



Greetings All,

The State of New Mexico (SoNM), Risk Management Division (RMD) is dedicated to providing employees with the most comprehensive benefits package available in order to help ensure they are financially protected now, as well as in the future. In doing so, RMD is very excited to announce that we have selected a new carrier, The Hartford, to provide life insurance coverage for our employees of the SoNM and participating Local Public Bodies.

The Hartford has been offering exceptional products and services for 200 years, helping customers prepare, protect and prevail. Their experience, combined with their expertise in delivering Group Benefits, allows them to offer the best coverages to our employees and their loved ones. All current Voluntary Supplemental Life coverages (**Employee Additional Life and Accidental Death and Dismemberment (AD&D), Dependent Spouse/Domestic Partner Life & AD&D, and/or Dependent Life & AD&D insurance**) currently provided through Securian/Minnesota Life will now be replaced with the same voluntary supplemental coverages through The Hartford, effective **July 1, 2019**.

Along with our new carrier, we also bring new opportunities for our employees and their families:

- Effective **July 1, 2019**, premiums will now be payroll deducted, and no longer be billed directly. Supplemental life coverage premium(s) for coverage in July and after will be paid directly from payroll, which is one less thing to worry about.
- Employees currently holding supplemental coverage(s) through Securian/Minnesota Life will automatically be enrolled with The Hartford. These premiums will be set for automatic payroll deduction, with the first deduction reflected on pay advice dated July 19, 2019. Everything is taken care of for the member.
- The Risk Management Division is giving employees an opportunity to enroll or increase life coverage during our **Special Life Coverage Open Enrollment**, taking place **August 2019**, in order to obtain or increase any desired additional coverage.
  - The Hartford offers a Cost Calculator in order for you to estimate your cost of coverage. We've provided the links for you below:
    - If you are a Legislator, go to [www.thehartford.com/cost/SONM1](http://www.thehartford.com/cost/SONM1)
    - If you are a Member, go to [www.thehartford.com/cost/SONM2](http://www.thehartford.com/cost/SONM2)
- Another great opportunity being offered to our employees is, during this dedicated enrollment period, employees will have the opportunity to obtain supplemental life coverage **WITHOUT the need of an Evidence of Insurability (EOI)**. During this special dedicated enrollment, employees are not required to prove their health status in order to be covered. (Please note: if employees do not take advantage of this **Special Life Insurance Open Enrollment Period** (August 1st thru November 18th), they will have the option to enroll throughout the year – however an EOI WILL BE REQUIRED.)

Please note: **As of July 1, 2019** all life claims will be handled through our new carrier, The Hartford. The only communications with the former life carrier Securian/Minnesota Life should be only to address any outstanding balances. Employees should not pay for any coverage outside of June 30, 2019.

The Risk Management Division is very excited to bring The Hartford to our employees, as well as the new opportunities they offer. We hope you will take advantage of these opportunities. Please look for additional information via Employee Benefits Bureau (EBB) email blasts, the EBB Newsletter, Round the Roundhouse, and materials mailed to your home all provided over the coming months. Any questions regarding the new, enhanced voluntary Life and AD&D insurance coverages through The Hartford should be directed to Erisa Administrative Services at 855.618.1800.