# **CONTACT NUMBERS** FOR MORE INFORMAITON

ERISA www.mybenefitsnm.com 1-855-618-1800

THE SOLUTIONS GROUP 1-855-231-7737 Employee Assistance Program (EAP) www.solutionsbiz.com

MINNESOTA LIFE 1-855-750-2051 LifeBenefits.com/plandesign/SONM

COMPUSYS/ERISA Flexible Spending

1-800-933-7472

www.nmflex.com

www.bcbsnm.com

COMPUSYS/ERISA Disability nmdisab@cserisa.com-email

1-800-933-7472

BLUE CROSS/BLUE SHIELD

1-877-944-2583

PRESBYTERIAN www.phs.org

EXPRESS SCRIPTS www.express-scripts.com

DELTA DENTAL www.deltadentalnm.com

DAVIS VISION www.davisvision.com 1-888-275-7737

1-800-743-1720

1-877-395-9420

1-800-999-5431



www.mybenefitsnm.com

# Employee **Benefits**

**General Services Department Risk Management Division** 



WHAT YOU NEED TO **KNOW ABOUT YOUR BENEFITS** 

### **Employee Benefits**

The State of New Mexico/Risk Management Division, offers a competitive and valuable benefit package. This brochure gives you a brief summary of what is considered a qualifying event, when it is necessary to submit an enrollment form to Erisa when you have a qualifying event. This brochure will assist you in identifying any changes that may occur once you have started your employment.

#### PREMIUM ONLY PLAN (POP)

POP is a State of New Mexico Premium Only Plan. This is a pre-tax conversion plan that allows state employees/LPB's to have their medical, dental, and vision insurance premiums deducted from their pay before taxes are calculated and deducted. The result is an increased net take home pay. All employees will be enrolled unless a POP waiver is filled out and submitted to Erisa at the time of hire or beginning of each calendar year. This waiver form will have to be completed each year you wish to NOT participate in POP.

#### NEWLY HIRED EMPLOYEES

New hire employees are required to complete an online enrollment form regardless if you are participating in the NM State Benefits Plan. <u>New hires have 31 days to complete the</u> <u>enrollment form.</u> Proof of dependency needs to be faxed to Erisa for each dependent covered. Failure to submit an enrollment form will result in denial of coverage until the next open enrollment or qualifying event.

#### QUALIFYING EVENTS

An employee may elect changes to their benefits if they experience any of the following life events: Birth, Adoption, Legal Guardianship, Marriage, Cessation of Domestic Partnership, Divorce, Dependent turning 26 years old, Change in job status (reduction of hours, Part time to full time (vice versa) or termination), Gain of other coverage, or Death of Dependent. <u>Employees will have only 31</u> days from life event to complete an online enrollment form to request any changes.

## FAMILY MEDICAL LEAVE ACT (FMLA)/Leave without Pay (LWOP)

Please see your Human Resource staff members to apply for FMLA. If you are on FML/ LWOP, your insurance coverage will continue only if you continue to make your portion of premium payments. Failure to make insurance payments will result in a loss of coverage. Premiums are due 30 days from the end of the pay period in which they occur. If a loss of coverage has occurred, you will have 31 days from the date you return to work to re-apply for insurance when on FML only. If you have exhausted your FML and are on a LWOP status, you are responsible for full premium (employer/employee portion). If you default on your payments benefits will be terminated and eligibility to re-enroll will be at the next open enrollment period.

#### **DISABILITY BENEFIT**

Disability is an employee paid benefit. You must have paid 12 consecutive months of premium prior to qualifying for short term disability benefits. Short term disability will pay 60% of your current salary while on disability. Employees are responsible for submitting premium payment while on short term disability.

#### Flexible Spending Accounts (FSA)

"Flex NM" is a way to pay dependent day care and out-of-pocket medical expenses on a before tax basis. FSA also has transportation benefit for commuting employees. Please check the website for more information.

#### **EMPLOYEE ASSISTANCE PROGRAM (EAP)**

The Employee Assistance Program is available for any NM State Employee, their family members living in the same household, and eligible dependents. The Solutions Group offers Six (6) free, confidential counseling sessions per occurrence. Benefit offers 24/7/365 access. Number located on back of this flyer.

#### **ERISA**

Erisa is the NM State third party administrator. Erisa will answer any questions you have regarding your Health Benefits, FSA, COBRA, and Disability. Please call them today at 1-855-618-1800 or visit the website at www.mybenefitsnm.com.

#### **ENROLLMENT PROCESS**

Enrollment forms are located on the website <u>www.mybenefitsnm.com</u>. Employees are required to submit an enrollment form within 31 days of hire (regardless if you are participating) or qualifying event. For questions please contact Erisa.

Erisa Administrative Services, Inc. Phone (855) 618-1800 Fax (505) 244-6009 Web site address

www.mybenefitsnm.com

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