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2018 OPEN/SWITCH ENROLLMENT FOR LPBS **(October 2 through October 31, 2017)**

Your Options for the Upcoming Open/Switch Enrollment

For this upcoming Open/Switch Enrollment Event, ***mandatory enrollment pertains to only two benefits: the Premium Only Plan (POP) and the Flexible Spending Accounts (FSA)*** (see descriptions below). If an employee wishes to participate in one or both of these benefits in 2018, they must enroll during this year's O/SE Event. The remaining benefits are voluntary. Medical, dental, vision, and/or disability elections will remain unchanged unless a form is submitted to make changes.

MANDATORY:

FLEXIBLE SPENDING ACCOUNTS (FSA)

Flexible Spending Account is an employer-sponsored benefit allowing the employee to pay for eligible health expenses on a pre-tax basis, saving money by reducing taxes on income. **Not all LPBs participate in the State's FSA program. Employees should communicate with their HR for details. HRs: if you do not participate in the State's FSA option but would like more details, please contact Erisa for information.**

PREMIUM ONLY PLAN (POP)

The Premium Only Plan is a pre-tax conversion plan that allows medical, dental, and vision insurance premiums to be deducted from wages *before* taxes are calculated. As enrollment for this benefit is automatic, **a waiver form must be submitted if the employee wishes to *opt-out* of POP participation.** The 2018 form will be available on www.mybenefitsnm.com soon.

For more information on the FSA or POP benefits, please visit www.mybenefitsnm.com, click "Benefit Plan Information" (gold bar at top of page), "Flexible Spending Account"(left of page).

VOLUNTARY ELECTIONS:

Medical, dental, and vision options are voluntary elections. If you are happy with your current choice of benefits, you need take no action. If you wish to add, drop, or change any of these benefits, then you must do so during Open/Switch Enrollment. Short/Long Term Disability may be elected at any time. If you add or drop disability during Open/Switch Enrollment, the coverage change will take effect January 1st, 2018.

BENEFIT OPTIONS OPEN FOR ENROLLMENT

Medical:	Blue Cross Blue Shield (HMO), Blue Cross Blue Shield (PPO), and Presbyterian Health Plan (HMO)
Dental:	Delta Dental
Vision:	Davis Vision
Prescription:	Express-Scripts (ESI)
Short/Long Term Disability:	CompuSys /Erisa
Flexible Spending Accounts:	CompuSys (NOTE: you must re-elect FSA to continue for 2018; this option does not automatically roll over)

CHANGES TO 2018 BENEFITS

There are only two changes to our benefits package:

- **Emergency Room Visit Copays are now \$250 (from \$225), and**
- **Free EAP Counseling Sessions – 3 free sessions instead of 6**

OPEN/SWITCH ENROLLMENT FOR LPB EMPLOYEES

- During the month of October, live carrier presentations as well as live webinars will be offered.
- Fillable PDF forms will be available during the O/S Enrollment Event available on request from Erisa (contact your Erisa Rep)
- O/S Enrollment will run from **Monday, 10/2/17, 12:01 AM to Tuesday, 10/31/17, 11:59 PM.** Any elected benefits or changes will be effective January 1, 2018 for the 2018 plan year (Jan-Dec, 2018). **HRs must submit all documentation and enrollments to Erisa by no later than November 7th. PLEASE NOTE: LATE SUBMISSIONS WILL NOT BE ACCEPTED.**
- Please ensure ALL necessary documentation (proof of dependency, etc.) is submitted within the O/S Enrollment timeline, as late submissions will not be accepted.

Remember! Head to the State of New Mexico Health Plan website for news, updates, forms and information:

<https://www.mybenefitsnm.com>