

Los Alamos Public Schools BENEFITS

| | |
|---|--------------|
| Certified Staff: Leslie Gallegos | 505-663-2262 |
| Classified Staff: Cindy Herrera | 505-663-2219 |
| Transportation: Ramiro “Trey” Pereyra | 505-663-2245 |
| General Benefit Questions: Jazmin Vigil | 505-663-2220 |

Benefits Overview

New Mexico Educational Retirement Board (NMERB)

New Mexico Retiree Health Care Authority (NMRHCA)

New Mexico Public School Insurance Authority (NMPSIA)

- ▶ Medical
- ▶ Dental
- ▶ Vision
- ▶ Life Insurance
- ▶ Long Term Disability



New Mexico Educational Retirement Board (NMERB)

Defined Benefit Program

Mandatory deductions while employed

- ▶ 10.7% Employees with full-time equivalent salaries over \$24k
- ▶ 7.9% Employees with full-time equivalent salaries of \$24k or less
- ▶ Effective 7/1/19 employer contributions increased by .25%. Employer now contributes 14.15%

Website: www.nmerb.org Phone: (505)827-8030



NM Retiree Health Care Authority (NMRHCA)

Offers Medical, Dental, Vision & Life Insurance.

Retiree Premiums are based on years of service.

Mandatory deductions while employed

- ▶ 1.0% Employee Contribution
- ▶ 2.0% Employer Contribution

Return to work Retirees

- ▶ Benefit eligible RTW Retirees need to enroll in NMPSIA offered benefits
- ▶ Should contact NMRHCA for Guidance

Website: nmrhca.state.nm.us Phone: 1-800-233-2576



New Mexico Public Schools Insurance Authority

Medical

- ▶ Blue Cross Blue Shield (High, Low & EPO Option)
- ▶ Presbyterian (High or Low Option)

Dental

- ▶ United Concordia (High or Low Option)

Vision

- ▶ Davis Vision

Effective July 1, 2019 - \$25k Basic Life Policy through Standard

Voluntary Additional Life & Dependent Life

Long Term Disability



Get to Know Your Benefits

Always ask if your provider is a **Contracted** provider.

Utilize your annual exams

Both Presbyterian and Blue Cross Blue Shield offer virtual visits at no cost to you.

Be aware of Freestanding ER's

Vision - Ask for the Davis Vision line for frames and contacts

- ▶ All benefits offer perks and discounts for wellness
- ▶ Know your networks
 - ▶ BCBS offers Global Care and National care (Excluding EPO)
 - ▶ Presbyterian offers national coverage through the Multiplan network
 - ▶ Blue Cross Blue Shield EPO plan is an exclusive and limited network



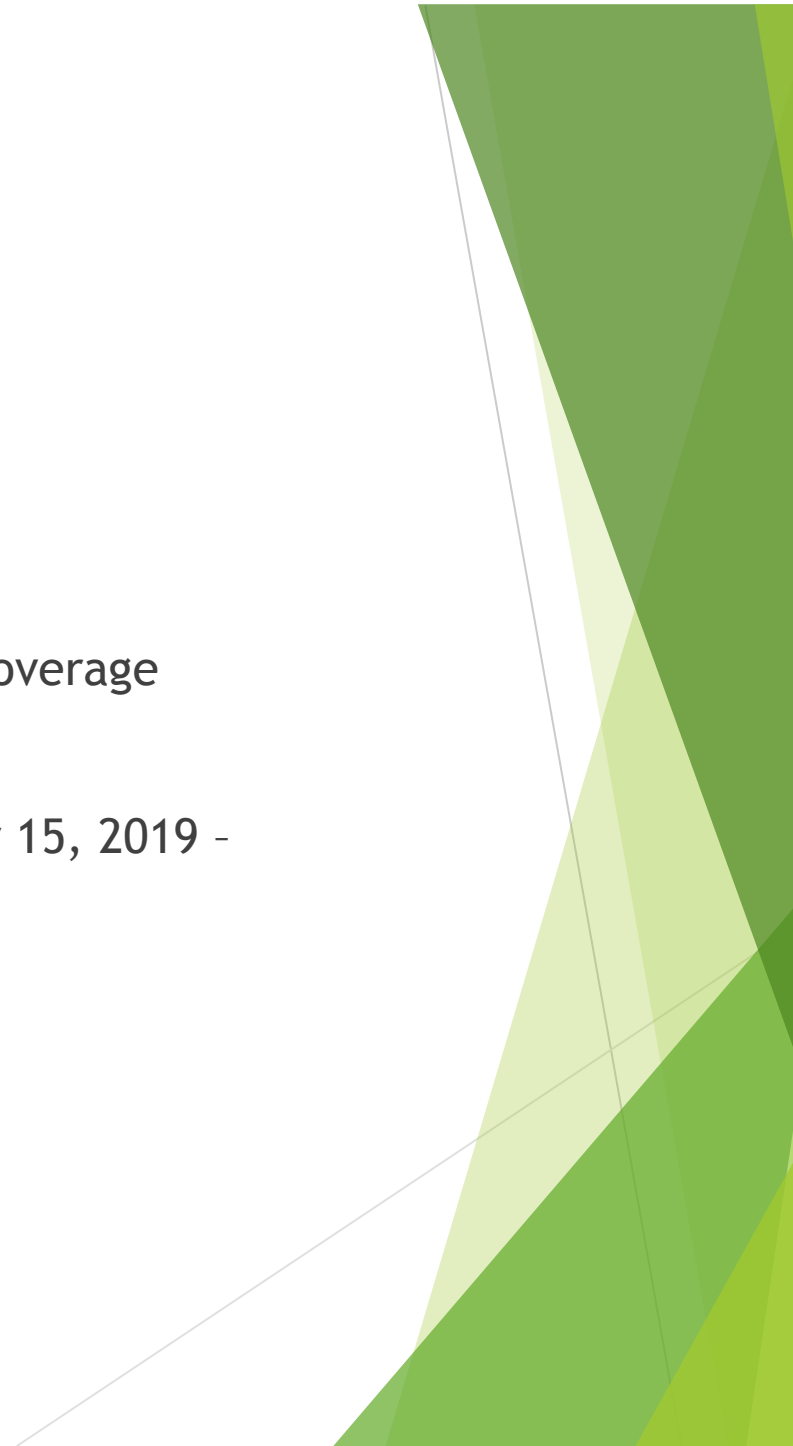
Signing Up

To sign up for benefits please see your HR

31 Days from a qualifying event to sign up, drop or change coverage

Open Enrollment is taking place October 1, 2019 - November 15, 2019 -
Coverage will become effective January 1, 2020.

Premium amounts are increasing October 1, 2019.



24 Pay Premium Deductions

Premiums are paid one month in advance

24 Pay Periods: 1/2 monthly amount withheld on each

Please check your pay stubs

| | | CONTRIBUTIONS EFFECTIVE OCTOBER 1, 2019 | Less than \$15,000 | \$15,000 - \$19,999 | \$20,000 - \$24,999 | \$25,000 and Over |
|-------------------------|--|--|--------------------|---------------------|---------------------|-------------------|
| | | <i>MONTHLY COST SHARING based on salary and EMPLOYER</i> | 25%/75% | 30%/70% | 35%/65% | 40%/60% |
| | | <i>MINIMUM CONTRIBUTION REQUIREMENTS set for in NM State Statute</i> | | | | |
| MEDICAL | Single (employee deduction) | \$180.60 | \$216.72 | \$252.84 | \$288.96 | |
| BCBS | Single (district/employer contribution) | \$541.80 | \$505.68 | \$469.56 | \$433.44 | |
| High Option | Two-Party (employee deduction) | \$343.46 | \$412.16 | \$480.86 | \$549.54 | |
| | Two-Party (district/employer contribution) | \$1,030.42 | \$961.72 | \$893.02 | \$824.34 | |
| | Family (employee deduction) | \$458.74 | \$550.48 | \$642.24 | \$733.98 | |
| | Family (district/employer contribution) | \$1,376.22 | \$1,284.48 | \$1,192.72 | \$1,100.98 | |
| BCBS | Single (employee deduction) | \$136.62 | \$163.94 | \$191.26 | \$218.58 | |
| Low Option | Single (district/employer contribution) | \$409.84 | \$382.52 | \$355.20 | \$327.88 | |
| | Two-Party (employee deduction) | \$259.82 | \$311.80 | \$363.76 | \$415.72 | |
| | Two-Party (district/employer contribution) | \$779.50 | \$727.52 | \$675.56 | \$623.60 | |
| | Family (employee deduction) | \$347.04 | \$416.46 | \$485.86 | \$555.28 | |
| | Family (district/employer contribution) | \$1,041.16 | \$971.74 | \$902.34 | \$832.92 | |
| BCBS | Single (employee deduction) | \$162.54 | \$195.04 | \$227.56 | \$260.06 | |
| EPO Option | Single (district/employer contribution) | \$487.62 | \$455.12 | \$422.60 | \$390.10 | |
| | Two-Party (employee deduction) | \$309.12 | \$370.94 | \$432.76 | \$494.58 | |
| | Two-Party (district/employer contribution) | \$927.34 | \$865.52 | \$803.70 | \$741.88 | |
| | Family (employee deduction) | \$412.86 | \$495.44 | \$578.00 | \$660.58 | |
| | Family (district/employer contribution) | \$1,238.60 | \$1,156.02 | \$1,073.46 | \$990.88 | |
| Presbyterian | Single (employee deduction) | \$146.04 | \$175.26 | \$204.46 | \$233.68 | |
| High Option | Single (district/employer contribution) | \$438.16 | \$408.94 | \$379.74 | \$350.52 | |
| | Two-Party (employee deduction) | \$306.68 | \$368.00 | \$429.34 | \$490.68 | |
| | Two-Party (district/employer contribution) | \$920.02 | \$858.70 | \$797.36 | \$736.02 | |
| | Family (employee deduction) | \$408.94 | \$490.72 | \$572.50 | \$654.30 | |
| | Family (district/employer contribution) | \$1,226.80 | \$1,145.02 | \$1,063.24 | \$981.44 | |
| Presbyterian | Single (employee deduction) | \$110.50 | \$132.58 | \$154.68 | \$176.78 | |
| Low Option | Single (district/employer contribution) | \$331.48 | \$309.40 | \$287.30 | \$265.20 | |
| | Two-Party (employee deduction) | \$232.00 | \$278.40 | \$324.80 | \$371.20 | |
| | Two-Party (district/employer contribution) | \$696.02 | \$649.62 | \$603.22 | \$556.82 | |
| | Family (employee deduction) | \$309.34 | \$371.22 | \$433.08 | \$494.96 | |
| | Family (district/employer contribution) | \$928.06 | \$866.18 | \$804.32 | \$742.44 | |
| DENTAL | Single (employee deduction) | \$7.16 | \$8.58 | \$10.00 | \$11.44 | |
| United Concordia | Single (district/employer contribution) | \$21.44 | \$20.02 | \$18.60 | \$17.16 | |
| High Option | Two-Party (employee deduction) | \$13.62 | \$16.34 | \$19.06 | \$21.78 | |
| | Two-Party (district/employer contribution) | \$40.82 | \$38.10 | \$35.38 | \$32.66 | |
| | Family (employee deduction) | \$21.38 | \$25.66 | \$29.94 | \$34.22 | |
| | Family (district/employer contribution) | \$64.16 | \$59.88 | \$55.60 | \$51.32 | |
| United Concordia | Single (employee deduction) | \$3.58 | \$4.30 | \$5.00 | \$5.74 | |
| Low Option | Single (district/employer contribution) | \$10.74 | \$10.02 | \$9.32 | \$8.58 | |
| | Two-Party (employee deduction) | \$6.82 | \$8.18 | \$9.54 | \$10.90 | |
| | Two-Party (district/employer contribution) | \$20.44 | \$19.08 | \$17.72 | \$16.36 | |
| | Family (employee deduction) | \$10.70 | \$12.82 | \$14.98 | \$17.12 | |
| | Family (district/employer contribution) | \$32.08 | \$29.96 | \$27.80 | \$25.66 | |
| VISION | Single (employee deduction) | \$1.58 | \$1.88 | \$2.20 | \$2.50 | |
| Davis Vision | Single (district/employer contribution) | \$4.68 | \$4.38 | \$4.06 | \$3.76 | |
| | Two-Party (employee deduction) | \$2.64 | \$3.14 | \$3.68 | \$4.18 | |
| | Two-Party (district/employer contribution) | \$7.84 | \$7.34 | \$6.80 | \$6.30 | |
| | Family (employee deduction) | \$3.54 | \$4.24 | \$4.94 | \$5.66 | |
| | Family (district/employer contribution) | \$10.60 | \$9.90 | \$9.20 | \$8.48 | |

(5.9% increase on High and EPO medical plan options;
3.1% increase on Low medical plan options;
5.0% increase on dental plan options)

Date prepared: 02.11.2019

16 Pay Premium Deductions

Premiums are paid one month in advance

16 Pay Periods: $\frac{3}{4}$ monthly amount with held on each check

Please check your pay stubs

| 16 Pay - Employee per Paycheck Deductions | | | | | |
|---|-----------|-----------|---------------|---------------|-----------|
| Medical | | | | | |
| | | < \$15k | \$15k-\$19.9k | \$20k-\$24.9k | \$25k< |
| BCBS High | Single | \$ 135.45 | \$ 216.72 | \$ 189.63 | \$ 216.72 |
| | Two-Party | \$ 257.60 | \$ 309.12 | \$ 360.64 | \$ 412.16 |
| | Family | \$ 344.06 | \$ 412.86 | \$ 481.68 | \$ 550.48 |
| BCBS Low | Single | \$ 102.46 | \$ 122.96 | \$ 143.44 | \$ 163.94 |
| | Two-Party | \$ 194.86 | \$ 233.85 | \$ 272.82 | \$ 311.79 |
| | Family | \$ 260.28 | \$ 312.34 | \$ 364.40 | \$ 416.46 |
| BCBS EPO | Single | \$ 121.91 | \$ 146.28 | \$ 170.67 | \$ 195.04 |
| | Two-Party | \$ 231.84 | \$ 278.21 | \$ 324.57 | \$ 370.94 |
| | Family | \$ 309.64 | \$ 371.58 | \$ 433.50 | \$ 495.44 |
| Presbyterian High | Single | \$ 109.53 | \$ 131.45 | \$ 153.35 | \$ 175.26 |
| | Two-Party | \$ 230.01 | \$ 276.00 | \$ 322.01 | \$ 368.01 |
| | Family | \$ 306.71 | \$ 368.04 | \$ 429.38 | \$ 490.73 |
| Presbyterian Low | Single | \$ 82.88 | \$ 99.44 | \$ 116.01 | \$ 132.59 |
| | Two-Party | \$ 174.00 | \$ 208.80 | \$ 243.60 | \$ 278.40 |
| | Family | \$ 232.01 | \$ 278.42 | \$ 324.81 | \$ 371.22 |
| Dental | | | | | |
| | | < \$15k | \$15K-\$19.9K | \$20k-\$24.9k | \$25k< |
| United Concordia High | Single | \$ 5.37 | \$ 6.44 | \$ 7.50 | \$ 8.58 |
| | Two-Party | \$ 10.22 | \$ 12.26 | \$ 14.30 | \$ 16.34 |
| | Family | \$ 16.04 | \$ 19.25 | \$ 22.46 | \$ 25.67 |
| United Concordia Low | Single | \$ 2.69 | \$ 3.23 | \$ 3.75 | \$ 4.31 |
| | Two-Party | \$ 5.12 | \$ 6.14 | \$ 7.16 | \$ 8.18 |
| | Family | \$ 8.03 | \$ 9.62 | \$ 11.24 | \$ 12.84 |
| Vision | | | | | |
| | | < \$15k | \$15K-\$19.9K | \$20k-\$24.9k | \$25k< |
| Davis Vision | Single | \$ 1.19 | \$ 1.41 | \$ 1.65 | \$ 1.88 |
| | Two-Party | \$ 1.98 | \$ 2.36 | \$ 2.76 | \$ 3.14 |
| | Family | \$ 2.66 | \$ 3.18 | \$ 3.71 | \$ 4.25 |

Important Contact Information

▶ Blue Cross Blue Shield of NM

- ▶ Phone: 1-888-966-7742
- ▶ Website: www.bcbsnm.com

▶ Presbyterian

- ▶ Phone: 1-888-275-7737
- ▶ Website: www.phs.org

▶ Express Scripts

- ▶ Phone: 1-800-498-4904
- ▶ Website: www.express-scripts.com

▶ Davis Vision

- ▶ Phone: 1-800-999-5431 Client Code (7129)
- ▶ Website: www.davisvision.com/member

▶ United Concordia

- ▶ Phone: 1-888-898-0370
- ▶ Website: www.unitedconcordia.com

▶ PresRN Hotline

- ▶ 1-866-221-9679

▶ BCBS Nurse Hotline

- ▶ 1-800-973-6329

▶ New Mexico Public Schools Insurance Authority

- ▶ Phone: 1-800-548-3724
- ▶ Website: www.nmpsia.com

▶ Erisa Administrative Services Eligibility/Enrollment

- ▶ 1-800-233-3164

Questions

