



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

**State of NM Group Benefits Plan
Plan Year Jan-Dec 2015**



What is Open for January–December 2015?

This Fall Open/Switch Enrollment is for the following benefits:

- **Medical/Pharmacy, Dental and Vision (Premium Only Plan: POP – pre-tax premiums)**
 - 3 medical plans: Presbyterian HMO, BCBSNM HMO, and BCBS PPO
 - Pre-tax automatically happens; employees *must* opt out if they want post-tax deductions (LPBs see respective employers)
- **Disability** – LPB employees please check with your employer for availability
- **Flexible Spending Accounts (FSA)** – LPB employees please check with your employer for availability



POSITIVE CHANGES and IMPROVEMENTS effective 1/1/15

- If you cover child(ren) but not a spouse/domestic partner, there is a new premium rate group: "Employee Plus Child/Children" which is less expensive than the "Family" group
- Deductibles have been *decreased* for all medical plans
- With an Autism diagnosis, the State Plan now covers Applied Behavioral Analysis therapy
- Beginning in January 2015, dependents turning 26 years of age will be covered through the end of the month in which they turn 26 (instead of their coverage ending on their birthday)



Cont. - POSITIVE CHANGES and IMPROVEMENTS effective 1/1/15

- Medical and pharmacy Out-Of-Pocket (OOP) costs will now be *combined*, which will help you more quickly reach the same maximum medical OOP amount as last year
- There is no longer a \$1,500 Specialty Drug OOP maximum – payments on Specialties will go toward the combined medical/pharmacy OOP maximum
- Specialty Drug co-pay has been *decreased* from \$150 to \$75 per prescription
- There will only be a 3% increase on medical premiums only beginning July 1, 2015 (versus the 10% increase last year and 15% increase two years ago)



Cont. - POSITIVE CHANGES and IMPROVEMENTS effective 1/1/15

- The State has a new Wellness Program offering:
 - FREE confidential Preventive Health Checkups at or near your workplace
 - Participate on work time
 - Employees and their spouses/domestic partners who have medical coverage with the State are eligible to participate
 - Receive a \$25 VISA gift card upon completion
 - Checkups are available once a year



ENROLLMENT STEPS

Enrollment is not mandatory....only if you want to add/drop/switch coverage

- **State** employees: The easy on-line enrollment form will be available between 11/10-11/26 on www.mybenefitsnm.com. Your changes/additions must be completed and electronically submitted to Erisa (submitted upon completion of online form) no later than 11/26. Proof of dependency for *new* dependents must be faxed to Erisa, 505-244-6009, on the same day as you submit your online enrollment form. Coverage will not be added without the proof of dependency
- **LPB** employees will continue to work with their HR Representatives for enrollment – changes/additions are due to LPB HR Reps no later than 10/31 (10/27 for NMSU)



IMPORTANT POINTS

- Enrollment is **OPTIONAL** – only if you want to change/drop/add benefit coverage(s) or change premium deductions to POST-tax (submit PPO waiver)
- Erisa continues to be our Third Party Administrator = easy access and help 8am–5pm M-F
- STATE employees who currently have NM Health Investment Plan (NMHIP) medical coverage must choose another medical plan during this enrollment period. NMHIP will **no longer be offered** starting January 1, 2015



IMPORTANT POINTS – CONT.

- NO CHANGE IN PREMIUMS through June 2015 (medical premiums, *only*, will have a 3% increase on July 1, 2015). State employees: this increase is shared between employees & State. LPB employees: please check with your employer
- The first live webinar will be recorded and will be available to view at any time, day or night, for employees' convenience. The link to the recorded webinar will be on our *one-stop-shop* benefits website:

www.mybenefitsnm.com



Transition of Care

- Anyone switching medical plans while receiving care for specified medical conditions may contact the new medical plan carrier for assistance in your transition



Important Dates

- Open/Switch Enrollment
 - Begins November 10, 2014 and ends November 26, 2014 (LPBs: 10/1-10/31 [NMSU ends 10/27])
- Enrollment meetings are conducted by webinars (very limited face-to-face meetings in Santa Fe [2] & Albuquerque [2] – see website for schedules)
- Connect, on your own computers, to enrollment webinars offered on:
 - 10/2/14 at 9:30am and at 1:30pm
 - 10/15/14 at 9:30am and at 1:30pm
 - Will be recorded & available after 10/4 for viewing at your convenience



Please Remember

- **State** employees (if adding/changing) must complete enrollment *online* using the special enrollment/change form and must push submit button no later than 11/26/14 (if adding new dependents, supporting documents must be faxed to Erisa *on the same day as you submit your enrollment form*)
- **LPB** employees must submit completed enrollment/change forms and required supporting documents to their HR Reps no later than 10/31/14 (NMSU 10/27)



Other Details

EFFECTIVE DATES

- January 1, 2015 is the start of the new benefit plan year (Jan-Dec 2015). All deductibles & OOP amounts are reset/refreshed
- State employees: January 9, 2015 is when you will first see payroll deductions for any new changes you made (LPB employees: please check with your HR Reps)

REMINDER – to continue coverage of disabled dependents beyond their 26th birthday, you must complete & submit disabled dependent forms for medical and life coverage (found on www.mybenefitsnm.com)



Other Details – CONT.

FOR YOUR CONVENIENCE

- After 10/4/14, a recording of the entire Open/Switch Benefits Enrollment webinar will be available for viewing on any computer, at your leisure
- In addition, individual PowerPoint presentations from each benefits carrier will also be available for easy reference re: coverage details

Found on www.mybenefitsnm.com



YOUR Benefits Website: www.mybenefitsnm.com

The State's Group Benefits Plan website contains:

- Current news
- Benefit information and plan details
- Contact information
- Benefit forms, guidelines, policies, and notices
- Enrollment information and links to enrollment forms
- Wellness Program information/details
- Information on healthcare reform
- Helpful links



Contact Information

Toll Free: 1-855-618-1800

Local: (505) 244-6000

FAX: (505) 244-6009

Email: SONM@easitpa.com

Website: <https://www.mybenefitsnm.com>



QUESTIONS



Please follow webinar instructions to immediately submit written questions... which will be answered at the end of the session