



GSD/RMD

Employee Benefits Bureau

Newsletter



NEW MEXICO
GENERAL SERVICES DEPARTMENT

Inside This Edition:

Page 1

FSA

Page 2

1095-C's
Health Care Savings

Page 3

Positive Changes
Benefits Reminders
Dentist Tips

Employee Benefits Bureau
Risk Management Division

Questions/Comments?
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Happy New Year

*May Peace and Good Health be with us all
this New Year!*

Flexible Spending Accounts (FSA) **Use-It or Lose-It**

The clock is ticking on 2017! Have you spent all of your pre-tax Health Care FSA dollars? If you still have a balance, here are five suggestions for end-of-year FSA spending.

5 End-of-Year FSA Spending Ideas

- **Medical Supplies:** With your FSA, you can replace your home healthcare gadgets. This includes thermometers, blood pressure readers, acne treatments and pain relief devices, among other gear. Check out FSA Store (<https://fsastore.com/>) for ideas on high tech devices that are FSA eligible.
- **Allergies:** According to ACAAI, there are four contributors to fall allergies. Ragweed (hay fever), warm weather, leaves and school allergens, (chalk, mold, etc.), all can cause breathing problems for people. If you suffer with fall allergies, you can treat the symptoms with antihistamines, saline sprays, neti pots and vaporizers, all of which are FSA-eligible.

- **Stop smoking:** Did your new year's resolution include quitting smoking? If so, it's never too late. Smoking cessation classes are FSA-eligible, as are some medicines, like nicotine gum (prescription required).
- **Skin Care:** Believe it or not, sunscreen (which is FSA-eligible) is not just a summertime accessory. Ultraviolet (UV) rays do not take a break during the cooler months. If you spend a lot of time in the outdoors during the fall and winter, dermatologists recommend wearing sunscreen to protect your skin.
- **Take care of your eyes:** Many eye-care related expenses are FSA-eligible. You can pay for eye exams, prescription glasses or contact lenses and vision correction surgery; contact lens solution is also an eligible expense.

Remember Over-the-counter (OTC) drugs and medicines (except insulin), are only eligible for reimbursement **IF** prescribed by a physician. (Claims must be accompanied by the receipt for the OTC medication along with a copy of the doctor's prescription which includes the diagnosis and course of treatment in order to receive reimbursement).

Claims incurred on or before March 15, 2018 may be submitted to be paid with 2017 funds. Deadline to submit claims to be paid with 2017 funds is 12:00 midnight, March 31, 2018.

Supporting Documentation Requests - In order to verify that charges put on your card are eligible, you will receive a letter or email from Compusys/Erisa asking for supporting 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 you are requested to send in supporting documentation for a debit card charge. After you receive the initial request you have 45 days to submit the documentation to CompuSys/Erisa via mail, fax or email.

For any additional questions, please contact CompuSys/Erisa at 1-800-933-7472. All emails should be sent to:
nmflex@cserisa.com, (business hours are 6:30 AM - 4:00 PM).

Employee Benefits Bureau Newsletter

Form 1095-C

Employer-Provided Health Insurance Offer and Coverage

As required by the Affordable Care Act, the State of New Mexico (SoNM) produces a 1095-C form for full-time, benefits-eligible employees receiving health insurance benefits through the SoNM. The form is a detailed report regarding the employee's enrollment in medical coverage. The SoNM is required by the IRS to provide employees with this form by March 2nd 2018.

600117

Form 1095-C
Department of the Treasury
Internal Revenue Service

Employer-Provided Health Insurance Offer and Coverage
Do not attach to your tax return. Keep for your records.
Go to www.irs.gov/Form1095C for instructions and the latest information.

OMB No. 1545-2251
2017

☐ VOID
☐ CORRECTED

Part I Employee				Applicable Large Employer Member (Employer)												
1 Name of employee				2 Social security number (SSN)				7 Name of employer				8 Employer identification number (EIN)				
3 Street address (including apartment no.)				9 Street address (including room or suite no.)				10 Contact telephone number								
4 City or town		5 State or province		6 Country and ZIP or foreign postal code		11 City or town		12 State or province		13 Country and ZIP or foreign postal code						
Part II Employee Offer of Coverage				Plan Start Month (Enter 2-digit number):												
				All 12 Months	Jan	Feb	Mar	Apr	May	June	July	Aug	Sept	Oct	Nov	Dec
14 Offer of Coverage (enter required code)																
15 Employee Required Contribution (see instructions)				\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
16 Section 4980H Safe Harbor and Other Relief (enter code, if applicable)																

- Please note that the enrollment information reported on 1095-C **relates only to medical coverage** – enrollment in dental or vision programs is excluded and not required.
- It is not necessary for an employee to wait for the form to file their taxes.
- For more information regarding Form 1095-C, please visit the following websites:

Internal Revenue Service's Q&A's regarding the 1095-C:

<https://www.irs.gov/Affordable-Care-Act/Questions-and-Answers-about-Health-Care-Information-Forms-for-Individuals>

Link to IRS Extension Notice/Guidance: <https://www.irs.gov/pub/irs-drop/n-16-70.pdf>

Saving Money on Health Care

As we all know, health care can be expensive. We also know the best way to save money on health care expenses is to take good care of ourselves and our families, try to eat right and exercise on a regular basis.

When sickness does hit and it's difficult getting an appointment to see our doctor, many of us go to the emergency room to get immediate care. However, most don't realize how costly this type of care can be. Did you know the average bill for an emergency room visit could run well over \$1K?

The patient may be charged for the treatment, as well as the doctor who administered it. Often times the hospital can bill for the resources used during a procedure and the attending doctor can bill for their time. This means patients are being charged for the treatment, the facility, and the doctor who administered care. One can also pay more for one single pill than a whole prescription costs at a pharmacy.

Those of us who have health insurance may only pay a co-pay but with everything else we are responsible for, it can really add up. Luckily, members covered under a SoNM plan have other options available to them.

Stay Well Health Center – for members and their covered dependents (2 years and up) in and around the Santa Fe area, are eligible for FREE care at the Health Center located at the Joseph Montoya Building in Santa Fe.

Nurse Line – Both Presbyterian, as well as Blue Cross Blue Shield both offer a **FREE** Video Visit option where you have access to healthcare providers anytime, without an appointment and from the comfort of your own home.

Medication – Often times your doctor can give you enough samples of medication so that you don't have to buy a full prescription and always ask for generics.

Being proactive with our health and wellness is best, but in those times we need extra help, it's good to have options.

Positive Changes For A Healthier You

Did you resolve to change your life for the better this year? Maybe you're thinking you'd like to lose weight, exercise more, eat a healthier diet and up your water intake, or even quit smoking. **Marissa Berry**, *Stay Well Health Center's Health and Wellness Coach*, has some tips to help make those changes:

Replace unhealthy behaviors with healthy ones – Join a gym, take a dance class, enjoy a walk outdoors, or plan a family activity.

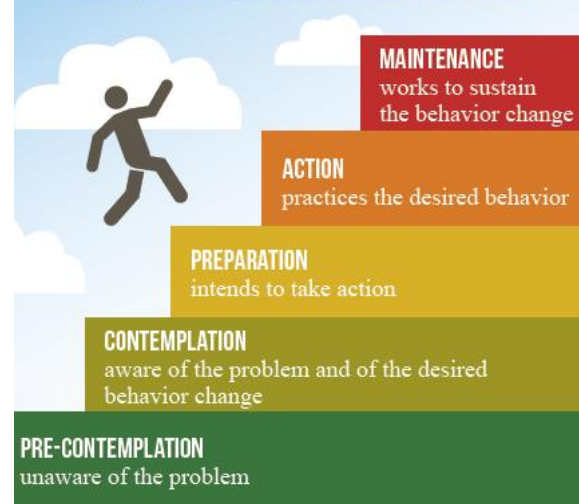
Take it one day at a time – Make daily goals that are achievable and will help you reach milestones.

Reward yourself – Give yourself a healthy treat, like a spa day or a new tool, when you achieve a goal or a milestone.

Enlist Support – Recruit a health coach, family, friends, or co-workers for support.

Preparing to make these changes can be difficult for some, but luckily there is help. Marissa Berry, RN, CHC is here to support you in achieving your health related goals and behavioral changes based on your personal goals and any health care provider recommendations. She can assist you to use your own insight, personal strengths and resources to help you with goal setting, action steps and accountability toward your healthy lifestyle change.

THE STAGES OF BEHAVIOR CHANGE



**Remember, If you work the plan,
the plan will work!**

STAY WELL HEALTH CENTER

827.2485

Make your appointment today

EBB REMINDERS

- Emergency Room Visit Co-pay has increased for plan year 2018 and is now \$250
- FSA deductions will appear on pay advise dated 1/5, and any new premiums will appear on pay advise dated 1/19.

For more information on your SoNM benefits, go to: www.mybenefitsnm.com. At top of

Page (gold bar), click "Benefit Plan Information". On the left menu click on "2018 Benefit Comparison" for a side-by-side carrier comparison sheet, listing deductibles, co-pays and much more. Need further assistance? Call Erisa at ABQ: 244.6000/Toll free: 1.855.618.1800.

Alternate Dispute Resolution Bureau

Interested in training on
improved communication and
dealing with workplace
conflicts?

Contact RMD's ADR Bureau at
ADR.Bureau@state.nm.us
for further information

Anything in particular you'd like to
see in our Newsletter? Let us know!
Email your suggestions/requests to:

carmella.jasso@state.nm.us

IS THERE REALLY A POINT OF WORKING THAT LITTLE PIECE OF STRING BETWEEN YOUR TEETH?

Proponents say flossing helps to remove food particles and bacteria from between your teeth and along your gum line. When this bacterium builds up, it forms plaque, a sticky, colorless film that can cause inflammation and threaten your oral health, leading to tooth decay and gingivitis. If ignored, gingivitis can then evolve into periodontal disease, or periodontitis, which is the full-blown form of this health condition.

Gingivitis is the inflammation of the gums around your teeth and without proper care, will progress to periodontitis. Periodontitis is the inflammation of the gums and bone loss, which then can lead to tooth loss.

Soar and bleeding gums are a clear sign that a patient isn't flossing regularly. Other symptoms can be receding gums, persistent bad breath, sores on the inside of the mouth, loose or sensitive teeth, high rate of cavities, and bone loss in people who don't make flossing a habit.

Treatment is severe, painful and expensive, so flossing every day is an easy way to avoid a big problem. So, break out the floss folks!