

April 2009

All State of New Mexico Employees and To: Employees of Participating Local Public Bodies

From: General Services Department **Risk Management Division** Employee Benefits Bureau

General Services Department, Risk Management Division, Employee Benefits Bureau is pleased to present the State of New Mexico Benefit Changes Pamphlet for the benefit period July 1, 2009 through June 30, 2010.

The past fiscal year has been one of economic change for the State of New Mexico and for our country. General Services Department, Risk Management Division, Employee Benefits Bureau worked hard to keep all medical, dental and prescription coverages including preventive for adult and child health care.

All the medical plans have wellness programs for you and your family to assist you in making life changes to better health. .Along with programs for more chronic diseases such as asthma, high blood pressure, diabetes, heart health and the 24/7 nurse hotline to support your health care.

This pamphlet is a valuable resource guide for this upcoming fiscal year 2010 for all members. In addition, this pamphlet contains all the carriers' toll free customer service phone numbers and websites.

For additional information, please contact the carrier directly, your Human Resource Office or Group Representative, or you may call Risk Management Division toll free at 1-877-301-8041 for assistance. Or, you can visit the General Services Department, Risk Management Division, Benefits Bureau website located at www.generalservices.state.nm.us/rmd/. This website provides you with the current offering of benefits by carrier for State of New Mexico employees and employees of participating Local Public Bodies.

The success of our benefit plans depends on us, as employees, understanding the options available to us. Carefully read the enclosed information and remember the choices we make are for us and for our families.

A big "Thank You" to our benefit partners who contributed to this pamphlet!

(The information provided in this pamphlet is only a brief summary of the benefits available. A complete description regarding the terms of coverage and exclusions and limitations will be provided in you insurance certificate or plan document.)

State of New Mexico

General Services Department **RISK MANAGEMENT DIVISION**

PO Box 6850 Santa Fe, New Mexico 87502 1-877-301-8041 www.generalservices.state.nm.us/rmd

front cover: model photos by istockphoto.com; floral and river photos by Patrick Massengale



www.generalservices.state.nm.us/rmd GENERAL SERVICES DEPARTMENT





State of New Mexico 2009

Open/Switch **Enrollment** Pamphlet

Risk Management Division





1. What is "Open/Switch Enrollment"?

Open Enrollment allows employees to enroll into a benefit plan they may not have already. Currently, it is Open Enrollment for: Premium only plan (POP) and ARAG legal.

Switch Enrollment gives employees the opportunity to switch their current medical plan to one of the other medical plans that the State of New Mexico offers. Please note, in order to take advantage of the Switch Enrollment option, the employee must already be participating in one of the State's medical plans.

2. How to Enroll

a. Review Open/Switch Enrollment Pamphlet

- b. Attend Open/Switch Enrollment meetings
- c. Please complete an enrollment form and turn it into your HR representative by May 25, 2009

3. Important dates for 2009

- a. Open/Switch Enrollment April 12, 2009 May 24 2009
- b. Enrollment forms are due no later than May 25th 2009
- c. Open/Switch changes will be effective July 1,2009

CARRIER INFORMATION:

Presbyterian 1-888-275-7737 | www.phs.org

Blue Cross and Blue Shield 1-877-994-2583 | www.bcbsnm.com

United Healthcare 1-800-842-0241 | www.myuhc.com/groups/nmex

Lovelace 1-877-232-1988 | www.lovelacehealthplan.com

Express Scripts 1-877-849-5530 | www.express-scripts.com

Delta Dental 1-877-395-9420 | www.deltadentalnm.com

Vision Service Plan 1-800-877-7195 | www.vsp.com

ARAG Legal 1-800-247-4184 | www.members.ARAGgroup.com/NM

ASI Flex New Mexico 1-800-659-3035 | www.asiflex.com

Standard Life Insurance 1-888-609-9763 | www.standard.com/mybenefits/newmexico_rmd/

Globe Life Insurance 1-866-298-9115 | www.esdglobe.com

Allstate Workplace Division 1-866-572-2895 | www.roadrunnerins.com

Liberty Mutual 1-800-524-9400 | www.libertymutual.com

Disability (Risk Management) 1-877-301-8041 | www.generalservices.state.nm.us/rmd/

Employee Benefits Bureau 1-877-301-8041 | www.generalservices.state.nm.us/rmd/

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Chiropractic, Accupuncture, Massage Therap\$30.00 (up to \$1500 combined per contract year)\$30.00 (up to \$1500 combined per contract year)\$30.00 (up to \$1500 per contract y	Mental Health Out Patient	\$30.00	\$30.00	\$30.00	40%	\$30.00	40%
Napraphilo Services\$30.00 (up to \$1500 per contract year)\$30.00 (up to \$1500 per contract year)\$30.00 (up to \$1500 per contract year)\$30.00 (up to \$1500 per contract year)\$40%Durable Medical Equipment20%20%20%25%40% (maximum \$1000 plan year)25%40% (maximum \$1000 plan year)Chemotherapy and Radiation TherapyNo Copay in Physicians OfficeNo Copay in Physicians Office\$30.00 Physician, no copay for nursing services\$30.00 Physician, no copay for nursing services\$30.0040%\$30.0040%Hearing Aids15%15%15%15%15%15%15%15%Physical, Occupational, and Speech Therapy\$30.00\$30.00\$30.00\$30.0040%\$30.0040%HospiceNo CopayNo CopayNo CopayNo Copay40%\$30.0040%HospiceNo CopayNo CopayNo Copay40%\$30.0040%Surgical Services InpatientPart of Hospital AdmissionPart of Hospital Admission40%40%40%Surgical Services Outpatient10%10%10%10%40%40%40%Surgical Services Specialist\$30.00\$30.00\$30.0040%40%40%40%Surgical Services Specialist\$30.00\$30.00\$30.00\$30.0	Mental Health In Patient	\$400.00	\$400.00	\$400.00	40%	\$400.00	40%
Durable Medical Equipment20%20%25%40% (maximum \$1000 plan yeal)Chemotherapy and Radiation TherapyNo Copay in Physicians OfficeNo Copay in Physicians Office\$30.0040%\$30.0040%40%Home HealthCare\$30.00 Physician, no copay for nursing services\$30.00 Physician, no copay for nursing services\$30.0040%\$30.0040%40%Hearing Aids15%15%15%15%15%15%15%15%15%Physical, Occupational, and Speech Therapy\$30.00\$30.00\$30.0040%\$30.0040%40%HospiceNo CopayNo CopayNo CopayNo CopayNo Copay40%40%40%Surgical Services DutpatientPart of Hospital AdmissionPart of Hospital Admission40%40%10%40%Surgical Services PCP OfficePCP CopayPCP CopayPCP Copay40%40%90040%Surgical Services Specialist\$30.00\$30.00\$30.0040%40%40%40%Surgical Services Specialist500.0010%10%40%40%40%40%Surgical Services Specialist\$30.00\$30.00\$30.0040%40%40%40%40%Surgical Services Specialist\$30.00\$30.00\$30.0040%40%40%40%40%Surgical Services Specialist\$30.00\$30.00\$30.00\$30.0040%40%40%40%Surgical Services Specialist	Chiropractic, Accupuncture, Massage Therapy	\$30.00 (up to \$1500 combined per contract year)	\$30.00 (up to \$1500 combined per contract year)	\$30.00 (up to \$1500 combined per contract year)	40%	\$30.00 (up to \$1500 combined per contract year)	40%
Chemotherapy and Radiation TherapyNo Copa in Physicians Office\$30.00 Physicians Office\$30	Naprapathic Services	\$30.00 (up to \$1500 per contract year)	\$30.00 (up to \$1500 per contract year)	\$30.00 (up to \$1500 per contract year)	40%	\$30.00 (up to \$1500 per contract year)	40%
Home HealthCare\$30.00 Physician, no copay for nursing services\$30.00 Physician, no copay for nursing service	Durable Medical Equipment	20%	20%	25%	40% (maximum \$1000 plan year)	25%	40% (maximum \$1000 plan year)
Hearing Aids15%15%15%15%15%15%Physical, Occupational, and Speech Therapy\$30.00\$30.00\$30.00\$30.00\$30.00\$40%\$30.00\$40%HospiceNo CopayNo CopayNo CopayNo Copay40%No Copay40%\$40%Surgical Services NupatientPart of Hospital AdmissionPart of Hospital AdmissionPart of Hospital Admission40%9x of Hospital Admission40%Surgical Services Outpatient10%10%10%10%40%9x of Hospital Admission40%Surgical Services PCP OfficePCP CopayPCP CopayPCP Copay40%9x of Hospital Admission40%Surgical Services Specialist\$30.00\$30.00\$30.00\$30.00\$30.00\$40%\$30.00\$40%	Chemotherapy and Radiation Therapy	No Copay in Physicians Office	No Copay in Physicians Office	\$30.00	40%	\$30.00	40%
Privical Occupational Agneed Themap\$30.00\$30.00\$30.00\$40.00\$40.00\$40.00\$40.00\$40.00\$40.00\$40.00\$40.00\$40.00\$40.00\$40.00\$40.00\$40.00\$40.00\$40.00\$40.00\$40.00\$40.00\$40.00\$40.00\$40.00\$40.00\$40.00\$40.00\$40.00\$40.00\$40.00\$40.00\$40.00\$40.00\$40.00\$40.00\$40.00\$40.00\$40.00\$40.00\$40.00\$40.00\$40.00\$40.00\$40.00\$40.00\$40.00\$40.00\$40.00\$40.00\$40.00\$40.00\$40.00\$40.00\$40.00\$40.00\$40.00\$40.00\$40.00\$40.00\$40.00\$40.00\$40.00\$40.00\$40.00\$40.00\$40.00\$40.00\$40.00\$40.00\$40.00\$40.00\$40.00\$40.00\$40.00\$40.00\$40.00\$40.00\$40.00\$40.00\$40.00\$40.00\$40.00\$40.00\$40.00\$40.00\$40.00\$40.00\$40.00\$40.00\$40.00\$40.00\$40.00\$40.00\$40.00\$40.00\$40.00\$40.00\$40.00\$40.00\$40.00\$40.00\$40.00\$40.00\$40.00\$40.00\$40.00\$40.00\$40.00\$40.00\$40.00\$40.00\$40.00\$40.00\$40.00\$40.00\$40.00\$40.00\$40.00\$40.00\$40.00\$40.00\$40.00\$40.00\$40.00\$40.00\$40.00\$40.00\$40.00\$40.00\$40.00\$40.00\$40.00\$40.00	Home HealthCare	\$30.00 Physician, no copay for nursing services	\$30.00 Physician, no copay for nursing services	\$30.00	40%	\$30.00	40%
HospiceNo CopayNo Copay		15%	15%	15%	15%	15%	15%
Surgical Services InpatientPart of Hospital AdmissionPart of Hospital AdmissionPart of Hospital AdmissionPart of Hospital AdmissionPart of Hospital Admission40%Surgical Services Outpatient10%10%10%10%40%40%40%Surgical Services PCP OfficePCP CopayPCP CopayPCP Copay40%90%40%40%Surgical Services Specialist\$30.00\$30.00\$30.00\$30.00\$30.00\$30.00\$30.00\$30.00\$30.00\$30.00\$30.00\$30.00\$30.00\$30.00\$30.00\$30.00\$30.00\$30.00\$30.00\$30.00\$30.00\$30.00\$30.00\$30.00\$30.00\$30.00\$30.00\$30.00\$30.00\$30.00\$30.00\$30.00\$30.00\$30.00\$30.00\$30.00\$30.00\$30.00\$30.00\$30.00\$30.00\$30.00\$30.00\$30.00\$30.00\$30.00\$30.00\$30.00\$30.00\$30.00\$30.00\$30.00\$30.00\$30.00\$30.00\$30.00\$30.00\$30.00\$30.00\$30.00\$30.00\$30.00\$30.00\$30.00\$30.00\$30.00\$30.00\$30.00\$30.00\$30.00\$30.00\$30.00\$30.00\$30.00\$30.00\$30.00\$30.00\$30.00\$30.00\$30.00\$30.00\$30.00\$30.00\$30.00\$30.00\$30.00\$30.00\$30.00\$30.00\$30.00\$30.00\$30.00\$30.00\$30.00\$30.00\$30.00\$30.00\$30.00\$30.00 <t< td=""><td>Physical, Occupational, and Speech Therapy</td><td>\$30.00</td><td>\$30.00</td><td>\$30.00</td><td>40%</td><td>\$30.00</td><td>40%</td></t<>	Physical, Occupational, and Speech Therapy	\$30.00	\$30.00	\$30.00	40%	\$30.00	40%
Surgical Services Outpatient10%10%40%10%40%Surgical Services PCP OfficePC PopayPC PopayPC Popay40%40%40%Surgical Services Specialist\$3.00\$3.00\$3.00\$3.00\$3.00\$3.00\$3.00\$3.00	Hospice	No Copay	No Copay	No Copay	40%	No Copay	40%
Surgical Services PCP OfficePCP CopayPCP Copay <td>Surgical Services Inpatient</td> <td>Part of Hospital Admission</td> <td>Part of Hospital Admission</td> <td>Part of Hospital Admission</td> <td>40%</td> <td>Part of Hospital Admission</td> <td>40%</td>	Surgical Services Inpatient	Part of Hospital Admission	Part of Hospital Admission	Part of Hospital Admission	40%	Part of Hospital Admission	40%
Surgical Services Specialist \$30.00 \$30.00 \$40% \$40%	Surgical Services Outpatient	10%	10%	10%	40%	10%	40%
	Surgical Services PCP Office	PCP Copay	PCP Copay	PCP Copay	40%	PCP Copay	40%
Transplants Copays based on Place of Service Copays based on Place	Surgical Services Specialist	\$30.00	\$30.00	\$30.00	40%	\$30.00	40%
	Transplants	Copays based on Place of Service	Copays based on Place of Service	Copays based on Place of Service	Copays based on Place of Service	Copays based on Place of Service	Copays based on Place of Service

		EXPRESS SCRIPTS					
			RETAIL				
		Minimum	Maximum				
Generic	20%	\$5.00	\$15.00	\$12.00			
Brand	30%	\$30.00	\$80.00	\$50.00			
Brand Non-Preferred	40%	\$55.00	\$100.00	\$100.00			
Specialty	Сорау	\$150.00					
	Calendar Maximum out of Pocket (MOP)	\$1,500.00					
	After	\$75.00					
		While in Albuquerque, you can take advantage of Express Scripts' walk-in prescription drop-off/pick-up and counseling service. The walk-in service allows you to conveniently drop off and					

pick up your prescriptions at mail order copays. (Standard processing time of three to five business days required.)