

# Employee Benefits Bureau NEWSLETTER

February is  
Heart Health  
Month



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National Heart Month



Low Vision Awareness



Birth Defects Prevention



Children's Dental  
Health Month



## Important Benefit Information/Reminders

Form 1095-C  
Department of the Treasury  
Internal Revenue Service

Employer-Provided Health Insurance  
Information about Form 1095-C and its separate instructions

Part I Employee

1 Name of employee

2 Social security number (SSN)

3 Street address (including apartment no.)

4 City or town

5 State or province

6 Country and ZIP or foreign post office

Part II Employee Offer and Coverage

At 12 Months	Jan	Feb	Mar	Apr

**1095-C's** are due to be distributed to employees on or before March 2, 2020. The IRS requires the State of New Mexico SoNM to issue employees the 1095-C, which details any employer-offered health insurance coverage in 2019. They are not necessary to file income tax returns.



SoNM offers **FSA's** to employees to help save money. It is important to remember that any remaining balance left in a 2019 FSA will be forfeited. The deadline to utilize these 2019 funds and more FSA information is listed below:

- Health Care expenses incurred on/before March 15, 2020, may be submitted for reimbursement using 2019 funds.
- Deadline to submit these expenses is March 31, 2020, 11:59 PM.
- After all Health Care expenses have been paid, any remaining funds may be used to purchase eligible items such as allowable treatments, medications, prescriptions, supplies, etc. For a complete list of eligible expenses and processes, go to [www.irs.gov/publications/p502](http://www.irs.gov/publications/p502), or [www.nmflex.com](http://www.nmflex.com). Members may also use their remaining funds for mileage incurred while traveling to and from medical/dental appointments. Please note: over-the-counter (OTC) medications (except insulin), are only eligible for reimbursement *when prescribed by a physician*. Be sure to include the receipt and a copy of the physician's prescription in order to receive reimbursement.
- Dependent Care claims submitted for reimbursement **MUST** have been incurred during 2019 plan year (Jan 1 - Dec 31). Claimants have until March 31<sup>st</sup> to submit for reimbursement.
- Remember, unused funds at the end of the plan year are forfeited (use-it-or-lose-it).
- Documentation requests - in order to verify that charges are eligible, Erisa will send the employee a letter/email requesting supporting documentation. This documentation includes Explanation of Benefits from the insurance carrier, or an itemized bill that states the patient's name, date of visit, provider of service, and insurance payment. Receipts are not sufficient forms of documentation.
- Requests are generated for out-of-pocket expenses pertaining to: dental, vision, diagnostic/lab work, co-insurance, deductibles, and office visits that are not standard co-pays. The provider/merchant is paid automatically, even if employee receives a request for supporting documentation regarding a charge. An employee has 45 days after initial request is received to submit requested documentation to CompuSys via fax: 512.597.4692 or email at [nmflex@cserisa.com](mailto:nmflex@cserisa.com).
- The only FSA program to allow the unused balance to be utilized next calendar year is the Transportation FSA. Also, the Transportation FSA pledge amount will remain the same each calendar year unless it is adjusted by employee.

**HR Corner**

The Employee Benefits Bureau continues with our **Tuesday HR Meetings**. The last HR Meeting was regarding ACA 1095-C Forms, Supplemental Life Premiums, and Flexible Spending Accounts. If you were unable to attend, go to [www.mybenefitsnm.com](http://www.mybenefitsnm.com) to review all HR webinars, as they are recorded. Our next **HR Meeting** is scheduled for Tuesday, Feb 11<sup>th</sup> (multiple important subjects to be discussed). Watch your inbox for the registration link.

**Employee Benefit Reminders**

It's the start of a new year. Have you thought about scheduling your FREE preventative appointments for you and your dependents for 2020? FREE Services provided to you with your benefit coverage:

- Free annual physical
- Free annual eye exam
- 3 Free Employee Assistance Program (EAP) visits per issue for anyone in your household
- Two Free annual dental exams
- Free OB-GYN exam

Don't miss out, schedule your appointments today!

**FSA Reimbursements – Watch for this insert in the mail:****Want your money faster?**

Set up Direct Deposit through your online Employee Benefits FSA Portal

[BenefitsbyET.LH1ondemand.com](http://BenefitsbyET.LH1ondemand.com)  
or search for [BenefitsbyET](#) in the app store

Website: [mybenefitsnm.com/FSA.htm](http://mybenefitsnm.com/FSA.htm)  
Email: [FSA@easitpa.com](mailto:FSA@easitpa.com)  
Phone: 1 (505) 244-6000  
Toll Free: 1 (855) 618-1800



FSA benefits administration provided by Erisa Administrative Services, Inc. in partnership with Erisa Trust Company

*Free EAP Training Available via  
LIVE WEBINARS*

**IMPROVING PRODUCTIVITY**

March 25, 2020

10:00 – 11:00 AM

*To join, click the link below:*

[https://attendee.gotowebinar.com/register/7](https://attendee.gotowebinar.com/register/7135134785857282)

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**STILL NEED YOUR FLU SHOT?** For Santa Fe covered members, the Stay Well Health Center continues to offer: **Adult Flu Shots; Walk-in Monday Clinics; and "65 and Older" vaccines.** For members outside of Santa Fe, call the Employee Benefits Bureau (505.476.2199) to schedule a Flu Shot Clinic at your location, or visit a local pharmacy that provides free vaccines.

**Starting a New Year with Your SoNM Benefits**

The start of a new year is the proverbial "reset button" for medical plan members on meeting their deductibles. Here are some tips to help you better manage your out-of-pocket expenses:

- Remember, your benefits offer health care services that are available to you at NO COST, such as calling Nurse-Advice Lines, On-Line Visits, or Video Visits before going to see your doctor.
- Preventative Services – your health benefit plan offers the following FREE services: annual physical, 2 dental cleanings/check-ups, annual eye exam, OB-GYN annual exam.
- Use in-network providers to keep out-of-pocket costs down.
- Ask for generic or over-the-counter options. For prescribed condition-medications, your benefits offer a Home Delivery program that lowers costs ([https://www.mybenefitsnm.com/Documents/Home\\_Delivery\\_article.pdf](https://www.mybenefitsnm.com/Documents/Home_Delivery_article.pdf)).
- Carrier portals and websites, where you'll find important benefit information:
  - Blue Cross Blue Shield - <https://www.bcbsnm.com/sonm>
  - Presbyterian – <https://www.phs.org/health-plans/employer-plans/Pages/state-of-new-mexico.aspx>
  - Delta Dental – <https://www.deltadentalnm.com/>
  - Davis Vision – <https://davisvision.com/>
  - Express Scripts – <https://www.express-scripts.com/>

It's always a good idea to get more familiar with your benefits and how they work. Go to our website: [www.mybenefitsnm.com](http://www.mybenefitsnm.com) to find the Explanation of Benefits for each carrier, and much more important information regarding your SoNM benefits and how they work for you.