



# Employee Benefits Bureau Newsletter

For more information please visit [WWW.mybenefitsnm.com](http://WWW.mybenefitsnm.com) June 2016



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## PHYSICALS – QUICK AND EASY WITH THE STAY WELL HEALTH CENTER!

Have you been meaning to get a physical but you just can't seem to find time? Does your child need a physical for his/her upcoming summer sports? Would you just like to assess your health before the outdoor activities begin?

Well, now you can get it done at the **Stay Well Health Center!** Making an appointment is quick and easy, with very little wait. It's conveniently located; hours have been expanded; and best of all, **IT'S FREE** to all covered State and Local Public Body employees and their covered dependents (2yrs and older)!

It is important to visit your health provider periodically. Physical examinations help screen for diseases as well as assess the risk of future medical issues. They allow you the opportunity to discuss your concerns with a provider and can help you to improve on your health.

Your provider will discuss age-appropriate screenings such as mammograms and colonoscopies, and also review immunization status to ensure you are up-to-date on vaccinations. So what are you waiting for?

### Stay Well Health Center

Joseph Montoya Bldg.  
1100 St. Francis Drive  
Suite 1000  
Santa Fe, NM 87505

Tel: 505.827.2485  
Fax: 505.827.2486

Mon-Fri 7AM – 6PM  
Sat 8AM – 12PM



*Call to schedule your appointment today!*

### Upcoming Free EAP Webinars



**Time Management**  
-Special Assignments  
**Wednesday**  
**June 29<sup>th</sup> @ 3:00P**

For more information  
contact The Solutions  
Group at:  
1-855-231-7737



## YOUR CHILD CAN WIN A \$25 GIFT CARD



## WHEN YOU BRING YOUR CHILD IN FOR A SPORTS OR SCHOOL PHYSICAL

**Wednesday, June 15 – Monday, August 15**

When your child completes a physical at the Stay Well Health Center between Wednesday, June 15 and Monday, August 15 they will be **entered to win a \$25 gift card.**

#### What to bring:

- Be sure to bring a copy of the entire sports physical form for the provider to review and sign
- Your child's prescription eye glasses or contacts if they wear them
- A copy of your child's latest immunizations
- We recommend wearing a t-shirt and shorts for the physical exam

Schedule an appointment at the **Stay Well Health Center** by calling  
**(505) 827.2485** today!

## **RMD CONTINUES TO IMPROVE GOVERNOR MARTINEZ' SONM WELLNESS PROGRAM**

We have exciting news about the SoNM Wellness Program! On May 6th, 2014, Governor Susana Martinez announced the start of a new first-of-its-kind Wellness Program for State & Local Public Body employees, spouses, and domestic partners. The Risk Management Division has been working hard to shape that program into the best possible opportunity for our employees covered under the state health plan. This initiative was created to provide preventative care in order to help our employees improve their quality of life, reduce health care costs (injuries, chronic diseases and illnesses), keep our families and communities healthier, and saves taxpayer dollars.

In the first phase of the Governor's initiative, free state-wide health checkups with biometric screenings were provided with great success. Each individual was able to check the status of their personal health and address any potential issues. We are now preparing to enter into the second phase of our Wellness Program, which will expand health opportunities and create a fun and encouraging platform for individuals to improving their health. We are growing our Wellness Program to include assistance, programs, incentives, and rewards that will further support individuals working to create better health for themselves and their families.

In order to transition into this second phase, we will need to end the Biometric Screenings in June. Thus, if you have scheduled a wellness checkup for any time after June 30th, (July 1st – December 31st), this appointment will be cancelled. You have the opportunity to reschedule for an event that is on or before June 30th - please see scheduler for possible events.

## **\*\* GETTING READY FOR OPEN/SWITCH ENROLLMENT \*\*** **COMING FALL, 2016**



### **WHAT IS A PREMIUM ONLY PLAN (POP)?**



A Premium Only Plan (POP) is a plan which allows employees to pay their insurance premiums on a pre-tax basis. Thus, the employee's take-home pay is increased.

If an employee wants these premiums deducted *after* taxes are calculated, a Waiver of POP must be signed and faxed to ERISA (at 505-244-6009) at the beginning of each plan year (January 1). **A POP Waiver must be completed each year to maintain the post-tax status.** SoNM employees may elect this benefit during the upcoming Open/Switch Enrollment period.

### **WHAT IS A FLEXIBLE SPENDING ACCOUNT (FSA)?**

A Flexible Spending Accounts (FSA) is a special account(s) to which an employee may contribute a designated amount of their gross income *before* taxes are calculated, allowing employees to pay eligible expenses on a pre-tax basis. Certain out-of-pocket expenses such as health, dependent care, and work-related qualified transportation expenses may be paid with tax-free dollars.

For further explanation of these as well as all SoNM benefits, please see the Benefit Plan Information link found at our website at [www.mybenefitsnm.com](http://www.mybenefitsnm.com).



## **IMPORTANT LIFE INSURANCE INFORMATION!**



Effective January 1, 2016, premium collection for Supplemental Life insurance provided through the State of New Mexico's Group Plan, changed from payroll deduction to direct billing through Securian/Minnesota Life. The Supplemental Life insurance provided through the Group Plan is an affordable option to provide financial security for your loved ones. The premiums for the Group coverage are much lower than individual coverage.

If your Supplemental Life coverage has lapsed due to non-payment, Securian/Minnesota Life will reinstate the coverage upon receipt of premiums due. You will be receiving an offer via mail to reinstate lapsed coverage by paying the due premium by the specified date. **Don't lose your Life coverage, please watch your mailbox for this IMPORTANT letter!**

## NEEDING DENTAL SERVICES?

Would you like to know what your out-of-pocket expenses will be prior to receiving treatment? Simply ask your dentist to submit a pre-treatment estimate. A pre-treatment estimate will verify which services are covered under your plan, determine if you have satisfied your deductible, and show how much of your annual plan maximum has been utilized. A copy of the pre-treatment estimate will be sent to you and your dentist, so that before you have the work done, you will know what your out-of-pocket expenses will be.

To access Delta Dental of New Mexico member information online, go to [www.deltadentalnm.com](http://www.deltadentalnm.com) and click the “**Members**” link at the top of the page. Go to “**Subscriber Materials**” and sign in with your group number (**8532**) to view and print coverage documents, find a provider, print documents, verify eligibility, review claims, print card, or access detailed information. Customer Service is also available M-F, 8:00am to 4:30pm. Also available: 24/7 access through the interactive voice response system (IVR) by calling **505.855.7111 or toll free 877.395.9420.**



## SAFE SPRING CLEANING



If you look in my cleaning cabinet, you'll find vinegar, baking soda, hydrogen peroxide, lemon juice and essential oils. Do you ever wonder what's in your cleaning products and air fresheners? Many of these products contain harmful chemicals that can affect our health and wellness. Currently, the US government does not mandate full disclosure of ingredients on cleaning products, so it can be hard to know. It's difficult to make informed choices, without researching each product for environmental impact, safety, sourcing, animal testing, and labeling.

Whether it is a sticky spill, pet “problem”, or cleaning up after kids, natural ingredients are an easy and safe solution. In today's world, where more and more are experiencing health issues and becoming sensitive to chemicals, or for the conscious parent who wants to avoid exposing their children to harmful chemicals, replacing conventional cleaning products with homemade cleaning solutions using natural ingredients is safe, eco-friendly, and economically sound. There are also products from laundry detergent and softeners to glass and toilet bowl cleaners that are safe for people and the environment alike. It's definitely worth exploring!



## HAVE YOU HAD YOUR SMOOTHIE TODAY?

Smoothies are all the rage, and for good reason. They are an easy way to nourish your body easily and quickly with essential ingredients. So when you find one that's quick, simple, delicious, and nutrient-rich, containing all of the fat, fiber, and protein essential for a complete snack or meal, well it's a keeper!

One of my favorites contains goji berries, which are great for you as they're rich in antioxidants, hormone-balancing compounds, and protein. In fact, they contain all 19 amino acids, including the eight essential amino acids, making them a complete source of protein, and the perfect addition to this super simple Superfood smoothie.

This smoothie also contains high fiber berries and coconut milk, which is a healthy fat, as not all fats are created equal. Unlike animal fats (mostly long-chain fatty acids), coconut is a medium-chain saturated fat, which is metabolized and converted to energy quickly. They also circulate the body less, and thus, are less likely to end up in your fat stores. In addition, coconut is an excellent addition to your anti-inflammatory, health-supportive diet.

It's a perfectly balanced snack, with the added benefit of anti-inflammatory superfoods. The hormone-balancing compounds in goji berries also help us to produce growth hormones essential for healthy growth in children. So, enjoy this delicious recipe with the whole family! Here's the base ingredients:

**Approx. 8 oz unsweetened coconut milk • cup fresh strawberries • cup fresh blueberries • ripe banana • 1 handful goji berries • handful of spinach and/or kale • 1 heaping tablespoon of soaked chia seeds • Be creative and add in your favorite fruit, herbs or healthy ingredients... being careful as fruit contains sugar. Enjoy!**

