



**Employee Benefits Bureau/
Erisa Administrative Services, Inc.**

State of NM

Group Benefits Plan

Plan Year Jan-Dec 2019

Open/Switch Enrollment

MANDATORY

What is it?

What do I need to do?

Flexible Spending Account (FSA)

FSA is an employer-sponsored benefit which allows an employee to pay for eligible health expenses on a pre-tax basis, which saves money by reducing taxes on income.

- **IF an employee wishes to participate or continue to participate in the FSA (Health Care and Dependent Care program), an on-line enrollment form must be submitted to participate in 2019**

Premium Only Plan (POP)

- **POP** is a pre-tax conversion plan that allows SoNM/LPB employees to have medical, dental, and vision insurance premiums deducted from wages before taxes are calculated.

- All employees are automatically enrolled in *pre-tax premium deduction*. **If an employee wishes to have benefit premiums deducted from their paycheck *after tax's are taken*, the employee must submit the 2019 POP Waiver Form.**

Forms for these programs can be found at www.mybenefitsnm.com – 2019 Open/Switch Enrollment

LPBs must check with their Human Resources Office to determine if these program are offered

Open/Switch Enrollment

OPTIONAL

Health Benefits

- An enrollment form **must** be submitted **only if** an employee wishes to make changes to their current benefits elections

Medical - Blue Cross Blue Shield (HMO or PPO) and Presbyterian Health Plan (HMO)
Dental - Delta Dental
Vision - Davis Vision

Short/Long Term Disability

- This program is an added protection in the event an employee should become ill and unable to work.
- Premium is paid 100% by employee
- STD pays-out 60% of the employees salary

- LTD pays-out 40% of the employees salary
- 28 day elimination period required before short disability begins
- Employees are required to pay 12 consecutive months of premiums before a claim can be submitted

Disability Policy can be found at: www.mybenefitsnm.com - “Forms, Guidelines and Policies.

Benefit Plan Information

2019 BENEFIT PLAN

There are some changes to the medical plan design that will take effect January 1, 2019.

- ❖ Increase to Deductibles and Out of Pocket Maximums
- ❖ Some increases to Co-Pays and co-insurance amounts

The Carriers will explain these changes in their upcoming presentations.

My Benefits Website

WWW.MYBENEFITSNM.COM

STATE OF NEW MEXICO GROUP BENEFITS PLAN

Administrative Office: Erisa Administrative Services, Inc. • Albuquerque: (505) 244-6000 • Toll free: (855) 618-1800 • Fax: (505) 244-6009

[Home Page](#) [Stay Well Health Center](#) [Benefit Plan Information](#) [Enrollment](#) [Forms, Guidelines, and Policies](#) [1095-C FAQs](#) [2019 Open/Switch Enrollment](#)

Directory

- Benefit Plan Year Overview Presentation
- Listen to Recording
- Benefit policy forms
- Plan descriptions
- Enrollment information
- Benefit Plan Comparison Guide
- Employee Benefits
- About your 1095-C
- EBB News



[Return to Main Page](#)



WELCOME TO THE 2019 OPEN/SWITCH ENROLLMENT WEBSITE

This is your opportunity to make changes to your benefits by:

- Adding or removing dependents
- Changing or adding benefits
- Enrolling/Re-enrolling in a Flexible Spending Account (FSA) **Annual enrollment into Healthcare or Dependent care is required

Open/Switch (O/S) Enrollment events (live and interactive webinars) start October 2nd and run through October 30th. A complete schedule of events can be found below.

Enrollment or changes must be completed on-line during Nov. 6th through Nov. 20th. The required forms will be available during [these dates](#) under the Tools and Resources Section below.

LPB Enrollment takes place in October; see your HR for details.

The 2019 health plan has undergone some necessary changes. These changes consist of increase to some Deductibles, Out-Of-Pocket Maximums, Co-pays, and Co-insurances. We strongly suggest employees participate in an event to ensure they are fully informed of the changes. These changes are reflected on the 2019 Benefits Comparison Guide (below).

COMMUNICATION



- Open Enrollment Guidance
- Newsletters
 - September 2018 (State)
 - September 2018 (LPB)
 - August 2018
- EMPLOYEE SELF-SERVICE INSTRUCTION GUIDE

SCHEDULE



- OE SCHEDULE
 - State Schedule
 - LPB Schedule
 - Webinar Events
- ONLINE ENROLLMENT
 - Links Coming Soon
- DEDUCTION SCHEDULE
 - FSA – 1/4/19
 - BENEFITS: 1/18/19

SONM BENEFITS INFORMATION



- CARRIER PRESENTATIONS
- CARRIER SBC'S/PLAN DOCUMENTS

"ERISA CONTACT INFORMATION:"
(505) 244-6000
Toll free: (855) 618-1800
Email: SONM@easitpa.com
Fax: (505) 244-6009
Monday-Friday
8:00 AM – 5:00 PM

TOOLS AND RESOURCES



- FAQs
- COMPARISON GRID
- RATE SHEET
- CALCULATOR
- CARRIER CONTACTS
- POP WAIVER FORM
 - POP Waiver form for State Employees
 - Template for LPBs

Enrollment Logistics

STATE EMPLOYEES

- ❖ Employee's must complete and submit the electronic **Benefits Open/Switch Enrollment/Change Form** between November 6 and November 20, 2018
- ❖ The form can be found at www.mybenefitsnm.com /2019 Open/Switch Enrollment" (gold bar).
- ❖ Any change(s) made to benefits requires employee to **re-enter all elections and all dependent information** that they wish to keep in effect during the 2019 plan year (January 1st thru December 31st). These elections must be re-entered and electronically submitted to Erisa in order to properly execute and complete the enrollment.
- ❖ Before leaving the enrollment site, employee should print two (2) copies of enrollment form; one for personal records, and one for employee's Personnel File

Enrollment Logistics, Cont.

STATE EMPLOYEES, Cont.

- ❖ Proof of dependency for newly added dependents must be faxed to Erisa at: **505-244-6009**
- ❖ It is preferable that all necessary documents be sent to Erisa on the same day online enrollment form is submitted. Coverage will not be added without proof of dependency. **NO EXCEPTIONS**
- ❖ The deadline to submit **ALL** documents is **November 20th**.
- ❖ **LATE SUBMISSIONS WILL NOT BE ACCEPTED**

Enrollment Logistics

LOCAL PUBLIC BODY EMPLOYEES

- ❖ Fillable .pdf enrollment forms will be made available in October at: www.mybenefitsnm.com/ “2019 Open/Switch Enrollment” (gold bar). All forms must be submitted to employee’s Human Resource Representative. Enrollment period for LPBs is October 1 – October 30th – Except for San Juan College; October 15th through October 3rd.
- ❖ Any change(s) made to benefits **requires employee to re-enter all elections as well as dependent information** that they wish to keep in effect during the 2019 plan year (January 1st thru December 31st, 2019)
- ❖ Proof of dependency for *newly* added dependents **must** be submitted with enrollment form. Coverage will not be added without proof of dependency. **No exceptions.**

Important Things to Remember

State and Local Public Body (LPB) Employees

- ❖ No exceptions will be made for late enrollment. The website is available 7 days a week – 24 hours a day.
- ❖ All Open/Switch Enrollment forms as well as recorded carrier presentations can be found at www.mybenefitsnm.com/ “2019 Open/Switch Enrollment” (gold bar)
- ❖ Anyone switching medical plans while still receiving continued medical care should contact the newly elected medical plan carrier for assistance in properly transitioning to new coverage
- ❖ REMINDER: in order to continue coverage of disabled dependents beyond their 26th birthday, employee must complete & submit required impairment paperwork found at www.mybenefitsnm.com under the Forms, Guidelines, and Policies Link

Effective Dates

- ❖ January 1, 2019 starts the new benefit plan year (Jan-Dec 2019) and all changes made to benefits during the enrollment period will take effect on that date.
- ❖ All deductibles and out-of-pocket amounts will be reset.
- ❖ State Employees
 - January 4, 2019 will be the first deduction for FSA deductions
 - January 18, 2019 will be the first payroll deduction(s) for any new benefit changes. Please check your pay advice to ensure proper deductions are taken. This should be done regularly.
- ❖ LPB employees should verify first payroll deduction date with their respective Human Resource Office.

Contact Information

Erisa Administrative Services

Toll Free: 1-855-618-1800

Local: (505) 244-6000 - Albuquerque

FAX: (505) 244-6009

Email: SONM@easitpa.com

Website: [**www.mybenefitsnm.com**](http://www.mybenefitsnm.com)

A NEW PATIENT EXPERIENCE



The **Stay Well Health Center** focuses on prevention and wellness while providing quality care at **no cost** to employee or their dependents (age 2 & up), who are covered under a State medical plan. With the SWHC, there is:

- No need to meet deductible
- No waiting for appointments through the facility
- Flu Shot Fridays
Free flu shots 8am-5pm
- No cost for medications dispensed
- No co-pay

Located at:

Joseph Montoya Bldg.
1100 St. Francis Dr., Ste. 1000
Santa Fe, 87505

Hours:

Mon-Friday 7:00am – 6:00pm

To schedule your appointment, call **505-827-2485**
For more information: [www.mybenefitsnm.com/Stay Well Health Center](http://www.mybenefitsnm.com/StayWellHealthCenter)

MEET YOUR HEALTH COACH



Crystal Crook

MS, RN, CNC

Call the Stay Well Health Center at
505-827-2485 to schedule your
appointment

- Crystal Crook, believes in creating a proactive approach to health and wellness by helping clients find a healthy balance between work, family, and lifestyle choices to improve the clients overall quality of life
- Crystal received her nursing degree from Central New Mexico Community College, and is currently working toward her Bachelor of Science in Nursing at the University of New Mexico
- Crystal has also earned a Master of Science in Exercise Science, with a concentration in rehabilitation, from California University of Pennsylvania
- Prior to Cerner, Crystal began her career as a personal trainer in 2004, which led to a position where she designed and implemented a worksite health and wellness program. Crystal also has experience as an EMT and a Registered Nurse working in the Emergency Department of a local NM hospital
- You can succeed on the path to improved health by meeting with your Health Coach
- As your personal Health Coach, Crystal offers education, motivation and support with:
 - Hypertension (High Blood Pressure)
 - Dyslipidemia (High Cholesterol)
 - Diabetes/Pre-Diabetes
 - Weight Management
 - Metabolic Syndrome
 - Overall Health Guidance