

# Employee Benefits Bureau Newsletter

For more information please visit: [www.mybenefitsnm.com](http://www.mybenefitsnm.com)

Volume 1

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## A note from RMD Director, AJ Forte.....

### Welcome...

*The Risk Management Division (RMD) is pleased to present to you our Employee Benefits Newsletter. This Newsletter will be used to provide information to State and LPB employees regarding your benefit plan coverage, how to use it and where to find needed information regarding your benefits. We will provide information on changes to benefit plans, how to be a better consumer of elected benefits, upcoming events, any additional programs being offered through the State, process changes, as well as important events from contributing agencies. We hope you find the articles to be informational and beneficial.*

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#### Breaking News

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## EBB Breaking News

- **New Life Carrier For Our Members** - RMD is pleased to announce Securian/Minnesota Life Ins. Co., as the new Life insurance carrier effective July 1, 2015. All current coverages shall remain the same through December 31, 2015. Look for important information during the Fall Open Enrollment for the opportunity to make any changes to your current life insurance coverage(s).
- **Finding The Necessary Forms** – Needing to make a change to your dependents under your life insurance coverage due to a qualifying event? Enrollment tools & forms can be found at:

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

#### IMPORTANT LINKS:

### *Yes Folks, it IS Free!...*

For all important health benefit information and health benefit links, please visit the SoNM Benefits website at:

- **New Employee Assistance Program (EAP)** – On July 1, 2015, The Solutions Group (a division of Presbyterian Healthcare Services) began providing **FREE** EAP services to SoNM and LPB employees and their family members! The Risk Management Division has been working on improving the EAP program offered to its members and are happy to announce the new and enhanced program.

The Solutions Group provides a dedicated toll-free number that is available starting at 7:30 am (enrollment in any health program is not required). This agreement provides the following:

- Up to six (6) **FREE**, confidential counseling sessions per incident
- Access for all employees, eligible dependents and family members living in same household
- Access 24/7/365
- Critical Incident Stress Debriefing (CISD)
- Supervisor consultation and referral support
- Employee Training and Education
- Dedicated toll-free State of New Mexico access (1-855-231-7737)
- Website: [www.solutionsbiz.com](http://www.solutionsbiz.com) password: SONMEAP
- Local Albuquerque EAP office located at: 1240 Pennsylvania NE, Ste. C, 87110, Toll-free 1.866.254.3555 or Local 505.254.3655

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

## Where To Find The Best Information

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

### \*REMINDER\*

Remember to contact **Erisa**, 1.855.618.1800 or [sonm@easitpa.com](mailto:sonm@easitpa.com) when you experience any changes to your current status, such as:

Birth, adoption, legal guardianship, marriage, cessation of domestic partnership, divorce, dependent turns 26, change in job status, gain of other coverage, death of employee or dependent.



*"The groundwork of all happiness is good health."*

*–Leigh Hunt*

After you enroll in a health plan, please visit the State's benefits website so you know what is covered in your plan and what your portion of the costs for services will be. You can also find all information pertaining to Benefits offered by the SoNM, the Benefits Administrative Guide, as well as more information on the following articles at this website located at:

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

**Patient Cost:** Healthcare costs are shared costs – you pay some of the expense, but so does your insurance company as well as your employer. Your portion could include:

**Premiums.** Premiums are the payments you or your employer make bi-weekly to participate in a plan. Think of premiums like a subscription to a magazine. If you don't

pay your premiums, your insurance "subscription" is cancelled.

**Deductibles.** Deductibles are what you pay for healthcare services *before* your insurance plan starts to pay for services. For example, if your deductible is \$970 (HMO-Family coverage), a year, you need to pay that amount – for lab tests and procedures and other care – before insurance starts paying. Premiums and copays do not count toward your deductible.

**Copays.** Copays (copayments) are a fixed amount you pay for a specific visit or service. Your copay is usually a very small amount compared to the total cost of that office visit.

**Coinsurance.** Coinsurance is the percentage that you pay for a covered service, after the deductible has been met. Let's say a CT scan is covered with a 20%

coinsurance. If the scan costs \$1,000, you will pay only \$200 for the scan as long as your deductible has been met. (If your deductible has not been met, you will pay your remaining deductible amount, then the 20% of any costs exceeding your deductible.)

**Out-of-Pocket Limit.** This is the most you will pay for healthcare services during a policy period (usually one year) before your health plan pays 100% for covered benefits. The limit does not apply to the amount spent on premiums.

**3% Medical Premium Increase**  
As announced last fall, the 3% premium increase on medical coverage was effective July 1, 2015. State Employees will see this increase on the paycheck of July 10, 2015.

## Wellness Checkups Indicate Health Improvement

Governor Martinez's Wellness Checkups are now in their 2<sup>nd</sup> year and have been quite successful. More than 10,000 SoNM/LPB covered employees and their spouse/partners have taken advantage of these free onsite preventative screenings.

Results show significant improvements, especially with pre-diabetes. In 2014, 22.6% of those tested were diagnosed with pre-diabetes. There are no symptoms with pre-diabetes, so the disease goes unchecked, which may result into chronic diabetes. Once

one has it, they must manage it for the rest of their life.

In 2015, the same individuals were tested and the number dropped to 15.9%.

"Improvements are clearly being made," said AJ Forte, Director, Risk Management. "Unfortunately too many prefer not to know, and their health may continue to deteriorate without their awareness. But today we want to celebrate those who are taking control," said Forte.

Other areas of improvement are: Metabolic Syndrome, Low HDL, High LDL and cancer screenings. Over 12 months,

our members learned: 122 have diabetes, 1661 have pre-diabetes, 586 have hypertension, and 2982 have high cholesterol.

"The good news is that we were able to identify serious issues early enough that they could be changed with lifestyle changes and/or needed medications to improve their health and minimize long-term problems," said Forte. Checkups are currently being held statewide. To schedule your FREE and confidential checkup please visit:

[www.timeconfirm.com/SoNM-WOW](http://www.timeconfirm.com/SoNM-WOW)