



General Services Department/Risk Management Division

Employee Benefits Bureau Newsletter

For more information please visit: www.mybenefitsnm.com

Issue 5
April 2016



MONEY MATTERS

Based on feedback we receive from our members, financial worries seem to be a number-one stressor for most. This is concerning as financial stress is linked to many health issues such as depression, anxiety, anger and sleep problems. Although many of us worry about our finances, it's important to remember that allowing ourselves to become anxious only makes it harder to resolve the problem. However, by taking control you can solve both the issues as well as the stress they cause. There are things we all can do to help reduce our financial stress and The Solutions Group is here to help!

Just imagine if we could make decisions as if we didn't have to worry about the expense. This is not a situation that happens accidentally, it is process and *The Solutions Group* is ready to help. Our upcoming webinar training, *Money Matters*, will lead you through a number of exercises to help you with your money management. You can learn to take control of your finances and reduce your stress when you utilize a few basic techniques to track your money – both incoming and outgoing. *Money Matters* can help you learn these techniques.

Please note that this class covers basic financial information. However, this will get you started with some new habits that can improve your current money management. For more in-depth and personal assistance, The Solutions Group will help you connect with a professional financial advisor.

For full descriptions of each webinar and appropriate links, please go to www.mybenefitsnm.com, click on *The Solutions Group New Mexico Training Webinars* (dark green band). Here you will find our library of **Free** webinars, full descriptions of each webinar, as well as the appropriate links to view them.

UPCOMING FREE EAP WEBINAR TRAININGS:



Good Manager Skills
Thursday, April 21st
1:30p



The Interview Process
Wednesday, May 4th
3:00p



Money Matters
Wednesday, May 25th
3:00p

Please check our website often as we continue
To add to our webinar library as well as live
tapings (link provided)

Did you know you could **get FREE trainings**
specifically for your group?

Contact *The Solutions Group* to schedule your
training today at 1.855.231.7737

Inside this issue:

Page 1:

EAP Free Webinar
Trainings

SoNM Disability
Benefit

Page 2:

BlueCross BlueShield
Maternity Program

Dual Coverage

Flexible Spending
Accounts (FSA)

Page 3:

Det. Dentist

Chia - Superfood

April - Alcohol
Awareness

DISABILITY BENEFIT... Are You Covered?

As you may know, the State of New Mexico Benefit Plan offers Short-term and Long-term disability coverage. If you are unable to work due to a planned medical procedure, non-work related injury, illness, or even the birth of a new baby, and you have elected Disability coverage, *you are covered*. The disability benefit was designed to offset loss-of-pay and reduce the impact on your leave balances while you are unable to work. Short-term disability will pay 60% of your earnings for up to six months. Once short-term disability is exhausted, and you find that you are still unable to return to work, you can utilize long-term disability and receive 40% of your earnings for up to two years. To apply for disability benefits you will need:



- to have enrolled in Disability and have paid your premiums for at least 12 consecutive months
- have suffered a disabling, non-work related illness or injury, including planned medical procedure(s), which prevents you from working
- within 90 days of injury or illness, submit application via fax, with medical provider stating you are unable to work directly to Erisa at 505.244.6009
- leave balances DO NOT need to be exhausted before applying for your Disability benefit
- health benefit premiums must continue to be paid while on leave via payroll deductions or by self-pay

Please go to www.mybenefitsnm.com to learn more about the Disability benefit offered to you by the SoNM. There you will find the Disability Policy, Application for Disability, as well as other helpful information regarding all benefits offered through the SoNM's Benefit Plan.

Special Beginnings Through BlueCross BlueShield



Pregnancy is a time for celebration, but whether you are a new parent or an experienced one, Blue Cross of New Mexico has a wonderful program for its members. The Special Beginnings maternity program offers members support from the moment you find out your pregnant until six weeks after the birth of your baby. Both free and confidential, the Special Beginnings program offering anything from answered questions to managing high-risk conditions. At your request, they will also send you a free book on healthy pregnancies and your baby.

If you are a Blue Cross Blue Shield member, you or your spouse is pregnant and you want to take good care of yourself and your baby, go to http://www.bcbsnm.com/pdf/special_beginnings_flier_nm.pdf and join Special Beginnings today.



DO YOU HAVE DUAL COVERAGE?



What does it mean to have “dual coverage” and how exactly does that work? When an individual happens to be covered under two different dental plans, it does not mean you have “double coverage”, but it does mean that your out-of-pocket costs may be reduced. For example, you may have Delta Dental through the SoNM (primary), as well as coverage through a spouse’s employer (secondary) as well (even if the two coverages were both through Delta Dental).

Delta Dental will work with the other insurance company to coordinate your benefits. The general rule for which plan pays first (primary) and which pays afterwards (secondary) is, that plan that covers you as an enrollee is the primary plan and the plan which covers you as a dependent is the secondary plan.

How about your child’s coverage? In the case of dual coverage, generally the primary insurance company is determined by the “Birthday Rule”, which states that the primary health insurance plan is the one that belongs to the parent whose birthday comes up first in the calendar year.

For further clarification, call customer service at 877.395.9420 or 505.855.7111. For more information on your Delta Dental coverage, go to www.mybenefitsnm.com for the link to your carrier’s website.



NEWS FROM COMPUSYS

WHAT YOU NEED TO KNOW ABOUT FSA



The SoNM Flexible Spending Account (FSA) program allows employees to pay for eligible health care expenses on a pre-tax basis covering Health, Dependent Care, and Work-related Qualified Transportation expenses. Just as with all benefits, the employee must **enroll/re-enroll** in the FSA program during Open Enrollment each year.

FSA benefit is easy to use... by setting aside money in an FSA account at the beginning of the year, one’s taxable income may be reduced and the funds are pre-tax dollars, resulting in a tax savings for the employee.

Providers are paid either by submitting a claim or utilizing the issued debit card. FSA cards may be used for health care co-pays and prescriptions, which require no documentation. However, dental, vision and non-co-pay charges require submission of proper documentation.

For the current calendar year of coverage, with health care charges the member has up to 3/15/17 to submit a claim. With Dependent Care charges, members have up to 3/31/17.

With Dependent Care, member must file a claim in order to receive reimbursement and care giver must be deemed eligible. There must be funds in the account deposited from payroll deduction in order for reimbursement.

Please remember that the funds that are pledged to the FSA account must be used for charges in that covered calendar year as all unused funds become forfeit and are lost to the employee. For more information please go to [www.mybenefitsnm.com/Benefit Plan Information \(on gold bar\)/Flexible Spending Account \(on left of page\)](http://www.mybenefitsnm.com/Benefit Plan Information (on gold bar)/Flexible Spending Account (on left of page)).



DENTISTS = DISEASE DETECTIVES



Did you know your dentist is a disease detective? Did you know your mouth holds clues to what's going on in the rest of your body? Well it does!

You would be surprised at the list of ailments your dental practitioner can discover just by giving you a dental exam. They can not only detect cavities, but also illnesses such as dementia, heart problems, diabetes, osteoporosis, eating disorders, nighttime reflux and dry mouth. Your dentist searches for clues that may point to other serious health issues. Dentists can detect the signs and symptoms of more than 120 diseases by examining your mouth, head and neck. Plus, more than 90 percent of systemic diseases have oral manifestations. This means that if your dentist finds that something is wrong in your mouth, this may indicate that there may be something wrong somewhere else in your body.

By seeing your dentist, you're not just ensuring a healthy mouth, but a healthy body. Even more reason for you and your family to see your dentist regularly. To find more about what diseases might be detected in your body, go to www.mybenefitsnm.com and click on the **Delta Dental** link.

What's not to love about Chia?

Chia seeds may be tiny in size, but they pack a huge nutritional punch per gram per ounce, helping them earn the name Superfood. Just take a look at how much nourishment these tiny seeds deliver...

- 8X more Omega-3s than salmon
- 6X more Calcium than milk
- 3X more Iron than spinach
- 15X more Magnesium than broccoli
- 2X more Fiber than Bran Flakes
- 6X more Protein than kidney beans
- 4X more Phosphorus than whole milk
- & chia seeds offer a complete protein

Additionally, ounce per ounce, chia seeds provide more potassium than bananas, and more antioxidants than blueberries, which protect the body against damaging free radicals.

This Superfood also provides the body with vitamins A, B, E and D, boron, niacin, thiamine, zinc and more.

Chia absorbs up to 12 times its own weight, expanding in your stomach to help curb your appetite. So adding just an ounce or so of chia seeds to your diet can reduce caloric intake and help lower the energy density (or calories) of foods, as well as double the amount of fiber you receive.

A favorite way to use chia seeds is to add them to your morning smoothie. They're packed with energy and nutrition and are virtually tasteless.

Chia seeds may be small, but provide big benefits to your health. Try incorporating them into your diet today.



TALK EARLY, TALK OFTEN ABOUT ALCOHOL USE

by The Solutions Group

April is Alcohol Awareness Month. It's an excellent time to talk with your family- especially kids - about how alcohol can impact their lives. Studies show kids who learn about the dangers of drugs and alcohol from their parents are 50% less likely to use drugs and alcohol than those who don't.

One national survey showed that about 35% of 15 year-olds reported they'd had at least one drink in their lives. Click here for guidelines on talking to kids about alcohol use. For more information about alcoholism and drug dependence, visit the National Council on Alcoholism and [Drug Dependence](#) website.

ALCOHOL
AWARENESS
MONTH
FACT:
ALCOHOLISM IS THE
3RD LEADING
LIFESTYLE-RELATED
CAUSE OF
DEATH
IN
THE
NATION

