# RISK MANAGEMENT DIVISION Employee Benefits Bureau Benefits Plan Year 2020





## Benefit Options

The following benefit plans are available to both State of New Mexico (SoNM) and Local Public Body (LPB) Employees:

#### Medical – 2

- Blue Cross Blue Shield (BCBS) PPO and HMO
- Presbyterian Health Plan (PHP) HMO

Express Scripts is the Pharmaceutical Benefits Manager

#### **Dental**

Delta Dental – PPO New Mexico

#### Vision

Davis Vision

### Term Life Insurance - Basic, Employee Supplemental, and Dependent

The Hartford

#### **Disability**

- Offered by State of New Mexico
  - o Administered by Erisa Administrative Services, Inc.

### Flexible Spending Accounts

- Offered by the State of New Mexico
  - Administered by Erisa Administrative Services, Inc. effective Jan 1, 2020

All premiums for these coverages are taken via bi-weekly payroll deductions

## Free Programs

STAY WELL HEALTH CENTER (SWHC) - All services provided and medication

dispensed through the Health Center are FREE

✓ Must be enrolled under one of the 2 state-sponsored medical programs

✓ Available to enrolled employee's and dependents (age 2 and up)

✓ Available services by appointment - Same Day Visits and Primary Care, such as

Physicals Women's Health Immunizations,

Free Lab Services Common Illness/Injuries Allergies

Seasonal Illnesses Ear/Eye Infections Rashes/Burns

as well as Health and Wellness - Education, Motivation and Support Coaching



### EMPLOYEE ASSISTANCE PROGRAM (EAP) - 3 visits per member/per issue

The EAP program offers FREE professional, confidential counseling as well as recorded webinars. EAP counselors help individuals assess and resolve problems that can affect their lives at home and at work.

- ✓ No enrollment is required
- ✓ All State and participating LPB employees and their eligible dependents living in the household can access the services

### What's Changing for 2020 Plan Year

### Minor changes coming in the new near:

- ❖ Naprapathic Services: Changed from \$500 per year to 25 visits per year
- Physical, Occupational and Speech Therapies: Match the Primary Care Physician (PCP) Co-pays - PHP \$25, BCBS HMO/PPO \$35 and \$40
- All Deductibles, Out of Pocket (OOP) Maximums and Co-insurance amounts remain the same

NOTE: Deductibles and Out of Pocket Maximums reset January 1, 2020

# Open/Switch Enrollment Specifics

### Open/Switch Enrollment:

- ❖ Is an opportunity for benefit-eligible employees to:
  - ◆ Change benefit plan elections this includes
    - Adding or dropping coverage,
    - Adding or dropping dependents from coverage, and or
    - Switching medical carriers
      - HM0 to PP0 or visa versa
      - Presbyterian to Blue Cross Blue Shield <u>or</u> visa versa
- Enrollment is not mandatory unless you wish to change your current benefits elections or if you wish to participate in FSA-Health Care or Dependent Care in 2020.

### **Important Dates:**

- ❖ Live Presentations and Interactive Webinars October 1<sup>st</sup> 31<sup>st</sup>
- Enrollment/Change Form(s) and Supporting Proof-of-Dependency Documentation must be submitted within the following dates:
  - ♦ Health Plans Medical/Dental/Vision/Disability and FSA
    - LPB Employees: October 1st thru October 31st
    - SoNM Employees: November 5<sup>th</sup> thru November 19<sup>th</sup>

# Enrollment/Change Process

**STEP ONE:** Attend a live presentation or interactive webinar during the month of October.

If you are unable to attend a live event or interactive webinar – a recording of each carrier's presentation is available.

**STEP TWO:** Complete and submit the following forms:

<u>Open Enrollment Form</u> – if you are making changes to your current benefit elections. Re-entry of all dependents is required. Proof of dependency is required for newly covered dependents

<u>FSA Enrollment Form</u> - if you wish to participate in FSA-Healthcare or Dependent Care. It is mandatory you complete a form to participate in 2020. Or if you wish to change to your annual pledge amount for the Commuter Program (Transportation/Parking).

<u>The Hartford Beneficiary</u> – all though this is not mandatory. It is strongly suggested that all employees complete a Hartford Beneficiary Form. This will ensure benefits are distributed correctly.

**Due Dates:** State – Nov 5<sup>th</sup> thru 19<sup>th</sup> LPBs – Oct 1<sup>st</sup> thru 31<sup>st</sup>

**STEP THREE:** Verify all deductions are taken accurately:

For the State:

First FSA deduction: 1/3/2020 Pay Advice Benefit deductions: 1/17/2020 Pay Advice

For LPBs: Please check with your Human Resource/Payroll Office

### Resources

Dedicated Website: <a href="https://www.mybenefitsnm.com">www.mybenefitsnm.com</a> / Open Enrollment on the Gold Bar

Important information can be accessed:

Available 24/7

**Up-to-date Information** 

**Recorded Presentations** 

**Plan Highlight Sheets** 

**Benefits Comparison Grid** 

**Premium Rate Sheets** 

**FAQs** 

Enrollment Forms - Available 11/5

And much more



### Resources

# Erisa Administrative Service, Inc. (EASI) is the State's Third Party "Benefits" Administrator

### Services Include Enrollment and Eligibility Questions for:

- Health Benefits
- Short/Long Term Disability
- Flexible Spending Accounts
- Consolidated Omnibus Budget Reconciliation Act (COBRA)

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