



1st photo: Kristen Takacs

Brazos Cliffs, New Mexico



Employee Benefits Bureau Newsletter



NEW MEXICO
GENERAL SERVICES DEPARTMENT

[Page 1](#)

**2018 SoNM EMPLOYEE
HEALTH & WELLNESS FAIR!**

[Page 2](#)

[Wellness Fair Map](#)

[Page 3](#)

[Health Benefits: 101](#)

[Page 4](#)

[Health Benefits 101 Cont.](#)

[Page 5](#)

[SWHC NEWS](#)

[Page 6](#)

[Benefit Updates](#)

Employee Benefits Bureau
Risk Management Division
carmella.jasso@state.nm.us



JUNE

Thank you to **Kristen Takacs of DOT** for sending in a beautiful photo!



2018 SoNM

Employee Health and Wellness Fair

How Will You Make This Year COUNT?



The Fair will be packed with information, giveaways, Health and Wellness professionals, nutrition and exercise demonstrations, and multiple drawings throughout the event!

- SoNM Health Benefit Carriers
- Exercise & Wellness Professionals
- Practitioners, Nutritionists and Therapists
- State Agencies Promoting Community Programs
- Samples, Giveaways and Nutritional Information
- Free Mammograms (All appointments filled), Blood Pressure checks and Cholesterol Screenings
- Stay Well Health Center
- Demonstrations – Exercise, Brazilian Jiu-Jitsu, Stretching, Yoga Ergonomics, Pilates, and much much more!

GRAND PRIZES

#1 \$500 Gift Certificate to Rob and Charlie's Bike Shop!

#2 Organic Items Basket with 3 \$100 Gift Certificates to Local Organic Grocers!

When: Wednesday, June 20th
Time: 11:00 AM to 2:00 PM



Where: Montoya Building Atrium
1100 St. Francis Dr., SF

How to get the most out of the 2018 SoNM Employees Health & Wellness Fair

- 1) Upon arrival, **FIRST STOP is the RMD Table**. Here you will receive your "Count Card", which will be stamped as you enjoy the Fair. The **Count Card** will be your ticket for the two Grand Prize Drawings.
- 2) There will be approximately 45 tables of Health and Wellness professionals. This is your chance to get answers to all your health, fitness and nutritional questions. We encourage you to take advantage of the opportunity.
- 3) When you engage with a vendor, they will issue you a red ticket. You will turn them in at the RMD table to be used to enter into the multiple drawings that will be held throughout the Fair.

These multiple drawings will be continuous with prizes from each of our vendors. So... visit the indoor/outdoor offerings, get your **Count Card** stamped at ballooned tables, and be sure to engage

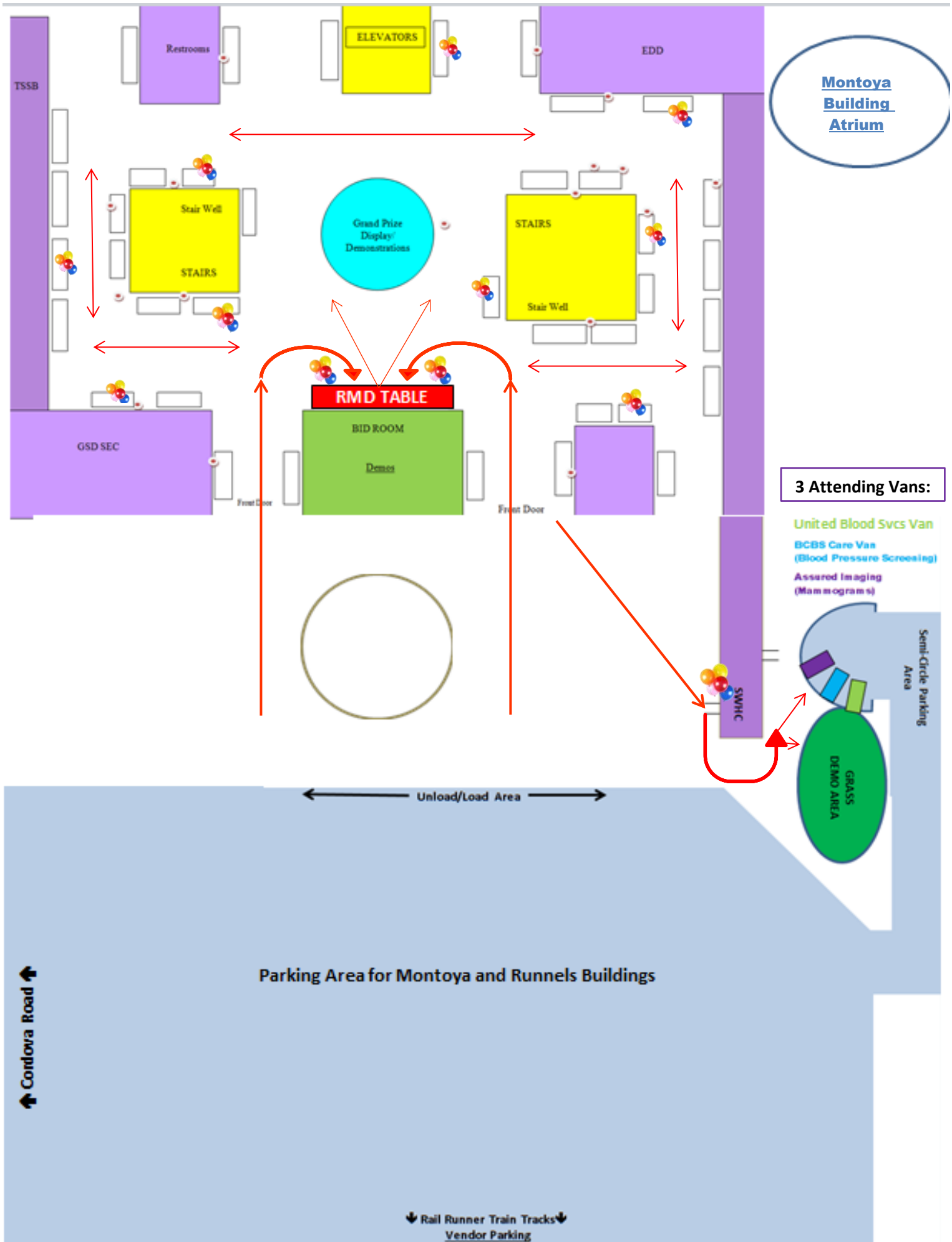
with our vendors to get your tickets to enter into the multiple drawings. Enter as many times as you can!

Prizes include: Gym Memberships, Free Exercises Classes, Merchandise, Gift Certificates (Vitamin Cottage/La Montanita Co-op/Whole Foods/Spa/etc.), FitBits, Designer Sunglasses, Sonic Toothbrush and so much more!

The Fair will be held in the Atrium. The three attending vans will be in the circular parking area outside right the Montoya Bldg. The adjacent grass area will be used for vendor presentations.

There will be presentations and demonstrations throughout the Fair in multiple locations. These will include nutrition, exercise, yoga, Jiu Jitsu, proper stretching, ergonomics, etc.

Below please find a rough layout of the Health Fair



Understanding your SoNM Health Insurance Coverage

Health Benefits: 101

Lesson 4- Summary Plan Description (SPD) and Prior Authorizations

Many of our members have reached out to us (Employee Benefits Bureau – EBB) asking for some help in understanding our benefits coverage. We understand

that health insurance and exactly how it works can get a bit confusing.

So we've decided to put together a "Health Benefits 101" information article in every issue of our newsletter to help our members better understand the rich benefits the SoNM offers.

(Pre

Lesson 4

Summary Plan Description (SPD)/ BenefitsBooklet and Prior Authorizations

Summary Plan Description (SPD)/Benefit Booklet is an important guide which contains a comprehensive description of the SoNM health plan coverage. The SPD contains information on how services and benefits are calculated, when and how benefits are paid, how to file a benefit claim, appeals process, exceptions to coverage, and much more.

If ever you have questions regarding your SoNM health coverage, this would be the place to find answers and get clarification. It is important for an employee to review the SPD *prior to obtaining services* in order to fully understand their health coverage, how it works, what you need to know BEFORE receiving services. If an employee is well informed they can better avoid being financially unprepared. Blue Cross and Blue Shield (BCBS) and Presbyterian both have their own SPD document for their covered members.

The BCBS and Presbyterian documents are similar as the coverage/exceptions are the same. Please find the appropriate links in the diagram below (page 4).

12

Health Benefits: 101

To ensure you are fully aware of your financial responsibility, we strongly suggest you confirm all cost with your physician and carrier prior to any procedure or service. For further assistance, please contact your carrier:

Blue Cross and Blue Shield:	877.994.2583
Presbyterian:	888.275.7737

Prior Authorizations – a decision made by your health plan that the requested health services in medically necessary. The SoNM medical plans may require preauthorization for certain services before they are received, except in an emergency.

Medical services often require prior (or pre-) authorization. The SPD will specify which services need prior authorization so employees are aware of what is needed BEFORE they proceed with services. Please note: failure to properly obtain required authorization may result in the employee being partially or totally responsible for cost of services.

Please refer to the SPD for further information regarding Prior Authorizations. Also, please see diagram and further explanation below (page 4).

13

SoNM Employee Benefits Bureau

For more information regarding all SoNM health benefits, go to: www.mybenefitsnm.com
or call the SoNM TPA (Erisa) [244.6000](tel:244.6000) or (toll-free) [855.618.1800](tel:855.618.1800)

Send us pictures of your part of New Mexico and we will display them in our Newsletter. We want to feature Every city and town in New Mexico on each edition so all can see how beautiful New Mexico is!

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



We're looking forward to showing off *your* piece of NM!



BlueCross BlueShield of New Mexico
A Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association

SoNM specific website: www.bcbsnm.com/sonm
(Blue bar, "Benefits"): www.bcbsnm.com/sonm/benefits

Benefits

HMO Plan FAQs
PPO Plan FAQs

State of New Mexico HMO Plan

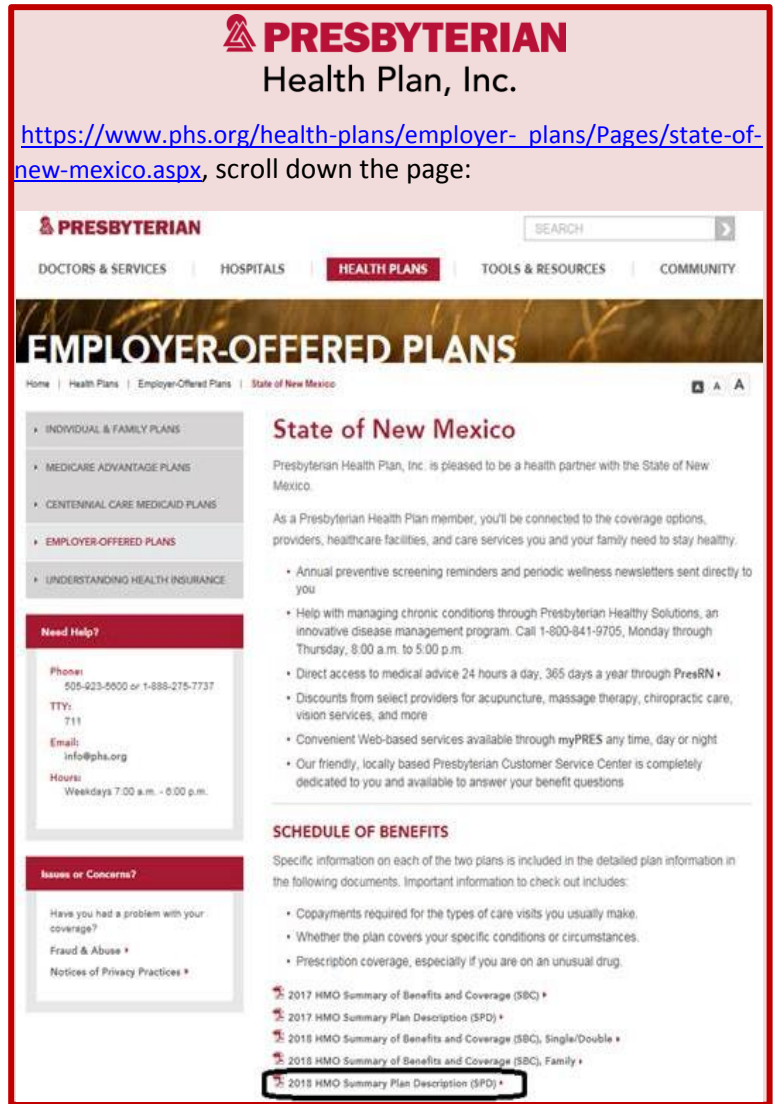
- 2018 HMO Plan Summary of Benefits
- 2018 HMO Plan Member Guide
- HMO Benefit Booklet**
- Frequently Asked Questions about the HMO Plan
- Away From Home Care* program

State of New Mexico PPO Plan

- 2018 PPO Plan Summary of Benefits
- 2018 PPO Plan Member Guide
- PPO Benefit Booklet**
- Frequently Asked Questions about the PPO Plan
- BlueCard* program

Access Your Health Benefits Information Online

With **Blue Access for Members**, your claim information is just a click



PRESBYTERIAN Health Plan, Inc.

<https://www.phs.org/health-plans/employer-plans/Pages/state-of-new-mexico.aspx>, scroll down the page:

EMPLOYER-OFFERED PLANS

State of New Mexico

Presbyterian Health Plan, Inc. is pleased to be a health partner with the State of New Mexico.

As a Presbyterian Health Plan member, you'll be connected to the coverage options, providers, healthcare facilities, and care services you and your family need to stay healthy.

- Annual preventive screening reminders and periodic wellness newsletters sent directly to you
- Help with managing chronic conditions through Presbyterian Healthy Solutions, an innovative disease management program. Call 1-800-841-9705, Monday through Thursday, 8:00 a.m. to 5:00 p.m.
- Direct access to medical advice 24 hours a day, 365 days a year through PresRN
- Discounts from select providers for acupuncture, massage therapy, chiropractic care, vision services, and more
- Convenient Web-based services available through myPRES any time, day or night
- Our friendly, locally based Presbyterian Customer Service Center is completely dedicated to you and available to answer your benefit questions

SCHEDULE OF BENEFITS

Specific information on each of the two plans is included in the detailed plan information in the following documents. Important information to check out includes:

- Copayments required for the types of care visits you usually make.
- Whether the plan covers your specific conditions or circumstances.
- Prescription coverage, especially if you are on an unusual drug.

2018 HMO Summary Plan Description (SPD)

Prior Authorizations

Prior Authorization can provide you with assurance that, when you are using the Plan, you are being treated in the most efficient and appropriate healthcare setting. It will also help manage the rising costs of health care. Your participation is essential. Together, we can make Prior Authorization an effective program.

If you obtain services from an In-network Provider, the Health Services Department staff will ask your In-network PCP/Specialist for information about your medical condition, the proposed treatment plan and the estimated length of stay, if hospitalization is required. The Health Services Department staff will evaluate the information and notify your PCP or Specialist (usually at the time of the call) if the proposed treatment or hospitalization is approved. Prior Authorization has been completed when your In-network PCP/Specialist has been told that the proposed services are approved. Payment is made as explained in the *Summary of Benefits* and in "Covered Services". (links below)

If you obtain services from an out-of-state Provider, you will need to obtain Prior Authorization, when required. You should discuss to ensure the need for Prior Authorization with the out-of-state Provider. However, it will remain your responsibility to obtain Prior Authorization, when required. Failure to do so may result a \$250 penalty, in addition to the Copayment, Deductible and/or Co-insurance listed on the *Summary of Benefit Coverage*.

The Prior Authorization requirements affect whether the Plan pays for your Covered Services. However, Prior Authorization does not deny your right to be admitted to any Hospital.

Important: If you have Two-Party or Family Coverage, Prior Authorization requirements apply to your family Members who are also covered persons and who are needing services.

Please see carrier SPD's for further information on Prior Authorizations

Blue Cross and Blue Shield - www.bcbsnm.com/sonm/benefits

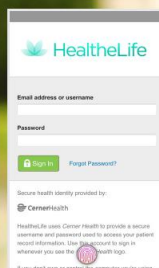
Presbyterian - <https://www.phs.org/health-plans/employer-plans/Pages/state-of-new-mexico.aspx>



With the Stay Well Health Center, you can have your Health at your Fingertips...

Access to your health records on the go

- Access your electronic health record
- Access to a library of resources
- Message your SWHC care team



1. Download the HealtheLife app on your iOS or Android device.
2. Log in with the same email address and password you used on your patient portal account.
3. Start accessing your health information on the go!

Connecting is easy.



Don't have a patient portal account? Simply visit the Stay Well Health Center to request an account. You will receive an email invitation to get started.

Stay Well Health Center

Monday – Friday, 7:00AM to 6:00PM

Tel: 827.2485

For more information, please visit our website at:

www.mybenefitsnm.com/stawywellhealthcenter.htm

Attention State of New Mexico Health Benefit Members!



**Health & Wellness Coach
Crystal Crook, MS, RN, CHC**

As your personal health coach, Crystal offers education, motivation and support with:

- Diabetes/Pre-Diabetes
- Dyslipidemia (High Cholesterol)
- Hypertension (High Blood Pressure)
- Metabolic Syndrome
- Weight Management

Crystal will work with your PCP to provide one-on-one personal support, helping you better understand your condition, set goals, and work with you at improving your health.

Schedule your health coaching appointment, call the Stay Well Health Center at **827.2485**.



It's Time for School/Sports Physicals

Covered dependents (2yrs+) can be seen at the Stay Well Health Center (SWHC) at no cost. When your child completes their sports physical at the SWHC between June 1 – October 31, they will be entered in a drawing to WIN ONE OF TWO \$50 AMAZON GIFT CARDS!



**We're Here
For You**

The staff of the SWHC is here for your health care needs 7AM to 6PM, Monday through Friday in order to offer you the best care possible. We work hard to get you scheduled with little to no wait time for your comfort and convenience.

In order to continue, we must ask that patients **PLEASE** alert us **immediately** when unable to keep a scheduled appointment. This will allow us to see a fellow member who is in need of care, and also help the SoNM keep member costs down.

Thank you – GSD/RMD/Employee Benefits Bureau



**STAY WELL
HEALTH CENTER**
Serving the State of New Mexico and Participating
Local Public Body Employees Covered under the
State Employee's Risk Management Medical Plan

ZERO COPAYS, NO DEDUCTIBLES AND
MEDICATIONS DISPENSED THROUGH
THE HEALTH CENTER ARE FREE

More Benefits Updates:

Clarification on Express Script's (ESI) FREE Diabetes Monitor

PLEASE NOTE: Patient's are clinically targeted to participate and **MUST** qualify for this program. You will receive a letter in the mail inviting you to participate. Please see complete details on the RMD/Employee Benefits Website at <https://www.mybenefitsnm.com/#p7>, bottom of page.

Your Group Term Life insurance

Financial security
for the long run®



Who will receive the proceeds from this employee benefit?

Protecting your family's financial security through life insurance is a loving gift.

Make sure your benefit(s) are handled as you desire, without delay, by specifically designating your beneficiary(ies) and keeping designations up-to-date. Your beneficiary can be a person, a charity, a trust or your estate. You can also split the benefit among multiple beneficiaries as long as the total percentage of the proceeds equal 100 percent.

Types of beneficiaries

Primary beneficiary – The person(s) named will receive the benefit proceeds. If any named beneficiary is not alive at the time of claim, the proceeds are split among any remaining primary beneficiaries before considering contingent beneficiaries.

Contingent beneficiary – If the primary beneficiaries are no longer living, the proceeds are paid to this person or persons.

Default beneficiary – If you do not name a beneficiary or no named beneficiary, proceeds will be paid to the default beneficiary listed in the certificate of insurance. *It is strongly encouraged that you do not rely on the default beneficiary, but rather specifically designate a beneficiary and keep it up to date as life progresses.*

View/update your beneficiary(ies) today

Access LifeBenefits.com/plandesign/SONM (use log-on credentials Securian mailed to your home) Don't have your User ID or Password? Call Securian at 1-877-282-1752.

Free Mammograms

If you were unable to secure a mammogram for the upcoming **2018 SoNM Employee Health and Wellness Fair**, it's not too late! The Assured Imaging van will be at the Buffalo Thunder Casino on 6/26/18, 10AM – 2PM. Call [888.233.6121](tel:888.233.6121) to schedule your

5 super foods to support men's health.

Worried about the health risks of an expanding waist? Check out these foods that can help men improve their health and prevent disease.

June Healthy Eating

Avocados

Sure, this creamy fruit is high in fat, but it's the good kind. The monounsaturated fat in avocados pack a punch against cholesterol.



Pistachios

Nuts provide protein, fiber, and zinc while satisfying the urge for a salty snack. Pistachios are higher in plant sterols that can improve cholesterol levels.



Bananas

The banana is celebrated for its bounty of potassium. Potassium is critical for muscle contractions and bone health.



Berries

Berries can improve your mental and physical health. They're loaded with anti-oxidants that help lower the risk of cancer.



Salmon

Fatty fish like salmon is an excellent source of healthy fat known as omega-3 fatty acid. These protect against heart disease, the top killer of men in the U.S.

