

State of New Mexico

EMPLOYEE BENEFITS PAMPHLET

Health Care Authority State Health Benefits



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 benefits offered and other tools to obtain and maintain good health.

The Health Care Authority's State Health Benefits (SHB) is continually communicating important benefit information through the Employee Benefits website, Email, Round the Roundhouse, and agency points-of-contacts. Please utilize these sources to ensure all information/deadlines are received, reviewed and understood.

SoNM HEALTH CARE PLANS:

Medical:	BlueCross BlueShield of NM Presbyterian Health Plan UnitedHealthcare/UMR <u>Plans Available:</u> HMO Platinum and HMO Gold PPO Gold PPO HDHP Silver
Pharmaceutical:	Express Scripts/ESI/Evernorth
Dental:	Delta Dental PPO New Mexico MetLife Dental <u>Plans Available:</u> Base Plan Buy Up Plan
Vision:	Davis Vision <u>Plans Available:</u> Base Plan Buy Up Plan
Life Ins.:	The Hartford
Disability:	EASI Gov Inc.
FSA:	EASI Gov Inc.
HSA:	EASI Gov Inc.

IMPORTANT DATES

- April/May:**
Open/Switch Enrollment Presentations
www.mybenefitsnm.com
- April/May:**
On-Line Enrollment 31-DAY Window
www.mybenefitsnm.com
- July 1:**
Effective Date of Election Changes

BENEFIT PLAN CONTACT NUMBERS

BLUE CROSS BLUE SHIELD www.bcbsnm.com/sonm	877.994.2583
PRESBYTERIAN https://www.phs.org/health-plans/employer-plans/state-of-new-mexico	888.275.7737
UNITED HEALTHCARE https://go.umar.com/sonm	833.997.1079
EXPRESS SCRIPTS/ESI https://www.express-scripts.com/	866.447.5521
DAVIS VISION https://davisvision.com/	800.999.5431
DELTA DENTAL www.deltadentalnm.com/member/nm-health-care-authority-members/	877.395.9420
METLIFE DENTAL https://metlife.pathfactory.com/sonm	800.437.6318
EASI GOV. INC. www.mybenefitsnm.com	505.244.6000
FSA/HSA www.mybenefitsnm.com/BenefitsInformation.html	505.244.6000
THE HARTFORD www.thehartford.com	800.523.2233
WELL-BEING SOLUTIONS/EAP www.guidanceresources.com Web ID: SONMEAP	833.515.0771

REMINDERS AND NOTES

- Online enrollment form must be submitted for any requested change, and proof-of-dependency documentation must accompany submitted request.
- 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.
- For dependents turning 26 years of age, benefits will terminate at the end of their birth month. Please monitor your premiums and pay stubs to ensure they are updated accordingly.
- Please review and confirm your contact information in the State's SHARE system is up to date. It is especially important that your mailing address is accurate as ID cards and other important communications will be mailed directly to your home address. If your address is not current, these materials will be returned to the carriers and securely destroyed, which could delay your access to important benefit information.
- **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 online enrollment/change form. If an employee fails to remove ineligible dependent(s) from coverage, access to ALL benefits may be PERMANENTLY REVOKED.
- For more enrollment information, forms, etc., please go to: www.mybenefitsnm.com, Employee Resources.

STAY WELL HEALTH CENTER

Located at the Joseph Montoya Bldg., 1100 St. Francis Drive in Santa Fe, the Stay Well Health Center (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.

SWHC For Your Healthcare Needs



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

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.

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!

EASI GOV. INC.

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

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.

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 Easi Gov at time of hire, during the month-long Open Enrollment period, or with an approved Qualifying Event to have premiums deducted post-tax.

SHORT/LONG TERM DISABILITY

Disability is an employee-only benefit paid 100% by the employee. Employees 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.

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; undercover agents receive \$250K Line of Duty AD&D.

NEW HIRES

New Hires have 31 days from date of hire to elect coverage. Otherwise, employees 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. **Employees have 31 days from the date of event to make any necessary changes.**

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 for more information on FSAs.

HEALTH SAVINGS ACCOUNTS

A Health Savings Account (HSA) is a tax-advantaged personal savings account that belongs to you. It is used to pay for qualified medical, dental, and vision expenses. Unlike an FSA, the money in your HSA is yours to keep forever. It does not expire at the end of the year and stays with you if you change jobs or retire.

Visit www.mybenefitsnm.com for more information on HSAs.

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.

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 102% of the premium.