines and rules. Under a cafeteria plan, an employee can change their pre-tax deferral election during the Open Enrollment Period or in the case of a “Qualifying Event.” Employees must submit an electronic enrollment form within 31 days of a Qualifying Event in order to make a related benefit change.
- <https://www.mybenefitsnm.com/Enrollment.htm>
 - *Gold tab at the top “Enrollment”*
- The following sections provide an overview of IRS Qualifying Events and the corresponding benefits that can be changed for each event.

Qualifying Events Continued

- *Permitted cafeteria plan changes based on specific Qualifying Events are as follows:*
 - *Change in job status of spouse/domestic partner resulting in loss of group coverage or gain of other coverage from new employment.*

 - *Change in job status of employee (such as reduction of hours due to FMLA, LWOP, and Disability).*

 - *Marriage or a change in marital status, such as divorce or legal separation, resulting in a loss of coverage. This includes satisfying requirements for Domestic Partnership eligibility.*

 - *Death of the employee.*

 - **Death of a spouse or eligible dependent, resulting in a loss of group coverage.*

 - *Birth of a child, a court approved adoption or legal guardianship.*

 - *Any other circumstance where the individual had other coverage and loses it due to circumstances beyond their control must be evaluated by RMD for eligibility.*

NOTE: Loss of a provider or provider group is not a qualifying event to change carriers.

Qualifying Events Continued

- If there has been a qualifying event, coverage becomes effective the day following loss of coverage, providing the enrollment is made within 31 days of the *Qualifying Event*. Payroll deductions must begin at the start of the pay cycle in which the *Qualifying Event* occurs.
- Dependents that were covered under another group plan and lose that coverage due to a qualifying event may be immediately insured under the State plan, provided adequate proof of previous group coverage is submitted to ERISA and the employer. Enrollment of the dependents must be made within 31 days of the loss of coverage. Proof of dependency must be submitted before coverage will begin.
- A qualifying event acts like an Open/Switch Enrollment for the employee, with the exception of Life coverage.
- Dropping Benefit Coverage
 - When employees cancel medical/dental/vision coverage, re-enrollment cannot occur until the next open/switch enrollment unless there is a new *Qualifying Event*. Since Disability and Dependent/Supplemental Life premiums are post-tax, these coverages can be cancelled by employees at any time

Qualifying Events Cont.....

- Employees must notify ERISA when a dependent's eligibility ceases due to the following circumstances: Divorce from the employee, child marries (is under age 26 and chooses to elect coverage elsewhere), or otherwise fails to meet eligibility guidelines. The dependent must be waived from benefits. NEVER delete any spouse/domestic partner/child(ren) from the system.
 - *a. Coverage for dependent children turning 26 terminates at the end of the last day of the month in which they turn 26.*
 - *b. Coverage for a spouse becoming non-eligible due to divorce must be terminated on the date of the Divorce Decree.*
 - *c. Domestic Partners must also be terminated from coverage on the date of termination of domestic partnership.*
 - *d. Medical, Dental and Vision coverage for deceased employees or dependents terminates on the last day of the pay period for which deductions/payments were made. The actual date of an employee's death should be recorded, in SHARE, in the employee's Biographical Details tab at the "Modify a Person" module.*
 - *e. If the ineligible dependent is the employee's last or only dependent, ERISA will change the payroll coverage from family to couple or single. If there are other covered dependents, the coverage type and premium may not change.*
 - *f. If a Non-POP employee chooses to waive any dependents for any reason other than ceasing to meet eligibility requirements, obtain a signed and dated form documenting the employee's intent to cancel coverage. Coverage will terminate on the last day of the pay period in which the application is signed and a deduction has been taken.*

Transfers

- State Employees who transfer from one State agency to another State agency or covered LPB*, with no break from employment, may transfer their employee benefits coverage without the waiting period that applies to new employees. Benefits must remain the same and will be effective the first day of employment at the new agency with no break in coverage.
- Employees who transfer must keep the same coverage(s) they previously had. They cannot add or delete coverage(s) at the time of transfer. If the employee chooses to add a benefit not previously enrolled in, they will need to be treated as a new hire, with appropriate eligibility waiting periods.
- **It is recommended that employees only transfer at the beginning of a pay period.**
- **NOTE:** With any break in service followed by a rehire (even for 1 day), the employee is considered a *new hire*.
 - *Re-Instatements are only considered with a court order and review/approval by the Employee Benefits Bureau.*

Re-Instatements/Settlement Agreements

Human Resource Personnel are responsible for working with their legal team along with DFA in regards to any settlement agreements granted.

- ❖ **Reinstatements** are only considered with a court order and review/approval by the Employee Benefits Bureau.
- DFA Requirements for settlement Agreements can be found at the link listed below.

http://www.nmdfa.state.nm.us/uploads/FileLinks/142e987c03644bda92401c7c85f08944/DFA_Requirements_for_Settlement_Agreements_.pdf

Job Data Entry

- *Job Data Change- Additional action may be required if the following occurs
- Change of Date
 - Row is Removed

Update Event Status

Empl ID **110787** **Camille Hancock** Ben Record 0

Event Status Update [?](#) Find First 1-14 of 14 Last

Schedule ID EM

Event Date **11/04/2019** Event Disconnected

Event ID 10

Event Class **TER Termination**

Event Priority 200

Benefit Program NMC

Process Status Prepared

Action Source Job Data Change

Address Eligibility Changed

MultiJob Indicator Changed

Job Eligibility Changed

Event Out of Sequence

Finalize/Apply Defaults

Print Option Suppress Print of Both Forms

*Process Normal Processing

*Event Status Closed to Processing

Schedule ID EM

Event Date **11/01/2019** Event Disconnected

Event ID 11

Event Class **TER Termination**

Event Priority 200

Benefit Program NMC

Process Status Prepared

Action Source Job Data Change

Address Eligibility Changed

MultiJob Indicator Changed

Job Eligibility Changed

Event Out of Sequence

Finalize/Apply Defaults

Print Option Suppress Print of Both Forms

*Process Normal Processing

*Event Status Closed to Processing

Camille Hancock Employee ID 110787 Benefit Record Number 0
Primary Empl Record 0

Benefits System Benefits Administration
Benefit Program NMC New Mexico C Benefits
Benefits Status Retired

Current Enrollments

Plan Type	Coverage Election	Benefit Plan	Description	Coverage or Participation	Coverage Begin
Medical	Waive			Waived	01/14/2017
Dental	Waive			Waived	01/14/2017
Vision	Waive			Waived	01/14/2017
Domestic Partner Medical	Terminate				08/17/2013
Domestic Partner Dental	Terminate				08/17/2013
Domestic Partner Vision	Terminate				08/17/2013
Employee Assistance Program	Elect	NMEAP	EAP	Employee Only	12/12/2016
GSD/RMD Administrative Fee	Waive			Waived	12/12/2016
ARAG Legal Services	Terminate				07/01/2013
Basic Life/AD&D	Elect	BASLF	BL ADD	\$50000	01/14/2017
AD and D	Terminate				07/01/2013
Dependent Life	Terminate				08/17/2013
Supplemental AD and D	Terminate				07/01/2013
Supp Term Life/AD&D	Terminate				08/17/2013
Long-Term Care (Employee)	Terminate				01/01/2011

Job Data Entry

Empl ID 106165 **Janice Shannon** Ben Record 0

Event Status Update Find First 1-20 of 20 Last

Schedule ID EM
 Event Date 10/01/2019 Event Disconnected
 Event ID 12
 Event Class TER Termination
 Event Priority 200
 Benefit Program NMC
 Process Status Prepared
 Action Source Job Data Change

Print Option Suppress Print of Both Forms
 *Process Normal Processing
 *Event Status Closed to Processing

Address Eligibility Changed
 MultiJob Indicator Changed
 Job Eligibility Changed
 Event Out of Sequence
 Finalize/Apply Defaults

Schedule ID EM
 Event Date 09/21/2019 Event Disconnected
 Event ID 13
 Event Class TER Termination
 Event Priority 200
 Benefit Program NMC
 Process Status Prepared
 Action Source Job Data Change

Print Option Suppress Print of Both Forms
 *Process Normal Processing
 *Event Status Closed to Processing

Address Eligibility Changed
 MultiJob Indicator Changed
 Job Eligibility Changed
 Event Out of Sequence
 Finalize/Apply Defaults

Schedule ID EM
 Event Date 09/01/2019 Event Disconnected
 Event ID 11
 Event Class OVG Over Age Dependent
 Event Priority 210
 Benefit Program NMC
 Process Status Finalized - Enrolled
 Action Source Passive Event Birthdate

Print Option Print Confirmation Forms Only
 *Process Normal Processing
 *Event Status Closed to Processing

Address Eligibility Changed
 MultiJob Indicator Changed
 Job Eligibility Changed
 Event Out of Sequence
 Finalize/Apply Defaults

Janice Shannon Employee ID 106165 Benefit Record Number 0
 Primary Empl Record 0

Benefits System Benefits Administration
 Benefit Program NMC New Mexico C Benefits
 Benefits Status Retired

Current Enrollments

Plan Type	Coverage Election	Benefit Plan	Description	Coverage or Participation	Coverage Begin
Medical	Elect	PRES P	Pres PreTx	Employee + Spouse	09/01/2019
Dental	Elect	DELTP	Delta P-tx	Employee + Spouse	09/01/2019
Vision	Elect	VISNP	Davis-Ptax	Employee + Spouse	09/01/2019
Domestic Partner Medical	Terminate				01/01/2015
Domestic Partner Dental	Terminate				01/01/2015
Domestic Partner Vision	Terminate				01/01/2015
Employee Assistance Program	Elect	NMEAP	EAP	Employee Only	07/01/2006
GSD/RMD Administrative Fee	Elect	ADMIN	Admin Fee	GSD/RMD Admin Fee	11/09/2013
ARAG Legal Services	Terminate				07/01/2013
Basic Life/AD&D	Elect	BASLF	BL ADD	\$50000	11/09/2013
Supplemental Term Life	Waive			Waived	07/01/2019
AD and D	Terminate				07/01/2013
Child Life	Waive			Waived	09/01/2019
Supplemental AD and D	Terminate				07/01/2013
Spouse/DP Life	Elect	30K	30K	\$30000	07/01/2019

Job Data Entry

Out of Sequence Event-Action Required

Update Event Status

Empl ID 105132 **James Rogers** Ben Record 0

Event Status Update ? Find First 1-17 of 17 Last

Schedule ID EM
 Event Date 08/31/2019 Event Disconnected
 Event ID 9
 Event Class TER Termination
 Event Priority 200
 Benefit Program NMA
 Process Status Prepared
 Action Source Job Data Change

Address Eligibility Changed
 MultiJob Indicator Changed
 Job Eligibility Changed
 Event Out of Sequence
 Finalize/Apply Defaults

Print Option Suppress Print of Both Forms
 *Process Normal Processing
 *Event Status Closed to Processing

Schedule ID EM
 Event Date 08/01/2019 Event Disconnected
 Event ID 10
 Event Class TER Termination
 Event Priority 200
 Benefit Program NMA
 Process Status Prepared
 Action Source Job Data Change

Address Eligibility Changed
 MultiJob Indicator Changed
 Job Eligibility Changed
 Event Out of Sequence
 Finalize/Apply Defaults

Print Option Suppress Print of Both Forms
 *Process Normal Processing
 *Event Status Closed to Processing

Schedule ID EM
 Event Date 07/31/2019 Event Disconnected
 Event ID 8
 Event Class TER Termination
 Event Priority 200
 Benefit Program NMA
 Process Status Prepared
 Action Source Job Data Change

Address Eligibility Changed
 MultiJob Indicator Changed
 Job Eligibility Changed
 Event Out of Sequence
 Finalize/Apply Defaults

Print Option Suppress Print of Both Forms
 *Process Normal Processing
 *Event Status Closed to Processing

James Rogers Employee ID 105132 Benefit Record Number 0
 Primary Empl Record 0

Benefits System Benefits Administration
 Benefit Program NMA New Mexico A Benefits
 Benefits Status Retired

Current Enrollments

Plan Type	Coverage Election	Benefit Plan	Description	Coverage or Participation	Coverage Begin
Medical	Elect	PRESP	Pres PreTx	Family	11/09/2013
Dental	Elect	DELTP	Delta P-tx	Employee + Spouse	11/09/2013
Vision	Elect	VISNP	VSP	Employee + Spouse	11/09/2013
Domestic Partner Medical	Terminate				01/01/2015
Domestic Partner Dental	Terminate				01/01/2015
Domestic Partner Vision	Terminate				01/01/2015

Job Data Entry Continued...

- Please Advise Erisa Administrative Services
 - jdillon@easitpa.com

Template

- Subject Line: Action Required- On Demand Event Maintenance

Greetings:

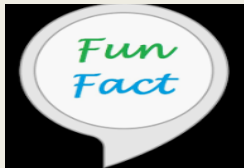
A job data entry has been processed for employee (Employee Name) (Empl. ID#.) This has positioned events to be out of sequence, left the last event open, or left benefits active when they should be terminated. Please re-process events accordingly to correct record.

Thank you for your assistance.

(Your Signature)

Individual Premium Payments for Flexible Spending Account

- Flexible Spending Accounts (FSA) allows employees to set aside money for eligible expenses prior to taxes being withheld.
 - *Employee pledges a specified amount for the plan year.*
 - *Pledged amount is then divided by 26 pay periods.*
 - *Pledged amount is deducted each pay period in accordance with other elected benefits. Thus, making this premium also required.*
 - Important
 - Individual premium payments shall be made for the exact premium amount based on pledge and amount calculated for each pay period while out on leave.
 - If the minimum of one premium payment is missed, Share reads the missed payment. Therefore, premiums are automatically increased for the remaining periods of the year.
- ❖ *A qualifying event is required to make any changes to this benefit.*



SPECIAL ANNOUNCEMENT!

Introducing: SaveonSP

Important Pharmacy Benefit Information

Beginning January 1, 2020, New Mexico Risk Management Division is partnering with Express-Scripts' program: SaveonSP, to help you save money on certain specialty medications. If you participate in this program, select specialty medications will be free of charge (\$0). Your prescriptions will still be filled through Accredo, your existing specialty mail pharmacy.

If you are currently taking or will be taking a medication on the attached list (Non-Essential Health Benefit Specialty Drug List), you are eligible to participate in the SaveonSP program. To participate, simply call SaveonSP at 1-800-683-1074 prior to January 1, 2020 to avoid delays in obtaining your prescription(s). Participation in this program is voluntary. If you choose not to participate, you will be responsible for the copay provided on the attached list. Keep in mind that the copay will not count towards your deductible or out-of-pocket maximums, in accordance with the Affordable Care Act (ACA).

For example:

If you were taking Copaxone, your copay is currently \$70. Effective January 1, 2020, your copay will increase to \$1,000.

If you participate in the SaveonSP program, your full copay will be paid through the manufacturer copay assistance program and you will pay nothing (\$0).

If you choose not to participate in the SaveonSP program your financial responsibility will be the full \$1,000 copay. In addition, the \$1,000 copay will not count towards your deductible or out-of-pocket maximum, because Non-Essential Health Benefits do not apply to out-of-pocket accumulators.

If you have any further questions or concerns, please contact SaveonSP at 1-800-683-1074 Monday - Thursday 8:00 a.m. -8:00 p.m. Eastern and Friday 8:00 a.m.-6:00 p.m. Eastern, or contact.

Sincerely, SaveonSP



New Mexico Risk Management Division 2020 SaveonSP Specialty Drug List

Below are the associated copays for the medications in the SaveonSP program. Once enrolled, your responsibility will be \$0.
Please call 1-800-683-1074 to enroll.

Drug Name	Monthly Copay
Abraxane	\$830
Actemra	\$1,250
Adcetris	\$1,666
Advate	\$1,000
Afinitor	\$1,250
Alecensa	\$2,080
AlphaNine	\$5,000
Alprolix	\$1,000
Austedo	\$1,000
Avastin	\$2,080
Avonex	\$600
Benefix	\$1,000
Benlysta	\$1,250
Bosulif	\$2,080
Cabometyx	\$2,080
Cerdelga	\$1,250
Cimzia	\$1,250
Cinryze	\$1,666
Copaxone	\$1,000
Cosentyx	\$1,666
Cotellic	\$2,080
Darzalex	\$1,666
Daurismo	\$2,080
Doptelet	\$600
Dupixent	\$1,000

Drug Name	Monthly Copay
Gazyva	\$2,080
Gilenya	\$1,666
Gilotrif	\$2,080
Glatiramer	\$1,000
Glatopa	\$1,000
Haegarda	\$1,000
Harvoni	\$7,500
Herceptin	\$2,080
Humira	\$1,666
Hemlibra	\$1,250
Ibrance	\$2,080
Ilaris	\$2,666
Ilumya	\$1,330
Increlex	\$1,000
Inflectra	\$1,666
Inlyta	\$2,080
Iressa	\$2,166
Jakafi	\$2,080
Jivi	\$1,000
Kadcyla	\$2,080
Kalbitor	\$2,000
Kalydeco	\$3,333
Kanjinti	\$1,666
Kevzara	\$1,250
Ledipasvir/Sofosbuvir	\$7,500

Drug Name	Monthly Copay
Ninlaro	\$2,080
Nivestym	\$830
Northera	\$1,330
Nplate	\$830
Nucala	\$1,250
Nuplazid	\$600
Ocaliva	\$1,250
Odomzo	\$1,250
Olumiant	\$1,000
Opdivo	\$2,080
Opsumit	\$1,666
Orencia	\$1,250
Orenitram	\$1,666
Orkambi	\$3,333
Otezla	\$1,000
Palyngiq	\$1,666
Perjeta	\$2,080
Piqray	\$1,250
Plegridy	\$600
Polivy	\$2,080
Promacta	\$1,250
Pulmozyme	\$830
Ravicti	\$830
Remicade	\$2,000
Remodulin	\$600

Drug Name	Monthly Copay
Sprycel	\$1,250
Stelara	\$1,666
Stivarga	\$1,330
Sutent	\$2,080
Symdeko	\$3,333
Tafinlar	\$1,250
Tagrisso	\$2,166
Takhzyro	\$3,333
Taltz	\$1,330
Talzenna	\$2,080
Tarceva	\$2,080
Tasigna	\$1,250
Tecentriq	\$2,080
Tecfidera	\$600
Tegsedi	\$2,000
Tobi Podhaler	\$1,000
Tracleer	\$1,000
Tremfya	\$1,666
Treprostinil	\$600
Tykerb	\$1,250
Udenyca	\$1,250
Upravi	\$830
Valchlor	\$1,666
Ventavis	\$830
Verzenio	\$2,080

Questions



Thank You

