HEALTH CARE
AUTHORITY

STATE HEALTH BENEFITS OVERVIEW PRESENTATION

INVESTING FOR TOMORROW, DELIVERING TODAY.

BEFORE WE START…

On behalf of all colleagues at the Health Care Authority, we humbly acknowledge we are on the ancestral lands of the original peoples of the Pueblo, Apache, and Diné past, present, and future.

With gratitude we pay our respects to the land, the people and the communities that contribute to what today is known as the **Great State of New Mexico**.

Learn more: About Taos Pueblo at Taospueblo.com

A cloudy morning looking over Taos Pueblo

Photo provided by elpueblolodge.com

MISSION

We ensure New Mexicans attain their highest level of health by providing whole-person, cost-effective, accessible, and high-quality health care and safety-net services.

HEALTH CARE AUTHORITY

VISION

Every New Mexican has access to affordable health care coverage through a coordinated and seamless health care system.

GOALS

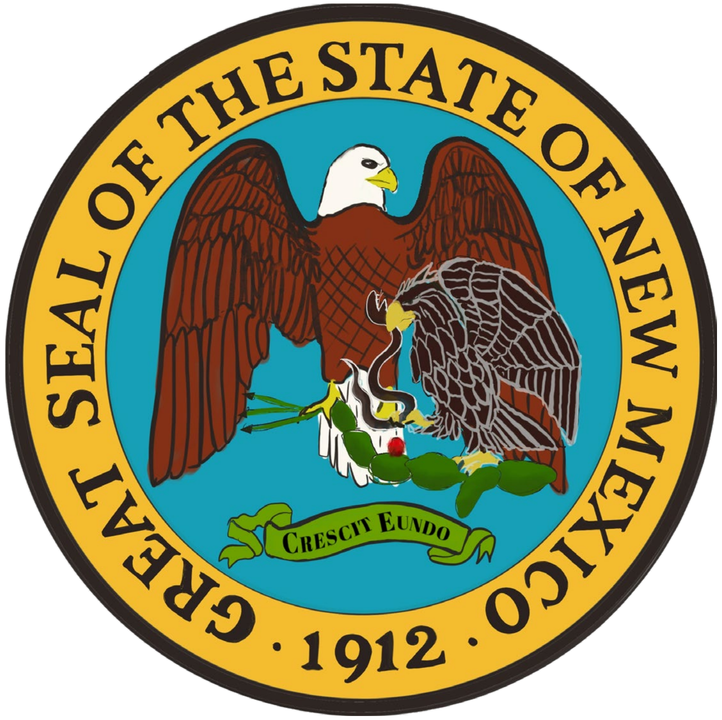
LEVERAGE purchasing power and partnerships to create innovative policies and models of comprehensive health care coverage that improve the health and well-being of New Mexicans and the workforce.

BUILD the best team in state government by supporting employees' continuous growth and wellness.

ACHIEVE health equity by addressing poverty, discrimination, and lack of resources, building a New Mexico where everyone thrives.

IMPLEMENT innovative technology and data-driven decision-making to provide unparalleled, convenient access to services and information.

WELCOME TO STATE HEALTH BENEFITS



http://www.mybenefitsnm.com/

SHB.Questions@hca.nm.gov

mybenefitsnm.com

Fiscal Year 2027 Open Enrollment Information

Cafeteria Plan and how it works

Premium Only Plan-POP

Stay Well Health Center

Employee Eligibility

Easi Gov Services

Voluntary Benefits

Open Enrollment

Helpful Links

Important Documentation Needed

FAQ'S- Can you be double-covered? How are benefit premiums calculated?

Benefit coverage payments while on FMLA or LWOP

HIPAA Health Insurance Portability and Accountability Act

Carrier Information

Wellness Program

Additional Benefits

How to enroll in SoNM Benefits

Qualifying Events

Benefits 101

OUR ROLES WITHIN STATE HEALTH BENEFITS

The State of NM (SoNM) administers the self-funded Health Care Benefits Fund. SoNM/Local Public Body (LPB) employee participation in the benefits program serves to help reduce overall costs and improve the health of both our members, as well as the fund. Members play an important part in keeping the fund solvent by staying up to date with premiums via payroll deduction, as well as self-paying premiums when out on leave. In addition, utilizing offered benefits rich with tools and information can help member obtain and maintain good health.

SoNM is governed by a cafeteria plan. A cafeteria plan is an employer-sponsored benefits program allowing employees to choose from a "menu" of pre-tax options such as health, dental and vision insurance, Flexible Spending Accounts (FSAs), etc.

You must either elect or waive your benefit elections no later than 31 calendar days from your date of hire or a Qualifying Event.

Please visit www.mybenefitsnm.com for your opportunity to enroll or change coverage.

THIRD PARTY ADMINISTRATOR (TPA)

Easi Gov Inc. is the Third-Party Administrator (TPA) for the SoNM.

Any questions regarding enrollment for Health Benefits, FSA, HSA, SEPA, COBRA, Life Insurance, Disability, Grievances or Appeals for enrollment should be directed to Easi Gov.

Contact Information:

Phone: 1-855-618-1800 (press 2)
Fax: 505-244-6009

Email: SONM@easitpa.com
Email: FSA@easitpa.com

EASI Gov

FY27 BENEFITS CARRIERS

(JULY 1, 2026 THROUGH JUNE 30, 2027)

United Healthcare
UMR
A UnitedHealthcare Company
BlueCross BlueShield
PRESBYTERIAN Health Plan, Inc.

Medical Plan Carriers

Express Scripts
By EVERNORTH

Pharmacy Benefit Manager

DELTA DENTAL
MetLife | Dental Insurance

Dental Plan Carriers

DavisVision
by VersantHealth

Vision Plan Carrier

DETERMINE ELIGIBILITY & MAKE ELECTIONS

WHO IS ELIGIBLE

- Classified, Governor Exempt, Probationary, and Temporary Employees scheduled to work a minimum of 20 hours/week and meet any employer waiting periods
- Elected Officials of the State or Local Public Bodies (LPB) are not required to meet the 20 hours/week work schedule requirements but are responsible to pay 100% of benefit premiums.

WHEN CAN I MAKE ELECTIONS?

- Yearly Open Enrollment
- New Hires - within 31 days
- Qualifying Events – within 31 days

STATE EMPLOYEE ASSISTANCE PROGRAM (SEPA)

Starting in 2025, enrolled state employees pay no more than 20% of the bi-weekly premium costs. The State of New Mexico also offers premium assistance through the State Employee Premium Assistance (SEPA) program. SEPA helps lower the cost of health, dental, and vision insurance. Below is a guide for the current SEPA program. Household income ranges determine the premium assistance eligible employees receive.

Household Size	SEPA Group 1 Income Range	SEPA Group 2 Income Range	SEPA Group 3 Income Range
1 person	$21,597 - $27,388	$27,388 - $33,178	$33,178 – $39,125
2 people	$29,187 - $37,013	$37,013 - $44,838	$44,838 - $52,875
3 people	$36,777 - $46,638	$46,638 - $56,498	$56,498 - $66,625
4 people	$44,367 - $56,263	$56,263 - $68,158	$68,158 - $80,375
5 people	$51,957 - $65,888	$65,888 - $79,818	$79,818 - $94,125
6 people	$59,547 - $75,513	$75,513 - $91,478	$91,478 - $107,875
7 people	$67,137 - $85,138	$85,138 - $103,138	$103,138 - $121,625
8 people	$74,727 - $94,763	$94,763 - $114,798	$114,798 - $135,375

Coverage Category	SEPA Group 1	SEPA Group 2	SEPA Group 3
Employee Only	0%	5%	10%
Employee + Partner	0%	5%	10%
Employee + Children	5%	10%	15%
Family	5%	10%	15%

State Employee Premium Assistance (SEPA) | SoNM Group Benefits Plan

SEPA Calculator

PREMIUM ONLY PLAN (POP)

- All State employees are automatically enrolled in the Premium Only Plan (POP)
- The POP allows an employee to have their share of the contributions to the cost of medical, dental and/or vision coverage(s) deducted from their gross pay **before taxes** are calculated, which increases the employee's net pay.
- If the employee desires to have their medical, dental and vision premiums deducted **after taxes**, the employee must complete a POP Waiver Form and fax or email it to Easi Gov within 31 days of hire and annually thereafter during annual Open Enrollment.

Fax: 505-244-6009

Email: SONM@easitpa.com

Note: an employee cannot choose specific premiums to be pre or post tax

WELLBEING SOLUTIONS

Employee Assistance Program (EAP) – WellBeing Solutions/ComPsych

- Automatic benefit available to SoNM/LPB employee, their household family members, and eligible dependents. The benefit is completely confidential and available by phone 24/7, 365 days a year.
- 5 FREE counseling sessions per issue-Employees and their household members
- Additional services offered under the EAP program: Emotional Support, Training Libraries, Work/Life solutions, Legal Guidance, Financial Resources, Online Support, Anxiety and Stress

Call: 833-515-0771

Online: www.guidanceresources.com

Organization ID - SONMEAP

STAY WELL HEALTH CENTER (SWHC)

- Onsite health care for all SoNM/LPB employees and their dependents, age 2 and up, who are enrolled in a SoNM Medical Plan.
- Zero co-pays or deductibles.
- Medication dispensed through the health center is free of charge.
- Laboratory services are available.

Joseph Montoya Bldg.
1100 St. Francis Drive Suite 1000
Santa Fe, NM 87505

Hours:
Monday - Friday
7:00 AM – 5:00 PM
Contact Number:
505-570-4949

https://healthcenters.proactive-md.com/state-of-new-mexico/stay-well-health-center-santa-fe/

FY 27 SUPPLEMENTAL BENEFITS

State Health Benefits will be announcing additional supplemental benefits available to you as we move toward July such as:

- **Weight management programs**
- **Diabetes and Pre-Diabetes management programs**
- **Musculoskeletal programs including physical therapy and women's pelvic health**

All the FY 27 Carriers will provide supplemental benefits such as:

- **Virtual Medical Visits**
- **Virtual Behavioral Health Visits**
- **Discounted Fitness Programs/Gym Memberships**

ADDITIONAL BENEFITS

Automatic

- All Employees: $50,000 Basic Life and AD&D Insurance (no out of pocket cost)
- Certified Law Enforcement and Correctional Officers: $75,000 Basic Life for Line of Duty and $25,000 AD&D benefit
- Undercover Agents: $50,000 Basic Life for Line of Duty and $250,000 AD&D benefits

Optional

- Short/Long-term Disability – employees only
- Enroll anytime (EASI Gov)
- Premiums are 100% paid by the employee
- Employee must pay 12 consecutive months of premiums before becoming eligible to submit a claim.
- Disability policy at: https://www.mybenefitsnm.com/Disability.html

Supplemental

- Available for employee, spouse or domestic partner, and children.
- Supplemental life insurance premiums are 100% paid by the employee

ADDITIONAL BENEFITS (CONT.)

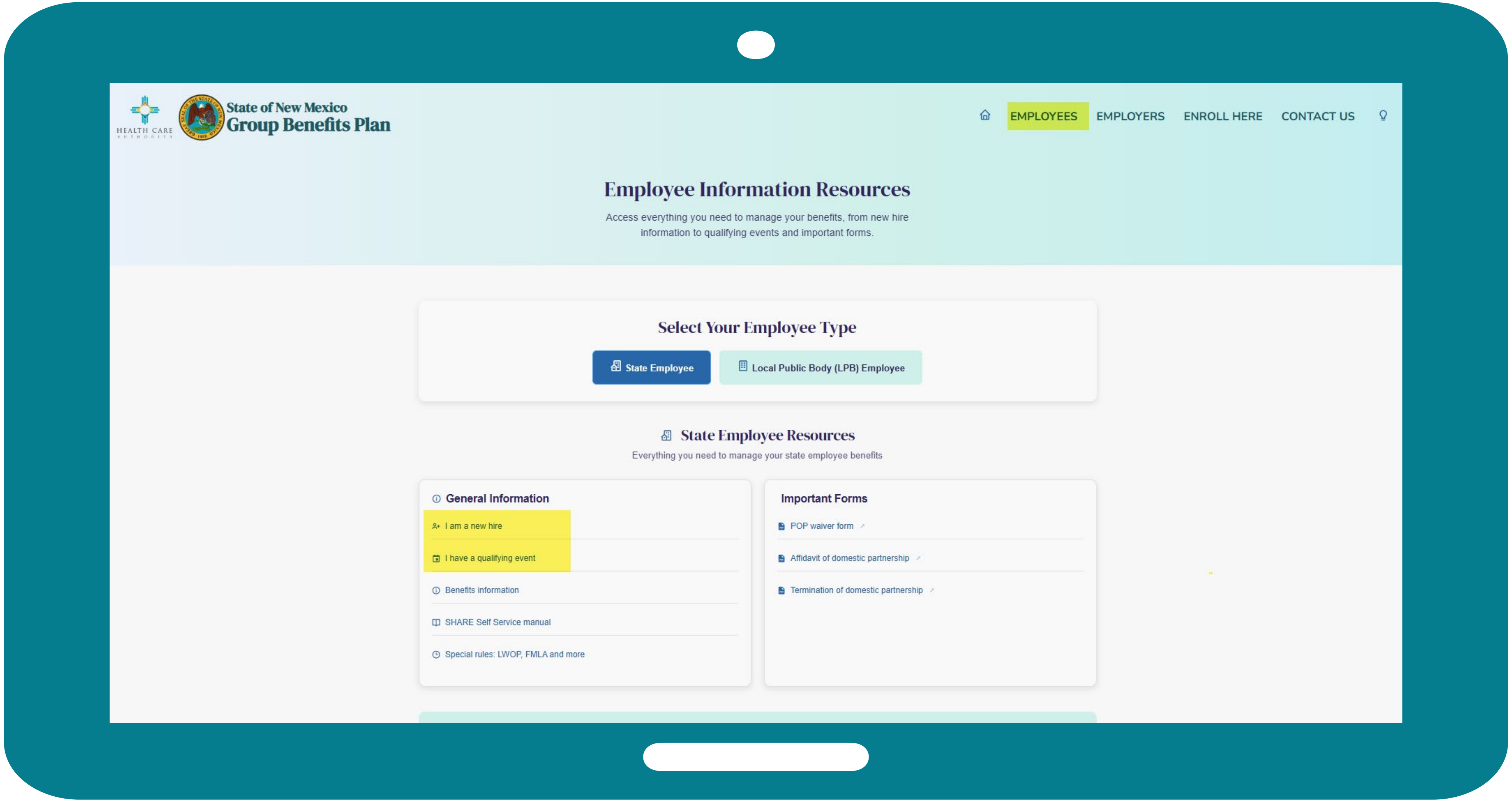
Flexible Spending Accounts (FSA)

- Health Care FSA
- Dependent Care FSA*
- Transportation/Parking FSA
- "use it or lose it"

Health Savings Accounts (HSA) - new in FY27!

- Can only be used in conjunction with a High Deductible Health Plan (HDHP).
- Funds deposited into an HSA remain with the employee; they don't expire at the end of the year, and they stay with the employee through a change in jobs or retirement.
- Funds may be invested (similar to a 401(k)) once you reach a minimum balance

** Effective November 1, 2025, the State of New Mexico enacted Universal Child Care. For additional information, see: www.nmececd.org.*


HEALTH CARE
AUTHORITY
State of New Mexico
Group Benefits Plan
EMPLOYEES
EMPLOYERS
ENROLL HERE
CONTACT US
Employee Information Resources
Access everything you need to manage your benefits, from new hire information to qualifying events and important forms.
Select Your Employee Type
State Employee
Local Public Body (LPB) Employee
State Employee Resources
Everything you need to manage your state employee benefits
General Information
I am a new hire
I have a qualifying event
Benefits information
SHARE Self Service manual
Special rules: LWOP, FMLA and more
Important Forms
POP waiver form
Affidavit of domestic partnership
Termination of domestic partnership

NEXT STEPS FOR ENROLLMENT

- **Complete online or fillable Benefit/Change Form:** Follow the notices provided at the top of each section of the enrollment form to ensure seamless enrollment. Please note that the online enrollment form will time out after 15 minutes of inactivity.
- **The form will need to be completed in its entirety.** All dependent information must be entered, whether adding, continuing, or dropping them from coverage.
- **IMPORTANT. Print your confirmation page.** Once you submit the enrollment form, you will receive a prompt to print your confirmation of enrollment. Please print two copies: one for your personal records and one to forward to your HR for your Personnel File.
- **You may attach supporting documentation to your enrollment form through the online portal. If you cannot submit documentation while enrolling, please submit required supporting documentation securely via email:** sonm@easitpa.com
- **If using the Fillable PDF Enrollment Form email:** sonm@easitpa.com

BENEFIT CHANGING OPPORTUNITIES-QUALIFYING EVENTS

Enrollment and Qualifying Event	Effective Date
Birth, Adoption, Legal Guardianship, Marriage	The day the event occurs
Domestic Partnership Affidavits	The day it is notarized
Divorce, Termination of Domestic Partnership	The date the final decree is filed
Dependent losing coverage due to turn 26 years of age	Benefits will terminate at the end of the month the dependent turns 26.
Change in Job Status (reduction of hours or termination)	The day following the event
Gain of other coverage	The day prior to new coverage effective date
Loss of other coverage	The day following loss of coverage
Death of an employee	The date reflected on the death certificate (coverage for dependents ends the last day of the pay period in which the death occurred)
For eligible dependents enrolled at the same time as the employee	The day the employee's coverage becomes effective

VOLUNTARY BENEFITS

The SoNM offers the following voluntary benefits.

100% of the premiums for these benefits are paid by the employee. The State will deduct the premium from your paycheck. The contract for these benefits is between the employee and the carrier.

- Aflac: whole life, cancer, critical illness and accident
- GlobeLife: whole life, critical illness and accident
- Hartford: critical illness and accident
- MetLife: cancer, critical illness and accident

Contact the respective carrier for any changes or enrollment/cancellation questions

ADMIN GUIDE

The Admin Guide provides information for effective administration of the State of New Mexico Group Benefits Programs

Updates and Amendments made as of 07/01/2026

- Improved compliance requirements and deadlines. Enhanced premium collection and refund processing procedures.
- Expanded leave administration guidance (FMLA, LWOP, military leave).
- Added HSA administration guidance for FY27.
- Increased clarity regarding COBRA, retirement, disability, and reinstatement processes.

ACCESS PERKS

Access Perks helps you save money – this private savings network has deals for local and national restaurants, movie tickets, hotels and more!

Available to all State Employees of the Executive Branch.

To get started:

- Go to **stateofnm.accessperks.com –** enter your name and email address when prompted
- Provide your member ID (This is your EID which is located on your paycheck).
- Create your password!
- You can also go into your account settings to set your location preferences.

To use Access Perks:

- Visit the designated New Mexico employee website at **stateofnm.accessperks.com**,
- Redeem deals directly from your mobile device by downloading the app through the **Apple Store** or **Google Play**.

HELPFUL TERMS

- **Deductible**- the amount you pay each year for health care before your health insurance starts paying
- **Co-Pay**- a set fee you pay for a doctor visit/time of service or for a prescription. Copays do not count toward your deductible
- **Co-insurance**- a percentage of a medical charge that is paid by the member after the deductible has been met
- **Coordination of Benefits (COB)**- the process of determining payment of a health insurance plan whether it be primary or secondary. Employer coverage is always primary, supplemental insurances like Medicaid and Medicare are always secondary. The employer membership information should always be present at time of service.
- **Explanation of Benefits (EOB)**- a document from your insurance company that outlines the costs associated with your healthcare services, detailing what your plan covers and what you owe. This is not a bill, but rather a summary statement. You should not make payments based on this document, instead wait until you get a bill.

HELPFUL LINKS

- Benefits Website- https://www.mybenefitsnm.com/
- Premium Rates- https://www.mybenefitsnm.com/PremiumRates.html
- Disability: https://www.mybenefitsnm.com/Documents/Disability-Policy-01.15.2020-Fillable-Forms.pdf
- Benefit Plans- https://www.mybenefitsnm.com/benefits-info.html
- FSA Health Care/Dependent Care Transit & Parking- https://www.mybenefitsnm.com/FSA.html
- HSA Health Savings Accounts FAQ - https://www.mybenefitsnm.com/documents/2026_2027_Open_Enrollment/HSA_FSA_EASI_Gov/HSA_FAQ.docx
- Voluntary Benefits- https://www.mybenefitsnm.com/volben.html
- Enrollment Form
  - State Employee- https://eform.gsd.state.nm.us/ebb_benefitsenrollment.aspx
  - LPB & Legislator Employee- https://eform.gsd.state.nm.us/EBB_BENEFITSENROLLMENT.aspx
- The Hartford Beneficiary Form- https://www.mybenefitsnm.com/documents/Beneficiary_Designation_Form_and_Cover_Letter-Final.pdf
- Stay Well Health Center- https://healthcenters.proactive-md.com/state-of-new-mexico/stay-well-health-center-santa-fe/
- Employee Assistance Program- https://www.guidanceresources.com/groWeb/login/login.xhtml
- PERA Smart Save VOYA- https://www.nmpera.org/deferred-compensation
- HIPPA- https://www.mybenefitsnm.com/HIPAA.html
- ECECD Universal Childcare- https://www.nmececd.org/
- New Mexico's Education Plan- https://etb.nm.gov/the-education-plan/

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THANK YOU FOR ATTENDING!!

INVESTING FOR TOMORROW, DELIVERING TODAY.