



General Services Department
Risk Management Division

Employee Benefits Bureau Newsletter

September 2017



NEW MEXICO
GENERAL SERVICES DEPARTMENT

Page 1:

[Open/Switch
Enrollment](#)

Page 2:

[O/S Enrollment
\(Continued\)](#)

Page 3:

[Biometric Screening
Schedule](#)

[Sports Eye Safety](#)

[SWHC's Upcoming
Lunch & Lunch](#)

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

Fall 2017 OPEN/SWITCH ENROLLMENT for Plan Year 2018

WHAT'S MANDATORY?

Enrollment for the Flexible Spending Accounts and the Premium Only Plan are **MANDATORY** for this year's Open/Switch Enrollment. You are required to submit an enrollment form if you wish to participate in either of the FSA plans.

WHAT IS A FLEXIBLE SPENDING ACCOUNT (FSA)

A Flexible Spending Account (FSA), is an employer-sponsored benefit allowing the employee to pay for eligible health expenses on a pre-tax basis. This benefit saves the employee money by reducing taxes on income. Contributions made to a Flexible Spending Account are deducted from employee's pay BEFORE Federal, State, or Social Security taxes are calculated and are not reported to the IRS. The end result is *decreased taxable income* and *increased spendable income*, potentially saving the employee hundreds or even thousands of dollars a year.

- **FSA-Health Care:** This money can be used to pay for eligible medical, dental, and vision care expenses that may not be covered by an insurance plan.
- **FSA-Dependent Care:** The money put aside can be used for the payment of eligible child or adult dependent care expenses not covered or reimbursed by any other source.
- **FSA-Transportation/Parking:** The money put aside can be used for payment towards mass transit or van pooling costs and parking costs.

For more information on the Flex Spending Account benefit, visit www.mybenefitsnm.com, click "Benefit Plan Information" (gold bar at the top of the page), then "Flexible Spending Account" (see left of page).

WHATS PREMIUM ONLY PLAN (POP)

The Premium Only Plan (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. As enrollment for this benefit is automatic, **a waiver form must be completed if the employee wishes to opt-out of POP participation.**

WHAT'S VOLUNTARY?

Enrollment or changes to all other health benefit plans are **VOLUNTARY** for this Open/Switch Enrollment. Employees are not required to submit an enrollment form unless changes to current elections are desired.

BENEFIT PLANS OPEN FOR ENROLLMENT/CHANGE

Medical:	Blue Cross Blue Shield – HMO** Blue Cross Blue Shield – PPO Presbyterian Health Plan – HMO	Dental:	Delta Dental PPO New Mexico
		Vision:	Davis Vision
		Disability:	Short Term/Long Term
Pharmaceutical:	Express Scripts, Inc. (ESI) - Pharmaceutical Benefits Manager (PBM) for all Medical Plans		

****Please note: BCBS-HMO does not have providers in every state. For dependent attending school outside of NM, please research to ensure services are available in that state.**

HMO vs. PPO

A health maintenance organization, or HMO, only covers subscribers' medical expenses when they visit health providers that are part of the HMO's network. Preferred provider organizations, or PPOs, give their subscribers greater freedom to visit out-of-network doctors and hospitals but are more likely to consistently cover expenses when subscribers visit the PPO's preferred, in-network doctors and hospitals. PPO networks are often much larger than HMO networks, so it is more likely that a specialist provider a patient wants to see will be part of a PPO network. HMO plans are generally cheaper than PPO plans, but [the gap has narrowed](#) in recent years. Though more people choose PPO plans, HMO plans are [rated more favorably](#) by subscribers (Comparison Chart on page 2).

HMO versus PPO comparison chart

	HMO	PPO
What does it stand for?	Health Maintenance Organization	Preferred Provider Organization
Flexibility	Depends on HMO model. Network-based models are fairly flexible, while other HMO models can be quite restrictive.	Fairly flexible, partially covers out-of-network care.
Cost	Varies by plan. Most HMOs were cheaper than PPOs in the past but have sometimes been more expensive than PPOs in recent years. Likely to have no copay costs and low (or no) deductibles.	Varies. Premiums may or may not be higher than HMO's. Costs more to visit out-of-network providers. Copays and deductibles often higher than HMO's.
About	HMOs only cover subscribers' medical expenses when they visit in-network (contracted) health providers.	PPOs let subscribers visit out-of-network providers but cover more expenses when subscribers visit the preferred, in-network (contracted) provider.
Types	Network, staff, group, open-panel	Gatekeeper, non-gatekeeper
Coverage	Basic preventive care (e.g., checkups, physicals), emergencies, maternity care, surgeries, and treatment from specialists. Very unlikely to cover dental or visual care. May or may not cover abortion. Visit the Summary Plan Description Booklet, found at each Carriers website for exclusions to coverage.	Basic preventive care (e.g., checkups, physicals), emergencies, maternity care, surgeries, and treatment from specialists. Very unlikely to cover dental or visual care. May or may not cover abortion. Visit the Summary Plan Description Booklet, found at each Carriers website for exclusions to coverage.

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Employee Benefits
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**Open/Switch Enrollment Fall 2017
For New Benefits Plan Year CY18 (Jan 1 - Dec 31, 2018)**

DATE	TIME	CITY	LOCATION
10/3/17	8:30-10:30 AM 1:30-3:30 PM	Santa Fe	Harold Runnels Bldg. 1190 St. Francis Dr. 87505
10/5/17	WEBINARS** 9:30-11:30 AM 1:30-3:30 PM	Via Internet Host site: Erisa/ABQ (interactive Q&A ability)	Go to: www.mybenefitsnm.com for details
10/10/17	8:30-10:30 AM 1:30-3:30 PM	Albuquerque	DOH/Scientific Labs 1101 Camino de Salud NE 87102 Secure Bldg., PICTURE ID REQUIRED
10/17/17	WEBINARS** 9:30-11:30am 1:30-3:30pm	Via Internet Host site: Erisa/ABQ (interactive Q&A ability)	Go to: www.mybenefitsnm.com for details
10/19/17	8:30-10:30am 1:30-3:30pm	Santa Fe	SPO Willie Ortiz Bldg. 2600 Cerrillos Rd., 87505
10/24/17	8:30-10:30am 1:30-3:30pm	Santa Fe	Old PERA 1120 Paseo de Peralta 87501
10/26/17	8:30-10:30am 1:30-3:30pm	Albuquerque	African American Cultural Ctr 310 San Pedro NE 87108

****Recorded Webinars can be accessed at www.mybenefitsnm.com**

*Sign language interpreter available for live events. Contact Employee Benefits Bureau at
505.476.2199 to ensure placement*

DISABILITY BENEFIT

Disability is an employee-paid benefit that is available to employees only. The employee must have paid 12 consecutive months of premiums prior to qualifying for short term disability benefits. Short term disability will pay 60% of employee's current salary while they are on disability. **The employee is responsible for submitting premium payments while using this benefit.** Please ensure full understanding of Disability Policy prior to utilization. The Policy can be found at www.mybenefitsnm.com; click on "Forms, Guidelines, and Policies" at top of the page. It is important to follow all requirements of the Disability Policy, as failure to do so could result of losing access to this benefit. **Enrollment can be made during Open Enrollment or anytime throughout the year.**

ELIGIBILITY TO PARTICIPATE

Any employee who is currently enrolled in any of the State's Benefits Program and/or any employee who is hired as classified, Governor-exempt, probationary, temporary, term, or hourly, is scheduled to work an average of at least 20 hours per week over the course of a pay period, and meets the prospective employers waiting period. Elected Officials: if part of the State or participating LPB, are considered eligible and do not need to meet the 20 hours-per-week work schedule. Independent contractors are not eligible for the State's benefit plan.

Please plan to attend a live presentation or an Interactive Webinar Event (see schedule above).



Stay Well Health Center

They Stay Well Health Center focuses on Prevention and Wellness while providing members and their covered dependents (2yrs. & up), with quality and dependable health care.

PRIMARY CARE

- Condition management
- Comprehensive physicals
- Contraceptive counseling
- Depression
- Immunizations
- Well Child (2yrs & up)
- Sports physicals
- Women's health exams

COMMON ILLNESSES/INJURIES

- Cough and colds
- Sore throats
- Sprains and strains
- Ear and eye infections
- Laceration repair
- Skin rashes/burns
- Sexually transmitted infections

PERSONAL HEALTH COACHING

Marissa Berry, RN, CHC, is available to educate, motivate and support you whether you are seeking accountability or have the need for assistance in managing one or more of the following conditions:

- Diabetes
- Pre-Diabetes
- Hypertension
- Dyslipidemia (high cholesterol)
- Metabolic Syndrome
- Exercise and Nutrition
- Weight management

NO CHARGE FOR MEDICATIONS DISPENSED FROM THE CENTER.

Call to schedule your appointment today!



LOCATION:

JOSEPH MONTOYA BUILDING
1100 S. St. Francis Drive, Suite 1000
Santa Fe, New Mexico 87505
TEL: 505.827.2485 • FAX: 505.827.2486

For more information, go to:
www.mybenefitsnm.com/staywellhealthcenter.htm

MON - FRI - 7 AM - 6 PM

Please Note: As of Sept. 1, the Stay Well Health Center will no longer be open on Saturdays.



**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 CO-PAYS, NO DEDUCTIBLES AND
MEDICATIONS DISPENSED THROUGH
THE HEALTH CENTER ARE FREE**

In partnership with



The
Solutions
Group

EMPLOYEE ASSISTANCE PROGRAM

**Don't let stress affect your job
performance, health and well-being.**

Alcohol & Drug Addiction
Conflict Resolution
Dependent | Elder Care
Depression & Anxiety
Grief & Loss

Call the EAP today for free, confidential counseling.

TOLL-FREE: 866-849-1695 WEBSITE: www.solutionsbiz.com

Available to employees and family members living in the same household.



What are you waiting for?

Please Note: Effective October 1, 2017, number of Free counseling visits will change from 6 to 3.