

YOUR BENEFITS, YOUR CHOICE.

Group benefits for
City of Albuquerque
employees and
participating entities.

Contract Year
July 1, 2020 - June 30, 2021



City of Albuquerque | Albuquerque Housing Authority | City of Belen |
Village of Los Ranchos de Albuquerque | Sandoval County |
Village of Tijeras | Albuquerque Bernalillo County Water Utility Authority |
Town of Bernalillo | Village of Bosque Farms | Town of Cochiti Lake

WHAT'S NEW FOR 2020



New Flexible Spending Account Provider

The City of Albuquerque is proud to announce P&A Administrative Services, Inc. is the new provider for medical, daycare and parking/transit flex accounts. Prior to July 1, all employees who enroll for the FY21 will receive new debit cards for P&A.

P&A processes 90% of debit card transactions without the need for follow-up documentation. For up-to-date information, please download the P&A App for Apple and Android devices.

If you have rollover medical funds of \$500 or less, you will have the ability to file outstanding claims until 9/1/20, with the BASIC. About October 15th, any funds, up to \$500 will be available in your flex account through P&A for the current year. This year, the IRS has increased medical flex to \$2,750 annually and parking/transit to \$270 a month.

Watch your mail for your new flex debit cards for your medical, daycare and parking and transit!



Medical and Pharmacy

Effective July 1, 2020, premiums for the Medical & Pharmacy coverage will increase by 6.5%. The following illustrates how employee bi-weekly premium deductions will change:

Coverage	Current Deduction	New Deduction
SINGLE	\$45.96	\$48.95
COUPLE	\$93.52	\$99.59
SINGLE PARENT	\$73.83	\$78.63
FAMILY	\$134.96	\$143.74

For your specific cost change, please visit your HR Department.



Independent Plan Pharmacy Co-Pay Change

The Independent Plan prescription co-pay increased slightly to equal the Active Plan prescription co-pay. Please refer to page 5 for the list of co-pays.



Life Insurance

If you are currently enrolled for Voluntary Life insurance and currently have less than \$350,000 of life insurance, you may be eligible for an increase of up to \$50,000 this year without the need for Evidence of Insurability. This is also a great time to review your beneficiaries. Keep your information up-to-date!

KNOW YOUR BENEFIT ENROLLMENT OPPORTUNITIES

There are certain times throughout the year when you may enroll in health and supplemental insurance benefits, or change your coverage. Visit cabq.gov/benefits to learn more about choices available to you. Visit us on-line or visit your HR office for assistance enrolling.



Open Enrollment: May 4 – 22, 2020

This is your opportunity to change health plans, change from family to individual coverage, enroll if you had previously deferred coverage, cancel coverage for yourself or an adult dependent child and more.

Open enrollment is available to all benefits eligible employees and dependents. Changes become effective July 1, 2020.



New Employees

Coverage begins on your hire date which is the first day of the pay period. You have 31 days from your hire date to complete the online enrollment process and upload verification of dependent eligibility. Employees of participating Entities may have a different effective date. Please visit your HR department for details.

*The effective date for the Accident and Critical Illness insurance plans begin on the first day of the month after hire and the first day of the month subsequent to a qualified event.



Qualified Life Event

Coverage begins on the date of the qualified event. You have 31 days from the date of the qualifying event to make changes to your enrollment. For a complete list of Qualifying Life events, visit cabq.gov/benefits. Delaying the entry of a Qualifying Life Event may result in extra deductions for premiums due. Losing or gaining eligibility for Medicaid allows a 60-day enrollment period.

An ex-spouse or domestic partner is not eligible to continue participation in the insurance program, except through COBRA. Therefore, when the divorce decree is uploaded into PeopleSoft or provided to your HR department, and the Divorce Life Event is entered, the end of coverage will be back dated to the day following the court stamped date on the final decree.



TAKE ACTION CHECKLIST

STEP 1

Choose a Health Plan

- Page 4 summarizes the available plan design options and compare key factors such as co-pays and out-of-network benefits availability. For full information visit cabq.gov/benefits
- Consider your annual medical expenses or any upcoming medical procedures you may need as you make your selection.

STEP 2

Consider Supplemental Benefits

Things to Consider:

- Do you want dental or vision coverage? See page 5.
- Do you need STD/LTD; Accidental/Critical/Voluntary life? See page 6.
- Do you want to set aside money, pre-tax, to pay for health care, dependent care, or parking/transit expenses? See page 6.
- For detailed information, visit cabq.gov/benefits.

STEP 3

Take Action

- **City of Albuquerque Employees:** Open Enrollment, Life Events and New Employee Job Aids are available to assist with online enrollment at cabq.gov/benefits
- **Entity Employees:** Visit your Human Resources Department for enrollment forms.

STEP 4

Stay Informed

- **City of Albuquerque Employees:** Visit eweb.cabq.gov for news and updates throughout the year.
- **Entity Employees:** Visit your Human Resources Department for current information.
- Visit cabq.gov/benefits.

i ACTION REQUIRED

This section highlights the most significant changes for 2020. Visit cabq.gov/benefits for complete information.

Flexible Spending Accounts have changed.
The new company is P&A Administrative Services, Inc.

Expense Deadline: For FY20, you must incur all eligible expenses by June 30, 2020.

Claims Deadline: For FY20, you must submit all reimbursement requests by September 1, 2020.

Carryover: Roll over unused funds into the FY21. Unused funds, up to \$500 will be available on October 15, 2020.

Enrollment: You must re-enroll each year to continue participation. Elections do not carry forward from year to year.

Update! No major changes happening this year.

Health Plan

- There are no changes to the Health Plans offered by The City of Albuquerque for 2020.

Pharmacy Benefits

- The Independent Plan prescription co-pay increased slightly to equal the Active Plan prescription co-pay.

NOTE: For members to receive the lowest possible co-pays for maintenance medications, The City of Albuquerque utilizes the Smart90® Program through Express Scripts. For more information visit cabq.gov/benefits

Dental Benefit

- There are no changes to the Dental Plan offered by The City of Albuquerque for 2020.

Vision Benefit

- There are no changes to the Vision Plan offered by The City of Albuquerque for 2020.

Supplemental Benefits

- Voluntary Life Insurance can be increased by up to \$50,000, up to 7x Annual Salary.
- STD/LTD enrollment will require Evidence of Insurability (EOI).
- Accident and Critical Illness does not require Evidence of Insurability.
- Legal Insurance is available.

STEP 1 Choose a Health Plan

PRESBYTERIAN Health Plan, Inc.

Plan Benefits/Coverage	Active Option	Family Option		Independent Option	
		Adult	Child (Dependent to Age 26)	In-Network	Out-of-Network ¹
Individual Deductible	\$175 Individual \$350 Family	\$175 Individual \$350 Family		\$175 Individual \$350 Family	\$500 Individual \$1,000 Family
Annual-Out-of-Pocket Maximum (includes medical through PHP and pharmacy through Express Scripts)	\$6,350 Individual \$12,700 Family max	\$6,350 Individual \$12,700 Family max		\$6,350 Individual \$12,700 Family max	\$12,700 Individual \$25,400 Family max
Preventive Care²	\$0	\$0	\$0	\$0	40%
Primary Care Provider Visit	\$35	\$40	\$10	\$40	40%
Specialist Provider Visit	\$50	\$55	\$40	\$55	40%
Urgent Care⁴	\$35 in network \$35 out network	\$40 in network \$40 out network	\$10 in network \$10 out network	\$45	\$45
Emergency Room Visit⁴	\$200 includes all services and waived if admitted				
Gender Reassignment^{1,3,4}	Covered. Services payable depending on the type of service received. See above for surgery and office visit costs.				
Unique Service Reimbursement	\$150 per year	\$0 per year		\$250 per year	

1 Out-of-network benefits are limited to reasonable and customary charges. You are responsible for any balance due above reasonable and customary charges. Deductible applies to all out-of-network services.

2 For a complete list of preventive services, visit www.healthcare.gov/what-are-my-preventive-care-benefits.

3 Prior authorization required.

4 Subject to annual deductible.

505-923-7787

855-261-7737 Outside Albuquerque

www.phs.org/cabq



EXPRESS SCRIPTS®

Prescription Plan Administered by Express Scripts

		Active Option	Family Option	Independent Option
In-network Retail 30 days	Generic drugs	\$10	\$10	\$10
	Preferred brand-name drugs	\$35	\$30	\$35
	Non-Preferred drugs¹	\$55	\$50	\$55
Home Delivery & Walgreens 90 days	Generic drugs	\$20	\$20	\$20
	Preferred brand-name drugs	\$87.50	\$75	\$87.50
	Non-Preferred drugs¹	\$165	\$150	\$165
Specialty Drugs	Obtained via the contracted specialty pharmacy, Accredo.	30 days supply: 20% up to \$400 per medication		

1 If you choose to fill a brand-name medication when a generic equivalent is available, you will pay the generic copayment, plus the difference in cost between the brand and the generic.

* Under the Affordable Care Act, certain preventive drugs are covered for a \$0 copayment with a prescription. They are covered for both over-the-counter (OTC) medications and those requiring a prescription. For OTC medications, you must have a prescription from your doctor to present at the pharmacy in order to pay \$0. To confirm products covered, contact Member Services at 877-860-9256.

STEP 2 Consider Supplemental Benefits



Delta Dental PPOSM Point of Service Summary of Dental Plan Benefits

Benefit Period	July 1 through June 30
Deductible	\$50 Deductible per person total per Benefit Period limited to a maximum Deductible of \$150 per family per Benefit Period
Maximum Benefit Amount	\$1,500 per person total per Benefit Period (Diagnostic and Preventive Services will not reduce you Maximum Benefit Amount)
Orthodontic Lifetime Maximum	\$1,200 per person total per lifetime

	Delta Dental PPO SM Provider	Delta Dental Premier [®] Provider or Non-Participating
Covered Services	You Pay	You Pay
Diagnostic and Preventive Services		
Diagnostic and Preventive Services <i>exams, cleanings, topical fluoride, and space maintainers</i>	No Charge	20%
Basic Services		
Minor Restorative Services <i>fillings, root canals, tooth extractions</i>	15%	15%
Major Services		
Crowns, bridges, dentures and implants	50%	50%
Orthodontic Services		
Orthodontic Services <i>braces child and adult</i>	50%	50%

- Remember, stay In-Network by seeing a contracted Delta Dental PPOSM or Delta Dental Premier[®] participating provider.
- Always ask if the provider is a CONTRACTED Delta Dental PPO provider to have the least out-of-pocket costs.
- Need to find a provider? Go to www.deltadentalnm.com or search the national directory outside of New Mexico for a Delta Dental PPO provider.
- Register online through our Consumer Toolkit to see how your claims were paid and view complete benefit levels.
- Request a pre-treatment estimate before your work is started. Don't assume it will be covered just because the provider says you need it. Make sure you know your out-of-pocket costs!
- Routine visits to your dentist can improve not only your oral health, but also your overall health

Delta Dental Customer Service:
(505) 855-7111 or toll-free (877) 395-9420

Address:
2500 Louisiana Blvd. NE STE 600,
Albuquerque, NM, 87110

Web Site, Including Provider Search and complete benefit details:
www.deltadentalnm.com



Vision care plan for City of Albuquerque
Client code: 8985
davisvision.com | 1 (877) 923-2847, 8985

Frequency
Exam: Every 12 months
Lenses & lens upgrades: Every 12 months
Frame: Every 24 months
Contact, evaluation & fitting: Every 12 months

Prior to enrolling, potential members may contact: 1 (877) 923-2847 or visit davisvision.com/member and enter Client Code 8985 when prompted.
Once enrolled as a Davis Vision Member, please contact: 1 (800) 999-5431 for assistance.



Eye exam copay:
\$10

Contacts evaluation, fitting and follow-up:

Conventional lens **\$60 copay** Specialty lens **Up to 300 after \$60 copay**



Allowance:
\$160

+Additional 20% off any coverage.¹

or

The Exclusive Collection copay:
Fashion, Designer, Premier

Covered in full



Lens copay:
\$15



Allowance:
\$130

+Additional 15% off any coverage.¹

or

The Exclusive Collection of Contact Lenses:³

Covered in full

Lens options and upgrades	Member cost
Clear plastic single-vision, bifocal, trifocal or lenticular lenses (any RX)	\$0
Polycarbonate lenses (children / adults)	\$0 or \$30
High-index lenses 1.67	\$55
High-index lenses 1.74	\$120
Polarized lenses	\$75
Progressive lenses (standard / premium / ultra / ultimate)	\$0 / \$90 / \$140 / \$175
Anti-reflective (AR) coating (standard / premium / ultra / ultimate)	\$35 / \$48 / \$60 / \$85
Ultraviolet coating	\$12
Tinting of plastic lenses (solid / gradient)	\$0
Plastic photochromic lenses (Transitions [®] Signature [™])	\$65
Scratch-resistant coating	\$0
Premium scratch-resistant coating	\$30
Scratch-protection plan (single-vision / multifocal)	\$20 / \$40
Trivex lenses	\$50
Blue light filtering	\$15
Additional savings	Member cost
Retinal imaging (member charge)	\$39
Additional pairs of eyeglasses	30% discount ¹
Laser vision correction one-time/lifetime allowance	\$200 ⁴

How to find an in-network eye care professional?

Enter your client code in the "Member Sign In" section of our website at davisvision.com/member to locate eye care professionals near you.

1. Some limitations apply to additional discounts, discounts not applicable at all in-network eye care professionals. 2. Contact lens coverage varies by product selection. Visually Required contacts are covered in full with prior approval. 3. The Davis Vision Exclusive Collection of Contact Lenses is available at participating eye care professionals. Evaluation, fitting and follow-up care for Collection contacts are covered in full. Davis Vision has done its best to accurately reflect plan coverage herein. If differences exist between this document and the plan contract, the contract will prevail. 4. Eye care professionals participating within the QualSight/Davis Vision Lask network have agreed to accept assigned benefits starting as low as \$945.00 per eye for traditional Lask surgery which reflects a 40-50% savings off of the national average. This is a significant discount in addition to the one time life allowance of \$200.00.

STEP 2 Consider Supplemental Benefits (continued)

Supplemental Benefits		Open Enrollment	Life Event	Family Coverage
	VOLUNTARY LIFE INSURANCE Life Insurance for you, your spouse and dependents. mutualofomaha.com	✓	✓	✓
	SHORT-TERM AND LONG-TERM DISABILITY Covers illness or injuries that are not work-related. mutualofomaha.com	✓	✓	
	ACCIDENT INSURANCE This insurance provides benefits when injuries, medical treatment and/or services occur as the result of a covered accident for you, your spouse and dependents. thehartford.com/benefits/myclaim	✓	✓	✓
	CRITICAL ILLNESS INSURANCE This insurance provides benefit amounts for covered illnesses based on the coverage amount in effect for you, your spouse and dependents as the time of diagnosis. thehartford.com/benefits/myclaim	✓	✓	50% of employee coverage
	*LEGAL INSURANCE Legal Insurance for you, your spouse and dependents. araglegalcenter.com	✓	✓	✓
	**AUTO & HOME travelers.com/cabq	Anytime		✓
	***EMPLOYEE LOANS* www.trueconnectloan.com (must complete probation to qualify)	Anytime		✓
				
****Flexible Spending Accounts		Open Enrollment	Life Event	Family Coverage
	MEDICAL REIMBURSEMENT ACCOUNT You may set aside, for yourself and your tax dependents, pre-tax dollars each year for eligible health care expenses not covered by insurance. Annual Contribution Limit: \$2,750 Carryover Limit: \$500 www.padmin.com	✓	✓	✓
	DEPENDENT DAY CARE ACCOUNT Pre-tax dollars used for day care or elder care expenses for eligible dependents. This is a pay-as-you-go account. You may only be reimbursed up to the amount you have contributed to the account. www.padmin.com	✓	✓	✓
	PARKING AND TRANSIT ACCOUNTS A Parking Account allows you to pay for work-related eligible parking expenses with pre-tax dollars. With a Transit Account, pre-tax dollars can be used to pay for eligible transit expenses related to your commute to work. You can enroll and make changes anytime during the year. Parking/Transit Monthly Contribution Limit: \$270 Unlimited carryover as long as you are an active employee www.padmin.com	Anytime		

STEP 2 Consider Supplemental Benefits *(continued)*

Additional Benefits	Who	When	Additional Cost
 <p>PERSONAL HEALTH ASSESSMENT¹</p>	Employee and Spouse/ Domestic Partner (if applicable)	Once every Fiscal Year (visit cabq.gov/benefits for instruction to complete your PHA)	None
 <p>GYM MEMBERSHIP</p>	Employee and dependents age 18 and older	During Open Enrollment	None (an additional tax is assessed)
 <p>BETTERHEALTH</p>	Employee and Spouse/ Domestic Partner (in most instances)	Throughout the fiscal year (visit cabq.gov/benefits for full list of programs offered and the enrollment schedule)	None
 <p>EMPLOYEE ASSISTANCE PROGRAM (EAP)¹</p>	Everyone living in the employee's household	When services are needed	None

For detailed information, visit cabq.gov/benefits



Use the contact information for each provider listed on the next page or download the providers' apps for Apple or Android devices.

* Albuquerque Housing Authority., Village of Bosque Farms and Village of Cochiti Lake do not offer Legal Insurance.

** ABCWUA, Town of Bernalillo, Village of Bosque Farms and Village of Cochiti Lake do not offer Travelers.

*** True Connect available only to COA, MRCOG & AMAFCA.

**** Village of Tijeras, Town of Bernalillo, Village of Bosque Farms and Village of Cochiti Lake do not offer FSA.

STEP 2 Consider Supplemental Benefits *(continued)*

Supplemental Retirement Plans - 457 Deferred Compensation Program and The Education Plan (529)

Deferred Compensation seeks to provide **"Extra"** money you need for a more enjoyable and comfortable retirement lifestyle.

What is Deferred Compensation?

- Voluntary, IRS-approved retirement savings plan
- Pre-Tax and Tax Deferred – build retirement savings for tomorrow and reduce today's taxes (income taxes are due in the year in which the money is withdrawn usually during retirement when you are in a lower tax bracket)
- Under Section 457 of the IRC, you may defer each year a maximum of 100% of your "gross compensation" or an annual dollar limit, whichever is less. The dollar limit for the calendar year 2021 is \$19,500
- Contributions are conveniently made through payroll deductions so your taxes are reduced each pay period
- Plans allow you to increase, decrease, stop and restart contributions monthly, without fees or penalties

Benefits of Deferred Compensation

- Reduce current income taxes while investing for retirement
- Earnings accumulate tax-deferred
- Dollar cost average through convenient payroll deduction
- 50 or older or within 3 years of normal retirement age you are allowed to make additional "catch-up" contributions
- It's portable – if you change jobs you can consolidate your savings in another public sector employer's 457 plan, a qualified 401 plan, a tax sheltered 403b annuity plan, or traditional IRA
- If you retire or leave service early, there is no penalty for withdrawal
- Supplemental investments are helpful for those employees where no contribution is made to social security
- Deferred compensation accounts can be used to purchase withdrawn service, military service and air time with PERA
- **An active employee may borrow up to 50% of the balance in their Deferred Compensation Account – talk with your representative for more information.**

Deferred Compensation Companies:

Visit <https://www.cabq.gov/benefits> for further information on deferred compensation and The Education Plan through The City of Albuquerque.



AIG Retirement Services



PERA SmartSave
Deferred Compensation Plan



AIG Retirement Services

Angelo Burns: (505) 930-7221 • angelo.burns@aig.com
Karen Schotter: (505) 795-1270 • Karen.schotter@aig.com
www.aig.com

ICMA-RC

Geoffrey Hathhorn: (505) 842-8610 • GHathhorn@icmarc.org
Dennis Dexel: (505) 899-5011 • DDexel@icmarc.org
www.icmarc.org

PERA Smartsave (Voya)

Paul Lium: (505) 699-8548 • Paul.lium@voya.com
www.my.voya.com

The Education Plan

A Tax-advantaged way to cover future education expenses.
www.TheEducationPlan.com

CONTACTS AND RESOURCES

Employer

Offices

Contact Information

City of Albuquerque, Insurance and Benefits Office
400 Marquette NW, Room 702
PO Box 1293
Albuquerque, NM 87103

(505) 768-3758 phone
(505) 768-3760 fax
Employeebenefits@cabq.gov
www.cabq.gov/benefits



Participating Entity employees visit your entity Human Resources department.

Benefit Providers

Product	Company Name	Group Number	Contact Information
Medical	Presbyterian Health Plan	GR001365-W001	505-923-7787 855-261-7737 Outside Albuquerque www.phs.org/cabq 505-220-6562 cabqinquiry@phs.org
Prescriptions	Express Scripts	CABQ1RX	877-860-9256 customer service Express-Scripts.com
Dental	Delta Dental of New Mexico	2517	505-855-7111 877-395-9420 www.deltadentalnm.com
Vision	Davis Vision	8985	(800) 999-5431 www.davisvision.com
Life (Term) City paid Life (Term) Employee Paid	Mutual of Omaha	0462G000BK9Y	844-359-0462 402-997-1835 Fax submitgrlife@mutualofomaha.com
Short Term Disability	Mutual of Omaha	0462G000BK9Y	844-359-0462 402-997-1865 Fax newdisabilityclaim@mutualofomaha.com
Long Term Disability	Mutual of Omaha	0462G000BK9Y	844-359-0462 402-997-1865 Fax newdisabilityclaim@mutualofomaha.com
Accident and Critical Illness	The Hartford	681594	(866) 547-4205 thehartford.com/benefits/myclaim
Flexible Spending Accounts (Medical, Dependent Care, Parking/Transit)	P&A Administrative Services, Inc.		1-800-688-2611 www.padmin.com
Auto & Home	Travelers		888-695-4640 www.travelers.com/cabq
Legal	ARAG		800-247-4184 www.araglegalcenter.com
Loan Program	TrueConnect		1-866-827-3520 Customer Service
Deferred Compensation IRC 457	ICMA-RC	300476	505-842-8610 Geoffrey Hathhorn 505-899-5011 Dennis Dixel www.icmarc.org
Deferred Compensation IRC 457	AIG	56737	Angelo Burns: (505) 930-7221 Karen Schotter: (505) 795-1270 www.aig.com
Deferred Compensation IRC 457	PERA Smartsave (Voya)	007844	Paul Lium: (505) 699-8540 www.my.voya.com
New Mexico 529 Education Plan	The Education Plan		TheEducationPlan.com

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