

NEW MEXICO
GENERAL SERVICES DEPARTMENT

Page 1

[FSA's / Benefit Reminders](#)

Page 2

[2019 Design Cost Changes](#)

[1095-C's](#)

Page 3

[Disability Benefit](#)

Page 4

[Vision and Diabetes](#)

Page 5

[Clean Eating](#)

[Recipe](#)

[Puzzle](#)

[EAP](#)



Your remaining 2018 Flexible Spending Account (FSA) Funds

As the 2018 Benefit Plan Year comes to a close, it's time to close out your 2018 Health and Dependent Care FSA's. Here are some important end-of-year reminders:

- Health Care expenses incurred on/before March 15, 2019 may be submitted for reimbursement using 2018 funds. Deadline to submit these expenses is March 31, 2018, 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, or 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 as well as a copy of the physician's prescription in order to receive reimbursement.
- Dependent Care claims submitted for reimbursement MUST have incurred during 2018 plan year (Jan 1 - Dec 31), but claimants have until March 31st to submit the claim for reimbursement.
- Remember, any unused funds at the end of the plan year are forfeited (use-it-or-lose-it rule). Transportation FSA is the only FSA to allow unused balance to roll over to next calendar year.
- Supporting Documentation Requests - In order to verify that charges are eligible, employee will receive a letter or email from CompuSys asking for supporting documentation. This

documentation includes Explanation of Benefits from the insurance carrier, or an itemized bill that states the patients 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. 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.

For any additional questions, please contact CompuSys at 1-800-933-7472 from 6:30 am to 4:00 pm.

BENEFIT REMINDERS FOR PLAN YEAR 2019

- If changes were made to benefit coverage, please review deductions on pay advice dated 1/18/19 in order to verify correct premiums. This pay advice will be the first to reflect any changes made during the most recent Open/Switch Enrollment period. Tier change (change in # of dependents), add/drop coverage, or change between HMO and PPO can all affect deduction amounts.
- In the event employee changes carriers- in order to ensure proper transition of care, employee should contact the previous provider and advise of the change. This will help avoid any interruption of care of any current treatments or services. Employee must also fill out the Transition of Care form (found at: <https://www.mybenefitsnm.com/FGP.htm>) and fax it to the previous provider. Contact the carriers' customer service for any help you may need.

Have Questions? Be sure to visit our Benefit Plan Information page at: <https://www.mybenefitsnm.com/Benefits.htm> for information on all your benefits, answers to your questions and more.

**SoNM
BENEFITS COMPARISON GUIDE
NEW 2019 PLAN DESIGN COST CHANGES**

BENEFITS	Changes from 2018 to 2019 Plan	PRESBYTERIAN 2 HMO	BLUE CROSS BLUE SHIELD NM 2 HMO	BLUE CROSS BLUE SHIELD NM 2 PPO	
				PREFERRED PROVIDER	NONPREFERRED PROVIDER
Deductibles	2018 Plan Year: \$350 / \$675 / \$1,000 2019 Plan year: No Change / \$700 / \$1050	\$350 / \$675 / \$1,000 No Change / \$700 / \$1050	\$350 / \$675 / \$1000 \$425 / \$850 / \$1,275	\$500 / \$1,000 / \$1,500 NO Change	\$2,800 / \$5,600 / \$8,400 \$3,000 / \$6,000 / \$9,000
Out of Pocket (combined Pharmacy & Medical)	2018 Plan Year: \$3,500 / \$7,000 / \$10,500 2019 Plan year: \$3,750 / \$7,500 / \$11,250	\$3,500 / \$7,000 / \$10,500 \$3,750 / \$7,500 / \$11,250	\$3,500 / \$7,000 / \$10,500 \$4,000 / \$8,000 / \$12,000	\$3,500 / \$7,000 / \$10,500 \$4,000 / \$8,000 / \$12,000	\$7,000 / \$14,000 / \$21,000 \$9,000 / \$18,000 / \$23,000
Primary Care Provider	2018 Plan Year: \$25 (deductible waived) 2019 Plan year: No Change	\$25 (deductible waived) No Change	\$25 (deductible waived) \$35 (deductible waived)	\$30 (deductible waived) \$40 (deductible waived)	50% No Change
Specialist Provider	2018 Plan Year: \$45 (deductible waived) 2019 Plan year: No Change	\$45 (deductible waived) No Change	\$45 (deductible waived) \$50 (deductible waived)	\$55 (deductible waived) \$60 (deductible waived)	50% No Change
Laboratory	2018 Plan Year: 20% 2019 Plan year: No Change	20% No Change	20% 25%	20% 30%	50% No Change
X-Rays	2018 Plan Year: 20% 2019 Plan year: No Change	20% No Change	20% 25%	20% 30%	50% No Change
Inpatient Hospital	2018 Plan Year: \$500 per admission 2019 Plan year: \$600 per admission	\$500 per admission \$600 per admission	\$500 per admission \$700 per admission	\$1,000 per admission \$1,250 per admission	50% No Change
MRI/PET/CT Scans	2018 Plan Year: 20% up to maximum of \$200 per test 2019 Plan year: No Change	20% up to maximum of \$200 per test No Change	20% up to maximum of \$200 per test 25% up to maximum of \$250 per test	20% up to maximum of \$200 per test 25% up to maximum of \$300 per test	50% No Change
Outpatient Surgery	2018 Plan Year: 20% 2019 Plan year: No Change	20% No Change	20% 25%	20% 25%	50% No Change
Emergency Room Visit	2018 Plan Year: \$250 2019 Plan year: \$275	\$250 \$275	\$250 \$300	\$250 \$325	\$250 \$325
Urgent Care Center	2018 Plan Year: \$50 2019 Plan year: \$55	\$50 \$55	\$50 \$60	\$50 \$65	\$50 \$75
Chiropractic, Acupuncture	2018 Plan Year: \$45 (deductible waived) 25 vists max /plan yr 2019 Plan year: \$50 (deductible waived) 25 vists max /plan yr	\$45 (deductible waived) 25 vists max /plan yr \$50 (deductible waived) 25 vists max /plan yr	\$45 (deductible waived) 25 vists max /plan yr \$55 (deductible waived) 25 vists max /plan yr	\$55 (deductible waived) 25 vists max /plan yr \$60 (deductible waived) 25 vists max /plan yr	\$50 (deductible waived) 25 max No Change
Naprapathic Services	2018 Plan Year: \$50 - deductible waived (up to \$500/plan yr) 2019 Plan year: \$55 - deductible waived (up to \$500/plan yr)	\$50 - deductible waived (up to \$500/plan yr) \$55 - deductible waived (up to \$500/plan yr)	\$50 - deductible waived (up to \$500/plan yr) \$60 - deductible waived (up to \$500/plan yr)	\$50 - deductible waived (up to \$500/plan yr) \$65 - deductible waived (up to \$500/plan yr)	50% (up to \$500 per plan yr) No Change
Durable Medical Equipment	2018 Plan Year: 20% 2019 Plan year: 23%	20% 23%	20% 25%	25% 28%	50% 45%



Important Reminder: Always check your pay advice to help ensure deductions are properly administered. Now is especially important because pay advice dated 1/18/19 will reflect any changes made to your benefits (changing from HMO to PPO/vice versa or tier coverage changes, i.e., adding/dropping a dependent or family coverage) during Open/Switch Enrollment.

Form 1095-C

The State of New Mexico is required by the Care Act to produce a 1095-C form for benefit-eligible employees who receive health insurance benefits through the SoNM.

The 1095-C form is a detailed report regarding the employee's medical coverage enrollment. The IRS requires the SoNM to provide employees with this form by **March 4, 2019**.

Enrollment information reported on the 1095-C pertains to medical coverage only, dental and/or vision information is not required to be reported. Note: it is unnecessary for employees to wait for this form in order to file their taxes.

IRS's 1095-C Q&A's: www.irs.gov/Affordable-Care-Act/Questions-and-Answers-about-Health-Care-Information-Forms-for-Individuals

IRS Extension Notice/Guidance: <https://www.irs.gov/pub/irs-drop/n-18-26.pdf>

Need a Flu Shot Clinic at Your Location?

Santa Fe offices, the Stay Well Health Center is available to provide flu shots for your employees at your office location.

Offices outside of Santa Fe can also get an on-location flu shot clinic as well.

Call to find out how to book a shot clinic for your office today!

Call 476.2199 to schedule.



SoNM DISABILITY BENEFIT TRANSITION

Effective January 1, 2019 Erisa Administrative Services, Inc. (EASI) is the new administrator for the SoNM Disability Claims. As of January 1st, 2019 all new claims must be submitted to EASI.

With Erisa now assuming administrative duties of the Disability Program, employees can now reach out to the same office for both benefits as well as disability questions.

The Employee Benefits Bureau has also updated the SoNM Disability Policy. The claim process has not changed but has been revised in order to educate members on the importance of their adherence to their responsibilities while utilizing the benefit, as well as staff assistance with administering the process.

EASI

Erisa Administrative Services, Inc.

Phone: 1-855-618-1800 (press 1)

Fax: 505-705-3311

Email: SONM@easitpa.com

Mailing Address:

EASI (Erisa Admin. Services, Inc.)

Attn: Disability

1200 San Pedro DR NE

Albuquerque, NM 87110



Jason Grimes and Tasia Lopez

Allow us to introduce our Dedicated DISABILITY BENEFIT Team

Our Disability Team consists of Tasia Lopez and Erisa Office Manager, Jason Grimes Vye. Together they are ready to assist you with all of your disability claims and questions.

Please visit our website for ongoing updates, new disability forms and information at <https://www.mybenefitsnm.com/Disability.htm>, or call our office directly at 1-855-618-1800, extension 1.



“FOOD HAS THE POWER TO HEAL US. IT IS THE MOST POTENT TOOL WE HAVE TO HELP PREVENT AND TREAT MANY OF OUR CHRONIC DISEASES.”

Dr. Mark Hyman

Take A Deep Breath...



- Reduces Stress
- Raises Endorphin Levels
- Improves Posture
- Increases Cardiovascular Capacity
- Relieves Pain Naturally
- Strengthens Organs
- Detoxes the Body
- Improves Digestion
- Feels Good

Holidays Gone But The Stress Isn't?



Thank Goodness for EAP!

Employee Assistance Program
(The Solutions Group)

1.855.231.7737

Call to make an appointment for your 3 FREE sessions

HOW DIABETES EFFECTS YOUR VISION



Diabetes is a disease affecting your pancreas, which also affects the blood sugar and insulin levels in your body. Not only does diabetes affect your pancreas, but it also systemically affects your entire body. Typically, people already know that diabetes increases your risk of heart disease and stroke; but, most people don't know that diabetes can also affect your vision. Therefore, regular comprehensive eye exams are needed to detect these issues early on to keep your eyes healthy. There are several eye diseases that occur as a result of diabetes. Read on to find out more about these diseases and how they may affect your vision.

Diabetic retinopathy

The simplest way to explain [diabetic retinopathy](#) is small blood vessels in your eyes begin to leak blood or yellow fluid into your eye. Early symptoms of diabetic retinopathy include having floaters, blurry vision, or distorted vision. If blurred vision or other symptoms don't clear up with improved blood sugar control, oftentimes medicine and other procedures may restore vision. The biggest preventative to diabetic retinopathy is management of blood sugar levels and getting regular eye exams to catch the condition as early as possible. Diabetic retinopathy is the leading cause of blindness in diabetics.

High blood sugar levels can also temporarily cause blurred vision. It can happen right after a high carbohydrate meal or it can be a constant issue. Regardless, the treatment for correcting temporary blurry vision is to get blood sugar levels back to normal. It may take a few months for the blurriness to resolve itself, so patience and sticking to eating properly to manage blood sugar levels are a must.

Low blood sugar can also cause blurred vision and even double vision. While high blood sugar can change the shape of the lens in your eye, low blood sugar doesn't and this particular vision issue can be corrected sooner by getting your blood sugar back to normal from a meal or snack.

Diabetic macular edema (DME)

Diabetic Macular Edema or more simply, DME is a disease caused by the progression of diabetic retinopathy. People can get DME at any stage of diabetic retinopathy disease. The area in the back of the eye is called the macula and this area swells with fluid causing DME.

The macula is responsible for our ability to drive, read, and other activities that require clear straight ahead vision.

Treatment for DME includes injecting anti-VEGF medicines into the eye. These drugs block a certain protein that causes blood vessels to grow. These drugs are designed to reduce fluid in your eye to restore vision. Diabetics still have to work at controlling their blood sugar levels to prevent a recurrence of DME in the future and to keep their vision healthy.

Cataract

Another vision problem that is often caused by diabetes is a [cataract](#) in one or both eyes. Cataracts are when the eye lens becomes cloudy from a protein in the lens that clumps together. Cataracts are not exclusively a condition of having diabetes, but people with diabetes are at a much higher risk of developing cataracts and developing cataracts at an earlier age.

There are certain ways people can get relief from the symptoms of having cataracts such as getting anti-glare sunglasses or stronger prescription glasses. The only way to get rid of cataracts altogether is to have eye surgery to remove the cloudy lens and replace it with an artificial lens. Cataracts don't damage your eye, so surgery doesn't have to be an immediate option, or at all, if you are able to manage the symptoms effectively.

Glaucoma

Pressure in your eye can cause glaucoma, a disease that damages the optic nerve. The optic nerve is a bundle of nerves that connects your eye to your brain. Glaucoma can lead to blindness. People with diabetes are twice as likely to develop glaucoma as others. Without treatment, peripheral vision is usually the first to go, followed by the rest of your vision. Early diagnosis of glaucoma is vitally important to get the proper treatment and prevent blindness.

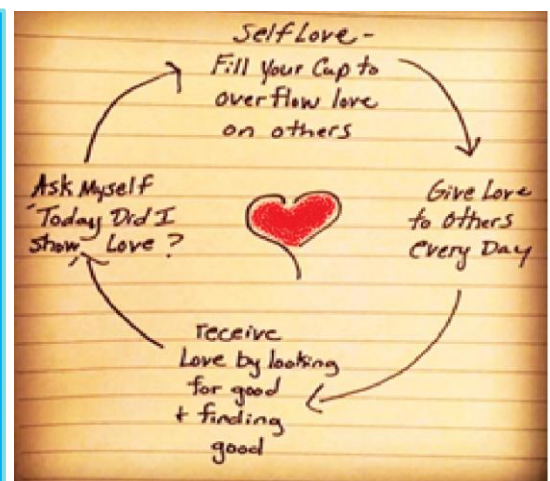
One thing is clear, diabetes has an array of ways it can affect your vision. Proper care of yourself through management of diabetes and regular, thorough eye exams is the best way to prevent and get early treatment for diabetes-related eye diseases and keep your vision at its best.



Send us pictures of the part of New Mexico you're from...
and we will share them in our Newsletter.
Our state is beautiful and we want all to see [your very special piece!](#)

Email your pictures to:
carmella.jasso@state.nm.us.

We're looking forward to showing
off [your](#) piece of NM!



Clean Eating

What is “*clean eating*”? Clinical Specialist Michael Dettner puts it simply, “Healthy eating means getting rid of unhealthy foods and replacing them with healthy, clean foods like fresh fruits and raw vegetables, which results in a healthier you.”

Interested in *clean eating*? Take small steps to start:

- 1) Eat more brightly colored fruits and veggies. They’re healthiest raw, with all the nutrients still intact, but you can steam, bake, or sauté them for breakfast, lunch or dinner.
- 2) Loose the sugar. Sound easy? It’s harder than it sounds as most premade food has added sugar (one reason why reading labels is so important). It’s shocking just how much sugar (and harmful chemicals) is added to our food!
- 3) If you’re going to eat grains, make sure they are “whole”. “Whole” should be the first item in the list of ingredients. “Multi-grains” can mean several refined grains, which aren’t nearly as healthy as whole grains.
- 4) Take it a step further, purchase certified organic foods (grown without the use of synthetic pesticides, GMO’s, petroleum-based fertilizers, and sewage sludge-based fertilizers).

For some, it may take some work, so be patient with yourself. Just remember, the cleaner you eat, the healthier you will be.

Easy, Creamy, Delicious and HEALTHY BUTTERNUT SQUASH LINGUINE WITH FRIED SAGE



- 1 Tbsp finely chopped fresh sage
- 3 C butternut squash (peeled/cubed)
- 1 medium yellow onion, chopped
- 2 cloves garlic, chopped fine
- ½+ tsp red pepper flakes
- 2 C vegetable broth
- 12 oz. whole grain linguine or fettucine

- Sauté sage until crispy, set aside.
- Add squash, onion, garlic and red pepper flakes to skillet. Season with salt and pepper. Cook until onions are translucent, about 8 to 10 minutes. Add broth. Bring to boil then reduce to simmer until squash is soft and liquid reduces by half (about 15 to 20 minutes).
- Meantime, bring a large pot of salted water to a boil and cook the pasta until al dente, stirring occasionally. Reserve 1 cup of pasta water before draining.
- Once squash mixture is ready, remove from heat and let cool slightly Place mixture in blender and puree until smooth and season to taste.
- In skillet place pasta, puree and ¼ cup of reserved pasta water.
- Cook over medium heat, adding more liquid as needed, until pasta is fully coated (about 2 minutes). Taste for salt.
- Serve pasta topped with fried sage, black pepper and chili flakes.

For a healthier dish, use gluten-free noodles (zucchini, soba, rice) for the whole grain noodles. Quinoa is also a good alternative.

Plant-Based Eating

(Unscramble words below for some plant-based options)

- 1) NHSPCAI
- 2) PESLAP
- 3) URBLBIRSEEE
- 4) EETWS ETAOTSOP
- 5) EOWICURFLLA
- 6) QNIOUA
- 7) NASBE
- 8) ANABSAN
- 9) OETMTASO
- 10) WROBN CIRE
- 11) SLERSBUS STROPS
- 12) LRICOLBC
- 13) TWIERSRBAESR

Answers on next page

AGING SUCCESSFULLY...

SoNM EAP 855.231.7737

Successful aging depends on many factors, some of which are within your control and some not. As your knowledge of the aging process grows, so does your ability to slow its effects...

Physical Changes: Muscular coordination and strength begin to decline however; exercise and weight training can still bring positive benefits, keeping our body strong.

Mental Changes: Aging brain accounts for decline in learning, but healthy elders can continue to learn/process information throughout their life. To assist in information retrieval, making a mental note of when/where one puts down an item, establishing a routine, and keeping a calendar of important dates can help everyone with their daily functions. Stress has a negative impact on mental ability.

6 Steps to Help You Stay Fit and Healthy

- **Stay Active.** Work with Dr. /Health Coach to establish an exercise routine.
- **Do Activities to Stimulate the Mind.** Volunteer, travel, read, learn a language/instrument, do puzzles, play games, sing and dance.
- **Eat Healthy.** Good nutrition = good health. The cleaner the diet, the healthier the individual.
- **Be Social.** Spend time with family/friends. Join a club, volunteer or take a class.
- **Have a positive Mental Outlook.** Positive outlook makes for a good attitude.
- **Maintain a Strong Support System.** Support for hard situations improves our life and health.

DENTAL TIPS FOR THE NEW YEAR!

DELTA DENTAL

It's the start of a New Year, don't forget your (TWO FREE) annual routine cleanings. Remember, any potential x-rays and office visit allowances start over as of January 1.

Get your visits scheduled with your dental office and be sure your year starts off healthy! One hundred million Americans fail to see a dentist each year, but regular dental visits can prevent many oral health problems or can help identify them earlier when treatment may be simpler and more affordable. A Preventive Care visit is usually at no cost.

Do your part to enjoy a clean, bright and hopefully pain free smile for 2019!



Sleep Science: Quality and Quantity Both Count

Do you sleep the recommended seven to nine hours a night and still feel tired? Scientific evidence shows that getting the right amount of good quality sleep is the best formula for helping your body and mind reset, recharge, restore and repair.

Improving the amount of sleep you get is actually easier

than improving how well you sleep. Simply adding 30 minutes to either end of your nightly snooze may help you feel more rested in the morning. But sleep quality may actually have a greater impact on your overall health, mood and life satisfaction. Try these tips for getting a better night's rest:

- Add a relaxing nighttime activity like taking a warm bath or shower, drinking herbal tea, reading or meditation to your routine.
- Remove all electronics from your bedroom
- Cut out caffeine in the afternoon
- Cut out alcohol in the evening
- Make sure your sleep environment is quiet and dark

Besides feeling rested, you're probably getting good quality sleep if you fall asleep in 30 minutes or less, sleep at least 85% of the total time you're in bed, wake no more than once per night and stay awake for no more than 20 minutes before falling back asleep. Using a sleep tracking device can provide you with specific data about the quality and quantity of your sleep.

NOTICE: Your Prescription Drug Coverage and Medicare

If you currently have Medicare or are Medicare eligible, you are eligible to participate in Medicare Part D coverage.

Prescription drug coverage through the SoNM - *Express Scripts* is considered Creditable Coverage, which allows the employee to forego Part D and avoid any penalties.

Advantages of Medicare Part D - can act as supplemental coverage, secondary to SoNM, covering additional medical expenses not covered by SoNM Health Care Plan. Employees can join as soon as they become Medicare eligible, or after that date during Medicare enrollment (Oct 15 - Dec 17). For detailed information visit: www.medicare.gov

For more information regarding this notice, contact Erisa at 505.244.6000/855.618.1800, email: sonm@easitpa.com

FACT:
*Nothing changes
if nothing changes.*

Word Scramble Answers

1. Spinach
2. Apples
3. Blueberries
4. Sweet Potatoes
5. Cauliflower
6. Quinoa
7. Beans
8. Bananas
9. Tomatoes
10. Brown Rice
11. Brussels Sprouts
12. Broccoli
13. Strawberries

Calcium is better absorbed from Broccoli, Kale, and Bok Choy than it is from DAIRY PRODUCTS.

Source: Center For Science In The Public Interest (<https://cspinet.org>)