

### SPECIAL POINTS OF INTEREST:

- Annual Open Enrollment Time
- Medical Flexible Spending Account Increase
- Presbyterian Plan Design Changes
- Increase Your Supplemental Life Insurance
- Launch of a New Check, Change, Control Program

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## Annual Open Enrollment Begins

The City of Albuquerque annual Open Enrollment period begins on May 21, 2018 and ends June 8, 2018.

During Open Enrollment, you have the opportunity to enroll you and your eligible dependents in medical, dental, vision, or other benefit coverages you may not already have. Open Enrollment also allows you to make changes to your existing coverage. If you are currently enrolled in insurance plans and do not wish to make any changes to your existing coverage, no action is required on your part.

Please note – participation in the Medical and/or Dependent Care Flexible Spending Accounts requires enrollment every year.

Open Enrollment packets, including a meeting schedule and a parking pass to the Convention Center will be mailed to your mailing address the week of May 14, 2018. The full benefit booklet



will be available on the City's website at [www.cabq.gov](http://www.cabq.gov)

Please review the information in the packet and on-line for more information. You can make changes to your enrollment using Employee Self Service in PeopleSoft. The Insurance & Benefits Team will be available at the

Enrollment meetings to assist you. Computer access is also available at Insurance & Benefits if you need assistance with Employee Self Service. You can also call us at 768-3758 or email us at [EmployeeBenefits@cabq.gov](mailto:EmployeeBenefits@cabq.gov).

Health screenings will be available at Pino Yards and Convention Center Open Enrollment meetings only. Fasting screenings (no food for 8 hours) will occur 7-10AM for cholesterol, fasting glucose, and A1C for people with diabetes. Other screenings that do not require fasting include blood pressure, body mass index, waist measurements, routine testing of blood sugar for diabetics and colon cancer screening assessments are also available.

## Medical Premium Changes

Medical premiums will increase by 12.2%. The City will absorb much of this increase by continuing to pay 80% of the overall premium for medical, dental, and vision. In addition, Mayor Keller has proposed providing employees a 1% salary increase to help cover healthcare expenses (in

addition to a 1% general cost of living increase). The budget is still subject to Council approval. For those covered by collective bargaining agreements, any salary adjustments is subject to negotiations. The following points demonstrate the approximate impact the 12.2% increase will

have on an employees' paycheck.

- ◆ Single Coverage: \$4.83
- ◆ Single Parent Cover: \$7.75
- ◆ Couple Coverage: \$9.82
- ◆ Family Coverage: \$14.18

# Medical Plan Design Changes



To help limit the premium increase for FY 19, the Medical plans will have some design changes.

These changes address the areas where the City is experiencing an increase in health cost, and at the same time incent members to establish a relationship with their Primary Care Physician.

Here is a list of the FY 19 plan design changes for medical:

- The Individual Deductible will increase from \$100 to \$175.
- The Family Deductible will increase from \$200 to \$350.
- Emergency Room Copay will increase from \$150 to \$200.

The services subject to the deductible have not changed. Physician visits, Specialist visits, the Mobile Health Center and Pharmacy are not subject to

the Deductible.

You can help reduce your out of pocket costs by accessing the Mobile Health Center, using video visits, and establishing care with a Primary Care Physician.

Additionally, new benefits will be added. Presbyterian will launch a new maternity benefit and two new web/smartphone apps to help employees and family members obtain prenatal care, quit tobacco, and improve mental health.

*\$0 Copay and \$0 Deductible for video visits and visits to the Mobile Health Clinic*

# No Rate Increase for Dental or Vision

We are pleased to announce that this year there are no rate increases for your Dental and Vision plans! Please make sure to take advantage of your dental and vision coverage. Make sure you keep up with your check-ups and cleanings annually!

More than 120 disease signs and symptoms can now be detected through a routine

oral and/or vision exam including:

- ◊ Diabetes
- ◊ Anorexia/Bulimia
- ◊ Heart Disease
- ◊ Kidney Failure
- ◊ Oral Cancer
- ◊ Anemia, including Sjögren's Syndrome
- ◊ Glaucoma
- ◊ Cataracts

Regular dental and vision

checkups are more important than ever! Not only for your oral and visual health, but for your overall general health and well-being. Early prevention can reduce discomfort and financial costs associated with more severe forms of dental or vision diseases.

# How Can I Save \$\$ on Healthcare?

The City has implemented and is initiating numerous programs to help mitigate healthcare costs such as:

- The Mobile Health Center with a \$0 Copay and \$0 Deductible provides easy location access and eliminates financial barriers to care.

- Online Video Visits with a \$0 Copay and \$0 Deductible provide easy access and eliminate financial barriers to care.
- Using your gym membership. The City provides employees with Gym Memberships to almost every gym in the Albuquerque/Rio Rancho met-

ropolitan area to encourage us all to exercise and be healthy. We are pleased that 63% of employees enrolled in our health plan elected the gym benefit.

- Sign up for BetterHealth initiatives to improve nutrition, physical activity and weight management.



# New Check, Change, Control Program Starting



On May 2nd BetterHealth staff will launch the 2018 Check. Change. Control. blood pressure management program in City Hall, 9th Floor, Council Committee Room 9081, from 11am-1pm. Employees may also register for Check.

**Change. Control.** at the following Open Enrollment meetings: Aviation, Solid Waste, Pino Yards, Yale and Daytona Transit Facilities, and Convention Center. Come learn how to take your own blood pressure reading, register for the program, and set up the mobile reminder service!

Participants will take 2-4 blood pressure readings each month for 4 months. The program utilizes education, a confidential online tracker, self-monitoring blood pressure stations at 70 city work locations,

and easy mobile logging. If you have elevated or high blood pressure, or don't know if your blood pressure is elevated, The Check. Change. Control program is for you! Controlling blood pressure may prevent stroke, vision loss, heart failure, heart attack, kidney disease, kidney failure, sexual dysfunction, and other devastating consequences. Employees and family members, 18 and older, with normal blood pressure are also invited to participate.

**Save \$\$\$ on  
Dependent  
Day Care and  
Out-of-Pocket  
Medical Costs  
with Flexible  
Spending  
Accounts**

## Flexible Spending Accounts Save \$\$\$

Flexible Spending Accounts are a great way to save money for out of pocket expenses you may already have. Day care expenses, deductibles and co-payments are some of the items you can pay with your Flex Spending Account.

During Open Enrollment employees can enroll or re-enroll in the Medical Flexible Spending Accounts (FSA) on a pre-tax payroll deduc-

tion basis. This allows you, the employee, to set aside pre-tax money to cover your copayments, deductibles or coinsurance (your cost share) for covered medical, dental or vision services and at the same time reduce your taxable income. The minimum contribution is \$260 per year. The new maximum contribution for July 1, 2018 is \$2,650 per year.

The Internal Revenue Service (IRS) permits employees to carryover contributions up to \$500 (\$10 minimum) from one plan year to the next plan year. The carryover will automatically take effect on your account should you decide to participate in the FSA.

The FSA may be something to consider with the new changes to the Presbyterian Medical Plan.

## Increase Your Life Insurance & No Questions Asked!

This is your opportunity to protect your family with no additional paperwork and skip the medical exams. This year during open enrollment, you may elect to increase the amount of your existing supplemental life insurance policy by \$10,000 up to the total amount of \$250,000 without medical underwriting. During a life event, any additional elected amount will be

referred to underwriting and the option to increase your policy is not available at any other time throughout the year.







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The health of your body, mind, and spirit are important to us. Over the coming months, we will start to survey our employees as to what benefits outside of our core programs are important to you. Services like grocery delivery, dry cleaning pick up, and on site child care are some of the options. Be on the look out for surveys asking for your participation.

**EMPLOYEE DISCOUNT FOR LOCAL BUSINESS**

Don't forget about web page for City employee business discounts. Many local business have put together great offers exclusively for City employees. Local business' like Cliff's Amusement Park, Hotel Cascada, accountants and chiropractors are some of the offers. Visit us at our website for more details.

**Bringing Benefits To You!**



# BetterHealth Wellness Program Honored

The City of Albuquerque's BetterHealth Worksite Wellness Program has kicked into high gear this year receiving award after award. The City of Albuquerque won third place in the giant company category of the 2018 New Mexico's Healthiest Employer competition. This is the fourth year the City of Albuquerque has been honored with this award. Albuquerque's Business First Healthiest Employer award recognizes organizations in New Mexico that uphold outstanding workplace wellness culture.

In addition, the City of Albuquerque received the Fruits & Veggies More Matters Public Health Role Model Award for the 5th year.

The Produce for Better Health Foundation award honors organizations

that promote the importance of fruits and veggie consumption at every meal. Congratulations to everyone involved!

Thank you City of Albuquerque employees for you and your family's engagement in the BetterHealth programs.



**Lisa Gatan receiving award from Produce for Better Health Foundation**

Eat more fruit and vegetables! All forms count!

- Fresh
- Frozen
- Canned
- Dried
- Juice

For recipes visit [www.fruitsandveggiesmorematters.org](http://www.fruitsandveggiesmorematters.org).