



- Process of a death claim for The Hartford
 - *The importance of listing a beneficiary
- Special Announcement: American Rescue Plan Act 2021
 - *Cobra Subsidy
- Voluntary Benefits
 - *Cancellation/Change by the employee
- The Hartford: Waiver of Premium while on Disability
- HR-Reminders
- Wellness

Administered by:



Erisa Administrative Services, Inc.

Supplemental Life Benefits

HARTFORD LIFE

Who can enroll in supplemental life coverage?

- ▶ Benefit eligible employees
- ▶ Spouse or Domestic Partner
- ▶ Children under the age of 26

****If you and your Spouse/Domestic Partner are both employed by the State of New Mexico or Local Public Body, you can only elect coverage for yourself. Dual coverage is not allowed.***

Enrollment

https://eform.gsd.state.nm.us/ebb_lifeinsurance.aspx

- ▶ Supplemental life can be elected at any time.
 - ▶ Employees can elect increments of \$10,000 to a maximum of \$500,000
 - ▶ New hires can elect up to \$150,000 (guarantee issue) without having to complete an EOI
 - ▶ If elected outside of the new hire window it will require an EOI (Evidence of Insurability) for any amount requested.
 - ▶ Spouse Life can be elected at any time.
 - ▶ Can elect increments of \$10,000 up to a maximum of \$250,000
 - ▶ First time eligibility for a spouse will allow up to \$30,000 (guaranteed issue) without an EOI
 - ▶ If elected outside of the new hire or first time coverage an EOI is required for any amount.
- *Dependent Life can be added at any time (\$5k, \$10k or \$15k)- No EOI required



What is required for an EOI?

Evidence of Insurability:

- ▶ Evidence of Insurability or Personal Health Application (PHA) questionnaire is required to be completed and sent to the Hartford within 30 days of the signature date if the employee or spouse has requested to enroll in amounts that exceed the GI (guaranteed issue) or when enrolling in supplemental life coverage outside of their new hire or special enrollment period.
- ▶ Hartford will send the employee a questionnaire to the employee with basic medical history questions.

What happens when an employee or dependent passes away?

- ▶ HR Responsibility to notify Erisa
- ▶ HR must complete the employer statement portion of the death claim form
<https://www.mybenefitsnm.com/documents/Hartford-death-claim-form.pdf>
- ▶ HR will need to send the designated beneficiary their portion of the death claim to complete.
- ▶ Completed form and supporting documentation should be sent to Erisa for processing.
- ▶ HR should send Erisa an updated beneficiary designation form

Death Claim Cont'd

What documentation should
be sent along with the claim?

- ▶ Completed Death Claim form
- ▶ Copy of the Death Certificate (if certificate is unavailable please send obituary and or notice of death).
- ▶ W2 or most recent pay advice
- ▶ Beneficiary Designation Form

Hartford Beneficiary Designation Form

https://www.mybenefitsnm.com/documents/Beneficiary_Designation_Form_and_Cover_Letter-Final.pdf

- ▶ Hartford beneficiary designation form should be completed for ALL benefits eligible employees
- ▶ Please send copies of the beneficiary designation forms to Erisa
- ▶ Important that all new hires complete The Hartford beneficiary designation form
- ▶ It is crucial that all employees have updated version of the form on file

Important Links

- ▶ SONM Supplemental Life Enrollment Form:
https://eform.gsd.state.nm.us/ebb_lifeinsurance.aspx
- ▶ LPB Supplemental Life Enrollment Form:
https://eform.gsd.state.nm.us/ebb_lifeinsurance.aspx
- ▶ Death Claim Form: <https://www.mybenefitsnm.com/documents/ADD-claim-form-emp-or-dep.pdf>
- ▶ Beneficiary Designation Form:
https://www.mybenefitsnm.com/documents/Beneficiary_Designation_Form_and_Cover_Letter-Final.pdf
- ▶ For questions or assistance call 1-855-618-1800 or email sonm@easitpa.com and we will be happy to assist



~Special Announcement~ AMERICAN RESCUE PLAN ACT- COBRA SUBSIDY 2021

- Cobra premiums Subsidized
 - 6 Month Period
April 1, 2021- September 30, 2021
- Who is eligible?
 - Employees who were previously enrolled in health insurance coverage and were **involuntarily terminated** OR had a **reduction of hours** between November 1, 2019-September 30, 2021.
 - Certain conditions apply
- Notices will be going out to members last known home address only
 - Members have 60 days from the date they receive the notice to respond
- Contact: Erisa Administrative Services
 - 855-618-1800

CANCELATION OF VOLUNTARY BENEFITS-EMPLOYEE

WHEN: ANYTIME

WHO: EMPLOYEE

HOW:

1. Employee must contact the respective carrier for any changes, enrollment, cancellation or questions.
2. Carrier will cancel benefit within their system.
3. A file exchange is conducted in which the carrier will send the SoNM a file indicating a change in enrollment.
Example: Change of deduction to \$0 (cancel)
4. DFA will retrieve bi-weekly and implement into the payroll system to process deduction accordingly under general deductions component in SHARE.



-Keep in mind we only see changes on these files.



WAIVER OF PREMIUM



WAIVER OF PREMIUM-Premium is waived if the policy holder becomes permanently disabled.

- Disability Participants
 - Basic and Supplemental Life

QUALIFICATION

- On Disability for a minimum of 6 months
 - Note: Date of disability must be before age of 65**
 - Application to include physician supporting documentation
 - <https://www.mybenefitsnm.com/documents/waiver-of-premium-PTD-extension-claim-form.pdf>
 - Erisa to include in packet at 4 months of disability or when member converts to LTD.
 - Initiated by employee
- *HR Administrator will be notified of approval by Erisa Admin. Svcs.
- Elimination period begins as of the date of disability
 - Elimination period of 180 days= 6 months
 - Group Life Premiums are due and payable during the Waiver of Premium waiting period unless the employee has converted coverage to an individual policy



HR-Reminders



Premium Only Plan-Waiver Updated State Agencies Only LPB Agencies-Business as usual

Submit to Erisa Administrative Services:


E-Mail: sonm@easitpa.com and Reina.Espinoza@state.nm.us

Fax: 505-244-6009 and submit to Reina.Espinoza@state.nm.us

MICHELLE LUJAN GRISHAM
GOVERNOR

KEN ORTIZ
CABINET SECRETARY

MARK TYNDALL
RISK MANAGEMENT DIRECTOR



State of New Mexico
General Services Department

ADMINISTRATIVE SERVICES DIVISION
(505) 476-1857

FACILITIES MANAGEMENT DIVISION
(505) 827-2141

PURCHASING DIVISION
(505) 827-6472

RISK MANAGEMENT DIVISION
(505) 827-2036

STATE PRINTING & GRAPHIC SERVICES BUREAU
(505) 476-3950

TRANSPORTATION SERVICES DIVISION
(505) 827-1958

State of New Mexico Employees
PREMIUM ONLY PLAN (POP)
NOTICE OF WAIVER
JANUARY 1- DECEMBER 31, 2021

I, , wish to "waive" participation in the Premium Only Plan (POP) for the benefits plan year of January 1 through December 31, 2021. I understand by signing this waiver my benefits will be deducted from my pay as an after-tax deduction. I further understand that my enrollment to this program will be up for renewal on January 1, 2022.

Employee Name (print)

Agency Name and Number

Employee Signature

Date

Submit to Erisa Administrative Services:
E-Mail: sonm@easitpa.com and Reina.Espinoza@state.nm.us
Fax: 505-244-6009 and submit to Reina.Espinoza@state.nm.us

Late submission of the POP Waiver will not be granted
Directions to Electronically Sign: Click on Tools on the top left corner, in right window pane click Fill & Sign, Click Sign icon in top window pane, select signature, and drag and place in desired area.

PHYSICAL ADDRESS: JOSEPH MONTOYA BUILDING, 1100 S. ST. FRANCIS DR. SANTA FE, NM 87505
MAILING ADDRESS: PO Box 6850, SANTA FE, NEW MEXICO 87502-6850



1095-C

PART-TIME EMPLOYEES



WELLNESS



Health & Wellness Events

Health & Wellness Offerings from our Carriers

2021 SoNM Health & Wellness Event Calendar

<p>January</p> <p>Drop In Meditation - Thursdays, 12:00 Health & Wellness Webinars - Wed 20th, 12:00 "Break Through Barriers" Well-Being Solutions Webinars, LifeWork - Schedule (N8) Dinner with a Difference (starts anytime) (N8) 30-Day Wellness - Full Wellness Boost (N8)</p>	<p>February</p> <p>Drop In Meditation - Thursdays 12:00 (N8) Health & Wellness Webinars - Wed 17th, 12:00 "Optimize Your Heart Health" (N8) Well-Being Solutions Webinars, LifeWork - Schedule (N8) Dinner with a Difference (starts anytime) (N8) 30-Day Wellness - Full Wellness Boost (N8)</p>	<p>March</p> <p>Drop In Meditation - Thursdays 12:00 (N8) Health & Wellness Webinars - Wed 17th, 12:00 "Be in The Green (Financial Peace)" (N8) Well-Being Solutions Webinars, LifeWork - Schedule (N8) Dinner with a Difference (starts anytime) (N8) 30-Day Wellness - Full Wellness Boost (N8) Weight Loss Challenge! March 22nd (N8)</p>
<p>April</p> <p>Drop In Meditation - Jansdays 12:00 (N8) Health & Wellness Webinars - Wed 21st, 12:00 "Day 1: Health, Optimizing Your Health for Wellness" (N8) Well-Being Solutions Webinars, LifeWork - Schedule (N8) Dinner with a Difference (starts anytime) (N8) 30-Day Wellness - Full Wellness Boost (N8)</p>	<p>May</p> <p>Drop In Meditation - Thursdays 12:00 (N8) Health & Wellness Webinars - Wed 19th, 12:00 "Wellness Boost Stress Reduction" (N8) Well-Being Solutions Webinars, LifeWork - Schedule (N8) Dinner with a Difference (starts anytime) (N8) 30-Day Wellness - Full Wellness Boost (N8) Walking Challenge! - May 19th (N8)</p>	<p>June</p> <p>Health & Wellness Webinars - Wed 16th, 12:00 "Pack a Health Lunch for Wellness" (N8) Well-Being Solutions Webinars, LifeWork - Schedule (N8) Dinner with a Difference (starts anytime) (N8) 30-Day Wellness - Full Wellness Boost (N8)</p>
<p>July</p> <p>Health & Wellness Webinars - Wed 21st, 12:00 (N8) Well-Being Solutions Webinars, LifeWork - Schedule (N8) Dinner with a Difference (starts anytime) (N8) 30-Day Wellness - Full Wellness Boost (N8) Nutrition Challenge! - June 12th (N8)</p>	<p>August</p> <p>Health & Wellness Webinars - Wed 19th, 12:00 (N8) Well-Being Solutions Webinars, LifeWork - Schedule (N8) Dinner with a Difference (starts anytime) (N8) 30-Day Wellness - Full Wellness Boost (N8)</p>	<p>September</p> <p>Health & Wellness Webinars - Wed 15th, 12:00 (N8) Well-Being Solutions Webinars, LifeWork - Schedule (N8) Dinner with a Difference (starts anytime) (N8) 30-Day Wellness - Full Wellness Boost (N8) Walking Challenge! - September 12th (N8)</p>
<p>October</p> <p>Health & Wellness Webinars - Wed 20th, 12:00 (N8) Well-Being Solutions Webinars, LifeWork - Schedule (N8) Dinner with a Difference (starts anytime) (N8) 30-Day Wellness - Full Wellness Boost (N8)</p>	<p>November</p> <p>Health & Wellness Webinars - Wed 17th, 12:00 (N8) Well-Being Solutions Webinars, LifeWork - Schedule (N8) Dinner with a Difference (starts anytime) (N8) 30-Day Wellness - Full Wellness Boost (N8)</p>	<p>December</p> <p>Health & Wellness Webinars - Wed 20th, 12:00 (N8) Well-Being Solutions Webinars, LifeWork - Schedule (N8) Dinner with a Difference (starts anytime) (N8) 30-Day Wellness - Full Wellness Boost (N8)</p>

Each event in the calendar is marked with the sponsoring carrier. Please see Carrier Offerings to find more information about each event.



How can we help support your journey to [Health & Wellness](#)?
What more would you like to see?

[Click here to send us an email](#)

Dinner with a Dietitian

Healthy Eating, Online Video Course



This course will help you **EAT HEALTHIER** by teaching you how to **COOK HEALTHIER**.



2021 – Refresh, reset, and revitalize your health!

Good Measures program can help

**6-Week program
One-on-one
Geared towards YOU**

Drop In Winter Meditation Breaks

Feeling overwhelmed and need a break in your day?

We have you covered!



COMMIT TO FIT



March 22 - May 2

Health & Wellness Walking Challenge

May 10th – June 4th



For ALL Health & Wellness programs and events, visit the SoNM Employee Benefits website at: www.mybenefitsnm.com



COMING SOON!!



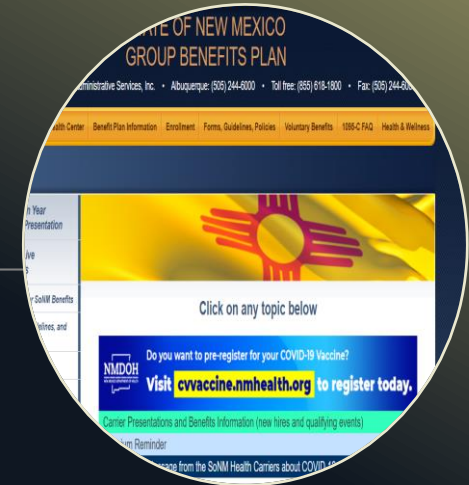
**SELF PAY
PREMIUMS**

Dedicated Training



**NEW HIRE
ORIENTATION
TOOL**

Introduction



WEBSITE

Improved



QUESTIONS



THANK YOU



RESOURCES

- SONM Supplemental Life Enrollment Form:
https://eform.gsd.state.nm.us/ebb_lifeinsurance.aspx
- LPB Supplemental Life Enrollment Form:
https://eform.gsd.state.nm.us/ebb_lifeinsurance.aspx
- Death Claim Form:
<https://www.mybenefitsnm.com/documents/ADD-claim-form-emp-or-dep.pdf>
- Beneficiary Designation Form:
https://www.mybenefitsnm.com/documents/Beneficiary_Designation_Form_and_Cover_Letter-Final.pdf
- <https://www.mybenefitsnm.com/volben.htm>
- <https://www.mybenefitsnm.com/documents/waiver-of-premium-PTD-extension-claim-form.pdf>
- <https://www.mybenefitsnm.com/FGP.htm>

