Los Alamos Public Schools

BENEFITS

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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](http://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: ½ monthly amount withheld on each

Please check your pay stubs

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<th>Premium Option</th>
<th>Single (employee deduction)</th>
<th>Deductions Unit</th>
<th>High Option</th>
<th>Single (district/employer contribution)</th>
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(5% 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: ¾ monthly amount with held on each check

Please check your pay stubs
Important Contact Information

- **Blue Cross Blue Shield of NM**
  - Phone: 1-888-966-7742
  - Website: [www.bcbsnm.com](http://www.bcbsnm.com)

- **Presbyterian**
  - Phone: 1-888-275-7737
  - Website: [www.phs.org](http://www.phs.org)

- **Express Scripts**
  - Phone: 1-800-498-4904
  - Website: [www.express-scripts.com](http://www.express-scripts.com)

- **Davis Vision**
  - Phone: 1-800-999-5431 Client Code (7129)
  - Website: [www.davisvision.com/member](http://www.davisvision.com/member)

- **United Concordia**
  - Phone: 1-888-898-0370
  - Website: [www.unitedconcordia.com](http://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](http://www.nmpsia.com)

- **Erisa Administrative Services**
  - Eligibility/Enrollment
  - 1-800-233-3164
Questions