



April 2009

To: All State of New Mexico Employees and
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.

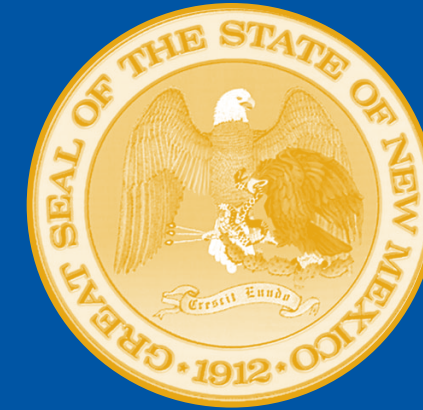
This pamphlet is a valuable resource guide for this upcoming fiscal year 2010 for all members. In addition, this pamphlet contains all the carriers' toll free customer service phone numbers and websites.

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.)



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



State of New Mexico

General Services Department
RISK MANAGEMENT DIVISION

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Santa Fe, New Mexico 87502

1-877-301-8041

www.generalservices.state.nm.us/rmd

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State of NM Risk Management Division

State of New Mexico 2009
**Open/Switch
Enrollment Pamphlet**
Risk Management Division

OPEN/SWITCH ENROLLMENT 2009



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

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

3. Important dates for 2009

- Open/Switch Enrollment April 12, 2009 – May 24 2009
- Enrollment forms are due no later than May 25th 2009
- 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/

BENEFITS	PRESBYTERIAN	LOVELACE	BLUE CROSS & BLUE SHIELD		UNITED HEALTHCARE	
			PREFERRED PROVIDER	NONPREFERRED PROVIDER	IN-NETWORK	OUT-OF NETWORK
Deductibles	\$150/\$300/\$450	\$150/\$300/\$450	\$300/\$600/\$900	\$1500/\$3000/\$4500	\$300/\$600/\$900	\$1500/\$3000/\$4500
Out of Pocket	\$3000/\$6000/\$9000	\$3000/\$6000/\$9000	\$3000/\$9000	\$6000/\$18000	\$3000/\$9000	\$6000/\$18000
Lifetime Maximum	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Primary Care Provider	\$15.00 (deductible waived)	\$15.00 (deductible waived)	\$20 (deductible waived)	Not Applicable	\$20 (deductible waived)	Not Applicable
Specialist Provider	\$30.00	\$30.00	\$30.00	40%	\$30	40%
Adult Preventive Services	\$0.00 (deductible waived)	\$0.00 (deductible waived)	\$0.00 (deductible waived)	40% (deductible waived)	\$0.00 (deductible waived)	40% (deductible waived)
Well Child Services	\$0.00 (deductible waived)	\$0.00 (deductible waived)	\$0.00 (deductible waived)	40% (deductible waived)	\$0.00 (deductible waived)	40% (deductible waived)
Laboratory	10%	10%	10%	40%	10%	40%
X- Ray	10%	10%	10%	40%	10%	40%
Inpatient Hospital	\$400.00 per admission	\$400.00 per admission	\$400.00 per admission	40%	\$400.00 per admission	40%
MRI/PET/CT Scans	10% up to maximum of \$200 per test	10% up to maximum of \$200 per test	10% up to maximum of \$200 per test	40%	10% up to maximum of \$200 per test	40%
Outpatient Surgery	10%	10%	10%	40%	10%	40%
Maternity Physician Services	\$15.00 Initial Visit Only	\$15.00 Initial Visit Only	\$20.00 Initial Visit Only	40%	\$20.00 Initial Visit Only	40%
Maternity Hospitalization	\$400.00	\$400.00	\$400.00	40%	\$400.00	40%
Routine Nursery Care for Newborns	No Copay	No Copay	No Copay	40%	No Copay	40%
Emergency Room Visit	\$175.00	\$175.00	\$175.00	\$175.00	\$175.00	\$175.00
Urgent Care Center	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00
Mental Health Out Patient	\$30.00	\$30.00	\$30.00	40%	\$30.00	40%
Mental Health In Patient	\$400.00	\$400.00	\$400.00	40%	\$400.00	40%
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%
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%
Durable Medical Equipment	20%	20%	25%	40% (maximum \$1000 plan year)	25%	40% (maximum \$1000 plan year)
Chemotherapy and Radiation Therapy	No Copay in Physicians Office	No Copay in Physicians Office	\$30.00	40%	\$30.00	40%
Home HealthCare	\$30.00 Physician, no copay for nursing services	\$30.00 Physician, no copay for nursing services	\$30.00	40%	\$30.00	40%
Hearing Aids	15%	15%	15%	15%	15%	15%
Physical, Occupational, and Speech Therapy	\$30.00	\$30.00	\$30.00	40%	\$30.00	40%
Hospice	No Copay	No Copay	No Copay	40%	No Copay	40%
Surgical Services Inpatient	Part of Hospital Admission	Part of Hospital Admission	Part of Hospital Admission	40%	Part of Hospital Admission	40%
Surgical Services Outpatient	10%	10%	10%	40%	10%	40%
Surgical Services PCP Office	PCP Copay	PCP Copay	PCP Copay	40%	PCP Copay	40%
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		HOME DELIVERY
		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	Copay	\$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.)