

State of New Mexico Health Benefits

The State of NM (SoNM), Risk Management Division (RMD) administers the self-funded Health Care Benefits Fund. The Health Care Benefits package offered to employees is a competitive and valuable health care package. 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 utilizing the offered benefits and many offered tools to obtain and maintain good health.

EMPLOYEE ASSISTANCE PROGRAM (EAP)

The Well-Being Solutions Program (EAP) is an automatic benefit available to any SoNM/LPB employee, their household family members, and eligible dependents, with no need to enroll. The benefit offers five (5) FREE counselling sessions per issue, is completely confidential and is available by phone 24/7, 365 days a year.

Call 833.515.0771 to make an appointment, and be sure to visit www.guidanceresources.com for more information, recorded webinars and additional resources.

PARTICIPATION ELIGIBILITY

Employees who are hired as classified, Governor-exempt, probationary, temporary, term or hourly, and scheduled to work a minimum of 20 hours/week (and meets the prospective employers waiting period), are eligible to elect coverage. Elected Officials of the State or Local Public Bodies (LPB) are considered eligible and not required to meet the work schedule of 20 hours/week.

SoNM HEALTH CARE PACKAGE INCLUDES:

Medical: **BlueCross BlueShield of NM (HMO/PPO)***
Cigna Health Plan (OAP/OAPIN)
Presbyterian Health Plan (HMO)

Pharmacy: **Express Scripts**

Dental: **Delta Dental PPO New Mexico**

Vision: **EyeMed**

Life Ins.: **The Hartford**

Disability: **Short/Long Term Disability - Erisa**

FSA: **Flexible Spending Accounts (Health Care/Dependent Care/Transportation)**

Voluntary Benefits: **Accident, Cancer, Critical Illness, Whole Life.**

**Please note: BCBS-HMO does not have providers in every state. Please confirm coverage with BCBS Customer Svc: 877.994.2583*

SHORT/LONG TERM DISABILITY

Disability is an employee-only benefit paid 100% by the employee. Employee must have paid 12 consecutive months of premiums to qualify for short term disability benefits. While out of work, Employee will receive 60% of his/her base salary on short-term, and 40% while on long-term disability. Go to www.mybenefitsnm.com/Disability.htm for complete information regarding the SoNM's Disability Program. It is important to read, fully understand, and adhere to ALL requirements of the Disability Policy. Failure to do so may result in losing current, as well as future access to this benefit.

TERM-LIFE INSURANCE

The Hartford is the provider for Employee Term Life Insurance offering: Basic Life, Additional Supplemental Life, and Dependent Life Coverage. All coverages include a matching Accidental Death & Dismemberment (AD&D) rider. All Employees are automatically enrolled with \$50K coverage at no cost. Employees may purchase additional coverage such as supplemental or dependent life insurance. Certified law enforcement or correctional officers/specialists receive \$75K Basic Life, \$75K AD&D, and \$25K Line of Duty; undercover agents receive \$50K Basic Life, \$50K AD&D, and \$250K Line of Duty.

PREMIUM ONLY PLAN

The Premium Only Plan (POP) is a pre-tax conversion plan that allows SoNM employees to have medical, dental, and vision insurance premiums deducted from wages *before* taxes are calculated. All employees are enrolled in the POP benefit unless a waiver is submitted to Erisa at time of hire, during the two-week Open Enrollment period, or with an approved Qualifying Event to have premiums deducted post-tax.

NEW HIRES

New Hires have 31 days from date of hire to elect coverage. Otherwise, employee will need to wait until the next annual Open Enrollment or Qualifying Event to secure benefits.

QUALIFYING EVENTS

Outside of annual Open Enrollment, an employee may enroll or make changes to their benefits if they experience any of the following Qualifying Events (QE): birth, adoption, legal guardianship, marriage, cessation of domestic partnership (DP), divorce, termination of domestic partnership (DP), dependent turning 26 yrs. old, change in job status (part-time to full-time or vice versa), Family Medical Leave (FML), Leave Without Pay (LWOP), loss/gain of other coverage, or death of dependent. **Employee has**

31 days from date of event to make any necessary changes. Please note: on-line enrollment form must be submitted for **any** requested change, and **Proof-of-Dependency documentation must accompany submitted request.**

For more enrollment information, forms, etc., please go to: www.mybenefitsnm.com/Enrollment.htm.

IMPORTANT: When employee is on LWP, FML, Disability, or Workers' Compensation (WC), it is the employee's responsibility to ensure premium payments are made. Please contact your HR Representative for guidance. **Failure to pay will result in loss of coverage.**

IMPORTANT: It is the employee's responsibility to notify the SoNM within 31 days of a dependent ceasing eligibility (e.g., ex-spouse, ex-Domestic Partner (DP), stepchildren who were not legally adopted, etc.) by completing an on-line enrollment/change form. If employee fails to remove ineligible dependent(s) from coverage, access to ALL benefits will be PERMANENTLY REVOKED.

FLEXIBLE SPENDING ACCOUNTS

Flexible Spending Accounts (FSA), or "reimbursement account", is an employer-sponsored benefit that allows employees to pay eligible health expenses on a pre-tax basis. FSAs save money by reducing taxes on income.

Contributions made to FSAs are deducted from employee's pay BEFORE taxes are applied, and are not reported to the IRS. Employee's taxable income decreases, and spendable income increases. This can potentially save the employee hundreds, or even thousands of dollars a year. For more information, go to: www.mybenefitsnm.com/FSA.htm.

ERISA

Erisa is the Third Party Administrator for the SoNM. Any questions regarding Health Benefits, FSA, COBRA, and Disability should be directed to Erisa at **855.618.1800**.

COBRA

COBRA is a continuation-coverage for employees and their dependents who would otherwise lose their health benefits due to termination or loss of eligibility. COBRA is available only to those individuals previously covered under the SoNM. COBRA coverage mirrors the previously held SoNM coverage however, COBRA is not automatic, enrollment is required and the individual is now responsible for 100% of the premium. For more information, contact Erisa at SONM@easitpa.com.

Important benefit information is continually communicated to employees by the Employee Benefits Bureau (EBB) via the EBB website (www.mybenefitsnm.com), EBB Newsletter, Round the Roundhouse, DoIT emails, HR emails, and agency point-of-contacts. Please utilize these sources to ensure all information/deadlines are received, reviewed and understood.

BENEFIT PLAN CONTACT NUMBERS

BLUE CROSS BLUE SHIELD 877.994.2583
www.bcbsnm.com/sonm

CIGNA 800.244.6224
<https://connections.cigna.com/newmexico/>

PRESBYTERIAN HEALTH PLAN 888.275.7737
www.phs.org/health-plans/employer-plans/Pages/state-of-new-mexico.aspx

EXPRESS SCRIPTS 800.743.1720
www.express-scripts.com

EYEMED 855.219-3138
<https://member.eyemedvisioncare.com/sonm/en>

DELTA DENTAL 877.395.9420
www.deltadentalnm.com

WELL-BEING SOLUTION/EAP PRGM 833.515.0771
www.guidanceresources.com

ERISA ADMIN SVCS 855.618.1800
www.mybenefitsnm.com

FLEXIBLE SPENDING ACCOUNTS 505.244.6000
www.mybenefitsnm.com/fsa.htm

The Hartford 800.523.2233
<https://www.mybenefitsnm.com/TermLife.htm>

Voluntary Benefits:

Aflac 866.703.5331

Globe Life 855.624.5623

Met Life 855-862-3912

The Hartford 855-796-6574

THE STAY WELL HEALTH CENTER (SWHC)

Located at the Joseph Montoya Bldg., 1100 St. Francis Drive in Santa Fe, the SWHC is an additional benefit available to employees and dependents (2 yrs. & older), covered under a SoNM medical plan. The SWHC focuses on prevention and wellness while providing excellent Health Care services.

With your scheduled appointment there is little to no waiting time to be seen. We work to accommodate sick members by fitting them in as soon as possible.

Need lab work done? Lab orders can be completed FREE at the SWHC. Simply fax your Doctor's order to the SWHC at (505)827.2486. SWHC will send the results to your doctor. You can then schedule your appointment to review.

Make the SWHC your Primary Care Facility



Primary Care

- Physicals/Wellness
- Immunization
- Contraceptive
- Child Well Visits (2yrs+)
- Women's Health Exams
- Sports Physicals

Personal Health Coaching

The SWHC's Health and Wellness Coach is available to educate, motivate and support members seeking assistance in understanding and managing any of the following conditions:

- Diabetes/Prediabetes
- Hypertension (High Blood Pressure)
- Dyslipidemia (High Cholesterol)

The Stay Well Health Center (SWHC) provides high quality, no cost, and convenient health care. The SWHC is here to help you and your families live a healthy, comfortable life with zero co-pays, never a deductible and medication dispensed through the Center is FREE!



State of New Mexico



EMPLOYEE PAMPHLET



**STAY WELL
HEALTH CENTER**
 Serving SoNMLPB Employees
 Covered Under a SoNM
 Employee Medical Plan



Erisa Administrative Services, Inc.



BlueCross
BlueShield®



Employee Benefits Bureau

**Risk Management Division
General Services Department**