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Employee Benefits Bureau Risk Management Division Questions/Comments? carmella.jasso@state.nm.us

Open Enrollment

FALL 2017 OPEN/SWITCH ENROLLMENT IS IN FULL SWING! (NOVEMBER 6 - NOVEMBER 21, 2017)

STATE OF NEW MEXICO BENEFITS ARE NOW OPEN FOR ENROLLMENT

Online Enrollment submissions will be accepted until November 21ST @ 11:59 PM! It's easy...

- Go to: Open/Switch Enrollment 2018
- Here you can enroll, change or drop a benefit Remember to:
- submit proof of dependency (IF dependent was not previously covered) at the time of online enrollment submission (fax to Erisa: 244.6009)
- Print out two copies of your enrollment form, one for your HR Personnel file and one for your personal files
- Late or incomplete submissions will not be accepted
- January 19th is the first pay advice you will see any new deductions.
 <u>Please ensure proper deduction amount</u>

Unsure of your current coverage? Go to: <u>SHARE Employee Self-Service</u> to review the SHARE Self-Service Tutorial and find out about your current benefit elections.

Mandatory:

Flexible Spending Account (FSA)

If an employee wishes to participate in **Health** and/or **Dependent Care FSA**, an enrollment form **MUST** be submitted to participate in 2018.

Premium Only Plan (POP)

Health benefit premiums are automatically taken pretax. If an employee wishes to OPT-OUT of this *pretax* benefit a 2018 POP Waiver Form **MUST** be faxed to Erisa.

Optional:

An enrollment form should be submitted **ONLY IF** an employee wishes to make changes to the following benefits:

Medical: BCBS-HMO or PPO and Presbyterian-

HMO

Dental: Delta Dental **Vision:** Davis Vision

Disability: Short/Long Term Disability

Questions: Erisa Administrative Services Fax: 244.6009

Toll Free: 855.618.1800 Email: SONM@easitpa.com

Albuquerque: 244.6000



Flexible Spending Account (FSA)

WHAT is it, HOW does it work, and WHY









What is it?

Flexible spending accounts (FSA) are tax-advantaged financial accounts offered to our employees. It's basically a plan that allows employees to pay for certain out-of-pocket expenses (health care deductibles, co-pays, over-the-counter medicine, dependent day care/elderly care, etc.), PRE-TAX, which saves members money. The employee controls how much goes in and when it comes out.

How does it work?

During Open Enrollment, the employee estimates out-of-pocket medical, dependent or transportation expenses for the upcoming year, then specifies how much money they elect to place into their FSA each pay period (taken before taxes are applied). This money is then saved in the FSA Account to be used to pay eligible expenses (occurring between 1/1/2018 and 3/15/2019)

- Total pledged amount is available 1/1/2018. FSA allows an employee to spend <u>up to your elected</u> <u>amount</u> at any time within the plan year
- Gives members financial security, as the funds will be available when they are needed. And gives
 peace of mind, knowing there is no need to worry about eligible out-of-pocket health, dependent
 care and transportation expenses
- Limits for each available FSA is as follows:

FSA Contribution Limi	ts: Minimum	n Maximum	Enroll
Health Care	\$130 yr.	\$2650 yr.	Open Enrollment or Qualifying Event
Child/Elderly Care	\$130 yr.	\$5000 yr.	Open Enrollment or Qualifying Event
Transportation/Parking		\$260 mo.	Anytime

- <u>Remember</u>, Transportation/Parking will roll over to the next plan year, HOWEVER, Medical/Dependent FSA funds <u>do not</u> (considered "use-it-or-lose-it" benefits). Therefore it is important to properly estimate the pledged amount to ensure it meets and does not exceed the amount anticipated to cover eligible expenses for the coming plan year.
- LPB's must check with their HR's to see if ensure participation in the SoNM FSA program

If any money will be spent on health care, child care, or public transportation costs in the next year on behalf of the employee or their covered dependents, then an FSA (Medical/Dependent) can save the employee money. (Transportation FSA is for employee only).

This is just one of many benefits offered to SoNM/LPB employees, and the time to elect these benefits is now during Open/Switch Enrollment (Nov. 6th – Nov. 21st, 11:59 PM).

Go to <u>www.mybenefitsNM.com</u> for more information. Questions? Call Erisa at <u>855.618.1800</u>

STAY WELL HEALTH CENTER

THANK YOU ALL

for coming to our OPEN HOUSE!

Everyone got to meet our wonderful staff and tour the Center

UPCOMING LUNCH & LEARN

STRESS MANAGEMENT

To be held at the Montoya Bldg./Bid Rm

Dec 18, 12-1 PM

There will be a drawing for

30 Min. Massage @ BodySF

WALK-IN
FLU SHOT CLINIC
EVERY TUESDAY:

No appointment necessary, so it's convenient and FREE!

NOVEMBER is
FOCUS ON HEALTHY WEIGHT Month

Get a jump on your health. Make an appointment with Marissa, our Health/Wellness Coach and start on your customized plan today!

IT'S FREE!



CONGRATULATIONS

to the <u>WINNERS</u> of the two \$50 Amazon Gift Cards for the Sports Physicals! <u>DYLAN</u>, son of Jeff Canney - DOT and <u>MARISA</u>, daughter of Reyna Lovato, DPS

CONGRATULATIONS

to the <u>WINNERS</u> of the two \$50 Amazon Gift Cards at our Open House!!!

<u>PAM GONZALEZ</u> – RMD and MARGARET GRIEGO – DFA!

The Stay Well Health Center...

Your home for healthcare



Employee Benefits Bureau Newsletter



Who is at higher risk without a flu vaccination?

- Children younger than five vears
- Adults 65 years and older
- Residents of nursing homes or other long-term care facilities
- Pregnant women
- People with chronic medical conditions such as diabetes, asthma or heart disease

Everyone with severe, life-threating allergies to the flu vaccine or any of its ingredients should not receive a flu shot.

How can you help prevent the flu from spreading?

- Avoid close contact with others
 Get plenty of sleep
- Wash your hands
- Stay home when you are sick
- Manage your stress
- Cover your mouth and nose when you cough or sneeze
- Be physically active
- Clean and disinfect frequently used surfaces
- Drink plenty of fluids and eat nutritious food

What are the symptoms of flu?

- Coughing
- Headache
- Weakness and fatigue
- Muscle aches
- Chest discomfort
 High fever that lasts a few days

What should I do if I think I have the flu?

- Stay home for at least 24 hours after your fever is gone.
- Call your health care provider or our 24/7 Nurse line

Do I need to go to the emergency room (ER)?

Not usually. If you are not sure if you need to go to the ER, call your 24/7 Nurse line, make a quick appointment at the Stay Well Health Center, or see your independent health care provider.