

## State of New Mexico Health Benefits

The State of NM (SoNM), Health Care Authority, State Health Benefits (SHB) administers the self-funded Health Care Benefits Fund. The Health Care Benefits package offered to employees is a competitive and valuable health care package. SoNM/Local Public Body (LPB) employee participation in the benefits program serves to help reduce overall costs and improve the health of both our members, as well as the fund. Members play an important part in keeping the fund solvent by utilizing the offered benefits and many offered tools to obtain and maintain good health.

### EMPLOYEE ASSISTANCE PROGRAM (EAP)

The Well-Being Solutions Program (EAP) is an automatic benefit available to any SoNM/LPB employee, their household family members, and eligible dependents, with no need to enroll. The benefit offers five (5) FREE counselling sessions per issue, is completely confidential and is available by phone 24/7, 365 days a year.

Call 833.515.0771 to make an appointment, and be sure to visit [www.guidanceresources.com](http://www.guidanceresources.com) for more information, recorded webinars and additional resources.

### PARTICIPATION ELIGIBILITY

Employees who are hired as classified, Governor-exempt, probationary, temporary, term or hourly, and scheduled to work a minimum of 20 hours/week (and meets the prospective employers waiting period), are eligible to elect coverage. Elected Officials of the State or Local Public Bodies (LPB) are considered eligible and not required to meet the work schedule of 20 hours/week.

### SoNM HEALTH CARE PACKAGE INCLUDES:

|             |  |
|-------------|--|
| Medical:    | <b>BlueCross BlueShield of NM (HMO/PPO) *</b><br><b>Cigna Health Plan (OAPIN/OAP)</b><br><b>Presbyterian Health Plan (HMO)</b> |
| Pharmacy:   | <b>CVS Caremark</b>  |
| Dental:     | <b>Delta Dental PPO New Mexico</b>   |
| Vision:     | <b>EyeMed</b>  |
| Life Ins.:  | <b>The Hartford</b>  |
| Disability: | <b>Short/Long Term Disability – EASI Gov</b>   |
| FSA:        | <b>Flexible Spending Accounts (Health Care/Dependent Care/Transportation)</b>  |

*\*BCBS-HMO does not have providers in every state. Please confirm coverage with BCBS Customer Svc: 877.994.2583*

## SHORT/LONG TERM DISABILITY

Disability is an employee-only benefit paid 100% by the employee. Employee must have paid 12 consecutive months of premiums to qualify for short term disability benefits. While out of work, Employee will receive 60% of his/her base salary on short-term, and 40% while on long-term disability. For complete information regarding the SoNM's Disability Program, go to [www.mybenefitsnm.com/Disability.html](http://www.mybenefitsnm.com/Disability.html). It is important to read, fully understand, and adhere to ALL requirements of the Disability Policy. Failure to do so may result in losing current, as well as future access to this benefit.

### TERM-LIFE INSURANCE

The Hartford is the provider for Employee Term Life Insurance offering: Basic Life, Additional Supplemental Life, and Dependent Life Coverage. All coverages include a matching Accidental Death & Dismemberment (AD&D) rider. All Employees are automatically enrolled with \$50K coverage at no cost. Employees may purchase additional coverage such as supplemental or dependent life insurance. Certified public law enforcement and correctional officers/specialists receive \$75K Line of Duty and \$25K AD&D benefit; under cover agents receive \$250K Line of Duty AD&D.

### PREMIUM ONLY PLAN

The Premium Only Plan (POP) is a pre-tax conversion plan that allows SoNM employees to have medical, dental, and vision insurance premiums deducted from wages *before* taxes are calculated. All employees are enrolled in the POP benefit unless a waiver is submitted to Erisa at time of hire, during the month-long Open Enrollment period, or with an approved Qualifying Event to have premiums deducted post-tax.

### NEW HIRES

New Hires have 31 days from date of hire to elect coverage. Otherwise, employee will need to wait until the next annual Open Enrollment or Qualifying Event to secure benefits.

### QUALIFYING EVENTS

Outside of annual Open Enrollment, an employee may enroll and/or make any changes to their benefits if they experience any of the following Qualifying Events (QE): birth, adoption, legal guardianship, marriage, cessation of domestic partnership (DP), divorce, termination of DP, dependent turning 26 yrs. old, change in job status (part-time to full-time or vice versa), Family Medical Leave (FML), Leave Without Pay (LWOP), loss/gain of other coverage, or death of dependent. **Employee has 31 days from date of event to make any necessary changes. Please note: online enrollment form must be submitted**

for any requested change, as well as Proof-of-Dependency documentation must accompany submitted request.

For more enrollment information, forms, etc., please go to: [www.mybenefitsnm.com](http://www.mybenefitsnm.com), Employee Resources.

**IMPORTANT:** When employee is on LWOP, FML, Disability, or Workers' Compensation (WC), it is the employee's responsibility to ensure premium payments are made. Please contact your HR Representative for guidance.

**IMPORTANT:** It is the employee's responsibility to notify the SoNM within 31 days of a dependent ceasing eligibility (e.g., ex-spouse, ex-Domestic Partner (DP), stepchildren who were not legally adopted, etc.) by completing an on-line enrollment/change form. If an employee fails to remove ineligible dependent(s) from coverage, access to ALL benefits will be PERMANENTLY REVOKED.

### FLEXIBLE SPENDING ACCOUNTS

Flexible Spending Accounts (FSA), or "reimbursement account", is an employer-sponsored benefit that allows employees to pay eligible health expenses on a pre-tax basis. FSAs save money by reducing taxes on income.

Contributions made to FSAs are deducted from employee's pay BEFORE taxes are applied and are not reported to the IRS. Employee's taxable income decreases, and spendable income increases. This can potentially save the employee hundreds, or even thousands of dollars a year.

Visit [www.mybenefitsnm.com](http://www.mybenefitsnm.com) for more information on FSAs. Click "Benefit Plan Information" (gold bar, top of page), "Flexible Spending Account" (bottom right).

### ERISA

EASI Gov (Erisa) is the Third Party Administrator for the SoNM. Any questions regarding Health Benefits, FSA, COBRA, and Disability should be directed to EASI Gov at [505.244.6000](tel:505.244.6000).

### COBRA

COBRA is a continuation-coverage for employees and their dependents who would otherwise lose their health benefits due to termination or loss of eligibility. COBRA is available only to those individuals previously covered under the SoNM. COBRA coverage mirrors the previously held SoNM coverage however, COBRA is not automatic, enrollment is required and the individual is now responsible for 100% of the premium. [Click here](#) for more COBRA information.

The Health Care Authority's State Health Benefits (SHB) is continually communicating important benefit information through Eblasts, SHB Newsletter, Employee Benefits website ([www.mybenefitsnm.com](http://www.mybenefitsnm.com)), Round the Roundhouse, HR emails, and agency points-of-contacts. Please utilize these sources to ensure all information/deadlines are received, reviewed and understood.

**IMPORTANT DATES**

**September/October:**

**Open/Switch Enrollment Presentations**

Schedule at: [www.mybenefitsnm.com](http://www.mybenefitsnm.com)

**October:**

**On-Line Enrollment 31-DAY WINDOW**

[www.mybenefitsnm.com](http://www.mybenefitsnm.com) Open Enrollment

**January 1:**

**Effective Date of Election Changes**

**BENEFIT PLAN CONTACT NUMBERS**

**BLUE CROSS BLUE SHIELD** 877.994.2583

[www.bcbsnm.com/sonm](http://www.bcbsnm.com/sonm)

**CIGNA** 800.244.6224

<https://connections.cigna.com/newmexico/>

**PRESBYTERIAN HEALTH PLAN** 888.275.7737

[State of New Mexico | Presbyterian Health Plan, Inc. \(phs.org\)](http://StateofNewMexico.PresbyterianHealthPlan.Inc.phs.org)

**CVS CAREMARK** 877.744.5313

<http://www.caremark.com>

**EYEMED** 855.219-3138

<http://member.eyemedvisioncare.com/sonm/en>

**DELTA DENTAL** 877.395.9420

<http://www.deltadentalnm.com>

**EASI GOV, INC. (ERISA)** 505.244.6000

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

**FLEXIBLE SPENDING ACCOUNTS** 505.244.6000

[www.mybenefitsnm.com/BenefitsInformation.html](http://www.mybenefitsnm.com/BenefitsInformation.html)

**THE HARTFORD** 800.523.2233

[www.thehartford.com](http://www.thehartford.com)

**WELL-BEING SOLUTION/EAP** 833.515.0771

[www.guidanceresources.com](http://www.guidanceresources.com)

**THE STAY WELL HEALTH CENTER**

Located at the Joseph Montoya Bldg., 1100 St. Francis Drive in Santa Fe, the SWHC is an additional benefit available to employees and dependents (2 yrs. & older), covered under a SoNM medical plan. The SWHC focuses on prevention and wellness while providing excellent Health Care services. With your scheduled appointment there is little to no waiting time to be seen. We work to accommodate sick members by fitting them in as soon as possible. Need lab work done? Lab orders be completed at the SWHC FREE. Simply fax your doctor's order to the SWHC at (505) 570.4949. SWHC will send the results to your doctor. You can then schedule your appointment to review.

**SWHC For Your Healthcare Needs**



- Physicals/Wellness
- Immunizations
- Contraceptives
- Child Well Visits (2yrs+)
- Women's Health Exams
- Sports Physicals
- Onsite Patient Advocate

The SWHC's onsite Patient Advocate (PA) will personally guide and advocate for you through your wellness journey. Your PA is a licensed social worker dedicated to our members, and their dependents, who are covered under a SoNM medical health plan. They will be a trusted resource for all your questions related to the healthcare system, like benefits, referrals, and medical bills; they will also be able to help you with mental health concerns or relationship issues, find community and government resources to meet any social needs, helping to support your journey to health and wellness. If you don't know the answer, they will help you find it, or help you connect to someone who does, standing by your side every step of the way.

Your Stay Well Health Center (SWHC) provides high quality, no cost, and convenient health care. They're here to help you and your family live a healthy, comfortable life with zero co-pays, never a deductible and medication dispensed through the Center is always FREE!



HEALTH CARE  
AUTHORITY



State of New Mexico

**EMPLOYEE BENEFITS  
PAMPHLET**



**EASI**

Erisa Administrative Services, Inc.

**STAY WELL**  
HEALTH CENTER



**PRESBYTERIAN**



BlueCross®  
BlueShield®



THE  
HARTFORD

**Health Care Authority  
State Health Benefits**