

## Attachment for All-Employee Email Blast **Fall 2014 Open/Switch Benefits Enrollment For New Calendar Plan Year 2015**

Are there any changes or adjustments you need to make to your existing medical/health coverage? Well now is the time! The informational meetings/webinars for the Fall 2014 Open/Switch Enrollment for the calendar plan year 2015 begin October 2, 2014 and will run through October 29, 2014 (Please see schedule below). Actual benefit enrollment is November 10-26, 2014 (Local Public Bodies [LPB's] enroll during the month of October). This **is not** a mandatory event; **however**, if you are needing to add/drop someone from your coverage (Medical/Pharmacy, Dental or Vision plan), switch medical plans, add/drop Disability, or enroll in Flexible Spending Account (FSA), you will need to do so during this Fall Open/Switch Enrollment. In addition, if you have NM Health Investment Plan (NMHIP) you will need to choose a different medical plan since NMHIP will *no longer be available* starting 1/1/15. Employees who had Lovelace HMO are now in BCBSNM HMO. This coverage will continue starting 1/1/15 unless you go online during enrollment and choose another medical plan.

Making changes is easy. For State employees, simply go online at [www.mybenefitsnm.com](http://www.mybenefitsnm.com) between November 10-26, 2014 and select the appropriate link. Local Public Body (LPB) employees must submit change forms to their HR Representatives on or before October 31, 2014 (NMSU employees must submit change forms in their system on or before October 27, 2014). If you are a State employee adding new dependents, you must fax documentation (marriage certificate, domestic partner affidavit and/or children's birth certificates) to Erisa at (505)244-6009 on the same day as you enroll. LPB employees: please see your HR Reps for directions. Erisa, our 3<sup>rd</sup> Party Administrator, will help with any benefit questions. Erisa can be reached at (505)244-6000 between 8:00am-5:00pm Mon-Fri.

Risk Management's Employee Benefits Bureau is also offering live ONLINE Informational Webinars for your convenience as many cannot attend the live presentations. To access, simply go to [www.mybenefitsnm.com](http://www.mybenefitsnm.com) for details. (Please see schedule below).

The Employee Benefits Bureau is happy to share some *positive changes and improvements* in the State's Group Benefits Plan which will be effective January 1, 2015:

- If an employee is covering children but not spouse/domestic partner, there is a new premium rate group called "Employee Plus Child/Children", which is less expensive than the "Family" group (the new premium rate sheet can be found at [www.mybenefitsnm.com](http://www.mybenefitsnm.com))
- For both Presbyterian and BCBSNM's HMO plan: the deductibles have been ***decreased*** to \$325 for employee only, \$650 for employee+spouse, and \$975 for family
- For BCBSNM's PPO plan (Preferred Provider): the deductibles have been ***decreased*** to \$500 for employee only, \$1,000 for employee+spouse, and \$1,500 for family
- With an Autism diagnosis, the State Plan now covers Applied Behavioral Analysis therapy
- Medical and pharmacy Out-Of-Pocket (OOP) costs will now be ***combined*** to more quickly reach the same maximum medical OOP amount as last year

- There is no longer a \$1,500 Specialty Drug OOP maximum – payments on Specialties will go toward the combined medical/pharmacy OOP maximum
- Specialty Drug co-pay has been ***decreased*** from \$150 to \$75 per prescription
- The State has a new Wellness Program offering *free* confidential Preventive Health Checkups at or near employee worksites to employees and their spouses/domestic partners who have medical coverage with the State’s Group Benefits Plan - employees can participate on work time. Participants will receive a \$25 VISA gift card upon completion just for participating. These Preventive Health Checkups will be available once a year. Current year Checkup locations and appointments are available through mid-November 2014 (see benefits website [www.mybenefitsnm.com](http://www.mybenefitsnm.com) for details)
- This year there will be only a 3% increase on medical premiums beginning July 1, 2015, which has significantly decreased from the 10% increase last year and 15% increase two years ago
- When dependents turn 26 years of age, they will be covered through the **end of month** in which they turn 26 as opposed to their coverage ending on their birthday

### **2014 Fall Open/Switch Enrollment Meeting Schedule**

10/02/14	Live Webinar	9:30-11:30 and 1:30-3:30	Join at <a href="http://www.mybenefitsnm.com">www.mybenefitsnm.com</a>
10/03/14	Santa Fe	8:30-10:30 and 1:30-3:30	Willie Ortiz Bldg (SPO)
10/08/14	Las Cruces	9:00-11:00 and 2:00-4:00	NMSU/Corbet Cntr <b>(NMSU Employees Only)</b>
10/14/14	Albuquerque	8:30-10:30 and 1:30-3:30	African American Performing Arts Cntr State Fair Grounds
10/15/14	Live Webinar	9:30-11:30 and 1:30-3:30	Join at <a href="http://www.mybenefitsnm.com">www.mybenefitsnm.com</a>
10/22/14	Santa Fe	8:30-10:30 and 1:30-3:30	Apodaca Hall (Old PERA Bldg, across from Roundhouse)
10/29/14	Albuquerque	8:30-10:30 and 1:30-3:30	African American Performing Arts Cntr State Fair Grounds