

-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 \*Cancelation/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.



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 <u>ALL</u> 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: <u>https://eform.gsd.state.nm.us/ebb\_lifeinsurance.aspx</u>
- Death Claim Form: <u>https://www.mybenefitsnm.com/documents/ADD-claim-form-emp-or-dep.pdf</u>
- Beneficiary Designation Form: <u>https://www.mybenefitsnm.com/documents/Beneficiary Designation Form and C</u> <u>over Letter-Final.pdf</u>
- ► 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 <u>involuntarily</u> <u>terminated</u> OR had a <u>reduction of hours</u> 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 <u>any</u> 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: <a href="mailto:sonm@easitpa.com">sonm@easitpa.com</a> and <a href="mailto:Reina.Espinoza@state.nm.us">Reina.Espinoza@state.nm.us</a>

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 Signeed Devices (500) 476-1857 F.A.L.THEN MANAGRANET DEVICES (500) 827-141 Presentation Devices (500) 827-4872 Res: Management Devices (500) 827-4305 State Petermon & Games Signeed State Petermon & Games Signeed Takisteer atom Signeeds (500) 827-1938
P	te of New Mexico Employees REMIUM ONLY PLAN (POP) NOTICE OF WAIVER IANUARY 1- DECEMBER 31, 2021	
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Employee Signature	Date	
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Fax: 505-244-6009 and su	bmit to <u>Reina.Espinoza@state.nm.us</u>	
	? Waiver will not be granted	THE Come of the Come in the

birections to Electronically Sign: Click on Tools on the top left corner, in right window pane click Fill & Sign, Click Sign icon http://intop window pane, select signature, and drag and place in desired area.



## **HR-Reminders**



**1095-C** PART-TIME EMPLOYES

 Part-time employees receive a 1095-C only if they were <u>enrolled</u> in health coverage

#### To Receive a 1095-C

An eligible part-time employee, under ACA, is any employee who was active in job data any time during the reporting year, and had health coverage, but was not considered full-time (worked over 130 hours in a month, or was salaried) during ANY month of the calendar year.

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Health & Wellness Events

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DCDS – BlueCross BlueShield CRS Cigno PHP – Prestyterian WIS Well Being Solutions	Event	Calendar					
January	February	March					
<u>Drop In Mediation</u> - Thursdays, 12:00 Hoelth & Wellness Webiners - Wed20*,	Drop in Meditation - <u>Thursdays, 12:00</u> (He) Health & Weilness Webinars - Wed 178	Drop In Mediation - Thursdews, 12:00 (MP) Health & Weilness Webinars - Wed 174, 12:00 "Be in The Green (Financial Fitness)" (MP)					
12:00 "Break Through Barriers" Well-Being Solutions Webinans, LifeWork – Schudule	12:00 "Cotimize Your Heart Health" (HP) Well-Being Solutions Webinars, Life/Work – Schedule (HBS)	Well-Being Selations Wisbinara, Life/Work – <u>Schoduln</u> (wite Ginner with a Dicitizing (starts anytime) (MP) 30-Day Wellness – <u>Full/Wellness Roott</u> (MP) Welght Lose Challenge! March 22 <sup>th</sup> (1218)					
	<u>Dinnerwith a Dietkian</u> (starts anytime) (PBP) 30-Day Wollingso – <u>Full Welkings Boost</u> (PBP)						
April	May	June					
Drop In Neditation – <u>Just elses, 12 to</u> para Health & Wellness Webinare – Wed 21*, 12:00 <u>"Gat Health-Occimining Gl Health for</u> <u>Wellness</u> " para Well-Being Solutions Webinare, Life/Work –	Drop In Meditation - Thursdays, 12:00 (MM) Health & Wellness Weblinare - Wed 194, 12:00	Health & Wellness Webinars – Wed 10% 12:00 "Eacl a fearth Lunchfor (Wellness" (WH) Well-Being Southons Webinars, Lifa Work – <u>Schedult</u> (MSB <u>Dimensith a Diction</u> (starts anytime) (MH) 10-Day Wellness – <u>Call Wellness Ecost</u> (MH)					
	Well-Being Solutions Webinans, Life Work - Schedule (MBS)						
<u>Schedule (M88)</u> <u>Dinner with a Dictitian</u> (starts anytime) ( <del>M9)</del> 30-Day Wellness – <u>Full Wellness Boost</u> (M89)	Dinner with a Distilian (starts anytime) (PHP) 30-Day Wellness – Full Wellness Boost (PHP) Walking Challengel – May 10 <sup>th</sup> (scos)						
July	August	September					
fealth & Wollness Webinars - Wed 214, 12:00	Health & Wellness Webinara - Wed 18*,	Health & Weiness Webinars - Wed 10*, 12:00					
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ID-Day Wellness – <u>Full Wellness Boost</u> (1997) Nutrition Challenge! – June 12 <sup>ft</sup> (1998)	30-Day Wellness - Full Wellness Boost (RIP)						
October	November	December					
lealth & Wellness Webinara – Wed 20*. 2:00 (Rip)	Health & Wellness Webinsts - Wed 17%, 12:00 (MM)	Health 5 Wellness Webinars - Wed 25%. 12:00 (1997)					
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Each event in the calendar is marked with the sponsoring carrier. Please see Carrier Offerings to find more information about each event.

#### <u>Health & Wellness Offerings</u> <u>from our Carriers</u>











How can we help support your journey to <u>Health & Wellness</u>? What more would you like to see?

We've Listening

Click here to send us an email

**Dinner with a Dietitian** Healthy Eating,Online Video Course



DINNER

Dietitian

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



#### **COMMIT TO FIT**



March 22 - May 2

Health & Wellness Walking Challenge

May 10th – June 4<sup>th</sup>



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



## COMING SOON!!







SELF PAY PREMIUMS NEW HIRE ORIENTATION TOOL

Dedicated Training

Introduction

Improved

**WEBSITE** 

QUESTIONS



## RESOURCES

- SONM Supplemental Life Enrollment Form: <u>https://eform.gsd.state.nm.us/ebb\_lifeinsurance.aspx</u>
- LPB Supplemental Life Enrollment Form: <u>https://eform.gsd.state.nm.us/ebb\_lifeinsurance.aspx</u>
- Death Claim Form: <u>https://www.mybenefitsnm.com/documents/ADD-claim-form-emp-or-dep.pdf</u>
- Beneficiary Designation Form: <u>https://www.mybenefitsnm.com/documents/Beneficiary\_Design</u> <u>ation\_Form\_and\_Cover\_Letter-Final.pdf</u>
- o https://www.mybenefitsnm.com/volben.htm
- <u>https://www.mybenefitsnm.com/documents/waiver-of-premium-PTD-extension-claim-form.pdf</u>
- o https://www.mybenefitsnm.com/FGP.htm

