



**Employee Benefits Bureau/
Erisa Administrative Services, Inc.**

State of NM

Group Benefits Plan

Plan Year Jan-Dec 2018

Open/Switch Enrollment

Mandatory

What is it?

What do I need to do?

Flexible Spending Account (FSA)

FSA is an employer-sponsored benefit which allows an employee to pay for eligible health expenses on a pre-tax basis, which saves money by reducing taxes on income.

- IF an employee wishes to participate or continue to participate in the FSA (Health Care and Dependent Care program), an enrollment form must be submitted

Premium Only Plan (POP)

- POP is a pre-tax conversion plan that allows SoNM/LPB employees to have medical, dental, and vision insurance premiums deducted from wages before taxes are calculated.

- All employees are automatically enrolled in *pre-tax premium deduction*. If an employee wishes to have benefit premiums deducted from their paycheck *after tax's are taken*, then employee must submit the 2018 POP Waiver Form.

LPBs must check with their Human Resources Office to determine if this program is offered

Open/Switch Enrollment

OPTIONAL

Health Benefits

- An enrollment form **must** be submitted **only if** an employee wishes to make changes to their current benefits elections

Medical: Blue Cross Blue Shield (HMO or PPO)
Presbyterian Health Plan (HMO)

Dental: Delta Dental

Vision: Davis Vision

Short/Long Term Disability: Managed by
CompuSys/Erisa

Benefit Plan Information

MINIMAL CHANGES TO BENEFIT PLAN DESIGN

- ❖ Emergency Room Visits will now be \$250 from \$225
- ❖ Employees have 3 Free EAP visits per issue instead of 6

Enrollment Process

STATE EMPLOYEES

- ❖ Employee's must complete and submit the electronic **Benefits Open Enrollment/Change Form** between November 6 and November 21, 2017
- ❖ The form can be found at www.mybenefitsnm.com /Open/Switch Enrollment 2018" (gold bar).
- ❖ Any change(s) made to benefits requires employee to **re-enter all elections and all dependent information** that they wish to keep in effect during the plan year (January 1st thru December 31st, 2018). These elections must be re-entered and electronically submitted to Erisa in order to properly execute and complete enrollment
- ❖ Before leaving the enrollment site, employee should print two (2) copies of enrollment form; one for personal records, and one for employee's Human Resources file

Enrollment Process, Cont.

STATE EMPLOYEES, Cont.

- ❖ Proof of dependency for newly added dependents must be faxed to Erisa at: **505-244-6009**
- ❖ It is preferable that all necessary documents be sent to Erisa on the same day online enrollment form is submitted. **The deadline to submit ALL documents is November 21st. LATE SUBMISSIONS WILL NOT BE ACCEPTED**
- ❖ Coverage will not be added without proof of dependency. **NO EXCEPTIONS**

Enrollment Process

LOCAL PUBLIC BODY EMPLOYEES

- ❖ Enrollment fillable pdf forms available Oct 2nd thru Oct 31st at: www.mybenefitsnm.com/"Open/Switch Enrollment 2018" (gold bar). All forms must be submitted to employee's Human Resource Representative
- ❖ Any change(s) made to benefits **requires employee to re-enter all elections as well as dependent information** that they wish to keep in effect during the 2018 plan year (January 1st thru December 31st, 2018)
- ❖ Proof of dependency for *newly* added dependents **must** be submitted with enrollment form. Coverage will not be added without proof of dependency. **No exceptions**

Important Things to Remember

- ❖ No exceptions will be made for late enrollment
- ❖ All Open/Switch Enrollment forms as well as recorded carrier presentations can be found at www.mybenefitsnm.com/
- ❖ “2018 Open/Switch Enrollment” (gold bar)
- ❖ Anyone switching medical plans while still receiving continued medical care should contact the newly elected medical plan carrier for assistance in properly transitioning to new coverage
- ❖ REMINDER: in order to continue coverage of disabled dependents beyond their 26th birthday, employee must complete & submit required impairment paperwork

Effective Dates

- ❖ January 1, 2018 starts the new benefit plan year (Jan-Dec 2018) and all benefit changes will take effect on that date. All deductibles and out-of-pocket amounts will be reset.
- ❖ State Employees: January 19, 2018 will be the first payroll deduction(s) for any new benefit changes. Please check your pay advice to confirm deductions
- ❖ LPB employees must verify first payroll deduction date with Human Resource Representatives

Disability Benefits

Disability is added protection should employee become ill and unable to work. This benefit is for employee's only and the premium is paid 100% by the employee. Because this plan is non-contributory, employees can enroll at any time.

- STD pays-out 60% of the employee's salary
- LTD pays-out 40% of the employee's salary
- 28-day elimination period required before short term disability begins
- Employees are required to pay 12 consecutive months of premiums before a claim can be submitted

Disability Policy can be found at: www.mybenefitsnm.com /
"Forms, Guidelines and Policies".

A NEW PATIENT EXPERIENCE



The **Stay Well Health Center** focuses on prevention and wellness while providing quality care at **no cost** to employee or their dependents (age 2 & up), who are covered under a State medical plan. With the SWCH, there is:

- No need to meet deductible
- No waiting for appointments through the facility
- No cost for medications dispensed
- No co-pay

Located at:

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

Hours:

Mon-Friday 7:00am – 6:00pm

To schedule your appointment, call **505-827-2485**
For more information: www.mybenefitsnm.com/Stay Well Health Center

Contact Information

Erisa Administrative Services

Toll Free: 1-855-618-1800

Local: (505) 244-6000

FAX: (505) 244-6009

Email: SONM@easitpa.com

Website: www.mybenefitsnm.com