

YOUR **BENEFITS,** **YOUR** **CHOICE.**

**Group Benefits for City of Albuquerque
and Participating Entity Employees.**

Contract Year
July 1, 2022 - June 30, 2023



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

WHAT'S NEW FOR 2022



New Auto & Home Insurance Carrier!

The City of Albuquerque has selected Farmers Insurance to provide Auto/Home/Property Insurance for City of Albuquerque employees and families. Effective July 1, 2022, Farmers can begin quoting rates and offering plans to City employees and their families via payroll deductions or direct pay with significant group rate discounts. Highlights and Benefits are detailed on page 3.

Employees currently enrolled with the Travelers Auto/Home products will have the option of remaining with the Travelers on a direct pay basis or they may choose to switch to Farmers in order to continue payroll deductions for Auto/Home/Property products.



ARAG Legal New Benefits and Rates!

The City of Albuquerque has reselected ARAG Legal to provide City employees and their families with Legal Insurance Benefits. The plan has been enhanced to provide additional services and benefits as detailed at cabq.gov/benefits or visit your HR Department for the Rate Sheet specific to your Entity. In addition to the enhancements, ARAG has reduced premium rates for the Legal Plan by 8.2 percent.



Flexible Spending Accounts (FSA):

New Limits! The annual maximum for contributions to the Health FSA have increased to \$2850 and the maximum contribution for Dependent Care FSA remained at \$5000. The annual rollover maximum for the Health FSA is \$500.

Re-enrollment is required. Employees who want to maintain their FSA enrollment must re-enroll during Open Enrollment. Prior year enrollment is not automatically renewed. Employees must re-enroll in the FSA in order to continue FSA participation.



Medical/Pharmacy Premium Increase:

Effective July 1, 2022, premiums for the Health Plan will increase by 7.9 percent. The following illustrates how employee bi-weekly premium deductions will change:

PRESBYTERIAN/EXPRESS SCRIPTS

Coverage	Current Deduction	New Deduction
SINGLE	\$50.66	\$54.66
COUPLE	\$103.08	\$111.22
SINGLE PARENT	\$81.38	\$87.81
FAMILY	\$148.77	\$160.52

(This is an example. For your Entity specific rates, visit your HR Department)

There are no changes to the medical plans for the City of Albuquerque for the new plan year beginning on July 1, 2022!



Mutual of Omaha Voluntary Term Life Insurance:

Effective July 1, 2022, premium rates for the City's Term Life Insurance will increase by 9 percent. Premiums rate for all benefits are located at cabq.gov/benefits or visit your HR Department for the Rate Sheet specific to your Entity.

Employees may increase the current Voluntary Life insurance enrollment by \$50,000, up to \$350,000 without the need for medical underwriting.

VALUABLE BENEFIT OFFER FOR CITY OF ALBUQUERQUE EMPLOYEES AND PARTICIPATING ENTITIES

As part of the employee benefit program, The City of Albuquerque is proud to introduce to you an opportunity to access discounted auto and home insurance from Farmers GroupSelectSM.

- Auto Insurance
- Home Insurance
- Other Insurance Products

Through this benefit program, you can apply to purchase auto, home, and other policies.

Beginning 7/1/2022

Call 1-800-438-6381 and mention discount code: CPL

or visit www.myautohome.farmers.com

Program provided by Farmers Property and Casualty Insurance Company and certain of its affiliates, Warwick, RI. Coverage, rates, discounts, and policy features vary by state and product and are available in most states to those who qualify. 4291512.1

© 2022

Farmers GroupSelectSM

Legal is everywhere. Protect yourself and your family with legal insurance.

With ARAG[®] legal insurance, your network attorney fees are 100% paid in full for a wide variety of covered legal matters.

What does legal insurance cover?

Count on a broad range of coverage and services, for example:

- Wills, trusts and estate planning
- Real estate and home ownership
- Traffic tickets and license suspension
- Disputes with a landlord
- Family law matters
- Small claims court
- Consumer fraud
- Bankruptcy
- Divorce
- And more

How legal insurance benefits you

- Receive 100% paid-in-full coverage on attorney fees for most covered legal matters when you work with a network attorney.
- Access a nationwide network of more than 15,000 attorneys who average 20 years of experience.
- Address your covered legal situations with a network attorney for legal help and representation.

UltimateAdvisor[®] Legal Insurance:

- Individual: \$7.92 biweekly
- Two-Party: \$9.87 biweekly
- Family: \$10.13 biweekly

Limitations and exclusions apply. Depending upon a state's regulations, ARAG's legal insurance plan may be considered an insurance product or a service product. Insurance products are underwritten by ARAG Insurance Company of Des Moines, Iowa. Service products are provided by ARAG Services, LLC. This material is for illustrative purposes only and is not a contract. For terms, benefits or exclusions, call **800-247-4184**.



Legal Insurance

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 2-20, 2022

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, 2022.

City of Albuquerque Employees: Use the following link to view FY23 Open Enrollment information: <http://bit.ly/ABQ-OE>



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?
- Do you need STD/LTD; Accidental/Critical/Voluntary life?
- Do you want to set aside money, pre-tax, to pay for health care, dependent care, or parking/transit expenses?
- 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 2022. Visit cabq.gov/benefits for complete information.

Flexible Spending Account Updates

Expense Deadline: For FY22, you must incur all eligible expenses by June 30, 2022.

Claims Deadline: For FY22, you must submit all reimbursement requests by September 1, 2022.

Carryover: Roll over unused funds into FY23. Up to \$500 of unused funds will be available through June 30, 2023.

Enrollment: You must re-enroll each year to continue participation.

Update!

No major changes this year.

Health Plan

- There are no changes to the Health Plans offered by The City of Albuquerque for 2022.

Pharmacy Benefit

- There are no changes to the Pharmacy benefit offered by the City of Albuquerque for 2022.

Dental Benefit

There are no changes to the Dental Plan offered by The City of Albuquerque for 2022.

Vision Benefit

There are no changes to the Vision Plan offered by The City of Albuquerque for 2022.

Supplemental Benefits

- Voluntary Life Insurance can be increased by up to \$50,000, up to 7x Annual Salary.
- STD/LTD enrollment does **not** 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



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)

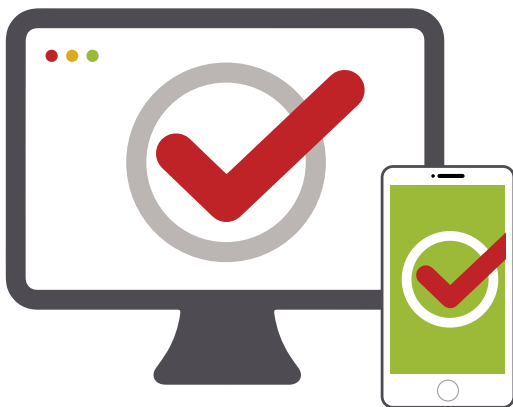
Supplemental Benefits		Open Enrollment	Life Event	Family Coverage
	VOLUNTARY LIFE INSURANCE Life Insurance for you, your spouse and dependents. http://bit.ly/COAVoluntaryLife	✓	✓	✓
	SHORT-TERM AND LONG-TERM DISABILITY Covers illness or injuries that are not work-related. http://bit.ly/COADisability	✓	✓	
	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. http://bit.ly/COAccident-illness	✓	✓	✓
	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. http://bit.ly/COAccident-illness	✓	✓	50% of employee coverage
	*LEGAL INSURANCE Legal Insurance for you, your spouse and dependents. http://bit.ly/COALegal	✓	✓	✓
	**AUTO & HOME www.myautohome.farmers.com	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: \$2,850 Carryover Limit: \$500 http://bit.ly/COAflex	✓	✓	✓
	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. http://bit.ly/COAflex	✓	✓	✓
	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: \$280 Unlimited carryover as long as you are an active employee. http://bit.ly/COAflex	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

<http://www.cabq.gov/humanresources/employeebenefits>



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, Village of Bosque Farms and Village of Cochiti Lake do not offer Farmers.

*** 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

AIG Retirement Services

Angelo Burns: (505) 930-7221 • angelo.burns@aig.com
www.aig.com



Missionsquare Retirement

Peter Rappmund: (202) 759-7214 • PRappmund@missionsq.org
www.icmarc.org



PERA Smartsave (Voya)

Paul Lium: (505) 699-8548 • Paul.lium@voyacom
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

i Participating Entity Employees Visit Your Entity Human Resources Department.

Benefit Providers

Product	Company Name	Group Number	Contact Information
Medical	Presbyterian Health Plan	GR A0000032-01	505-923-7787 855-261-7737 Outside Albuquerque www.phs.org/cabq 505-220-6562 cabqinquiry@phs.org
Prescriptions	Express Scripts	CABQ1RX	1-800-254-7434 customer service www.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	Farmers		800-438-6381 discount code CPL www.myautohome.farmers.com
Legal	ARAG		800-247-4184 www.araglegalcenter.com
Loan Program	TrueConnect		1-866-827-3520 Customer Service
Deferred Compensation IRC 457	MissionSquare Retirement	300476	Peter Rappmund: 202-759-7214 PRappmund@missionsq.org www.icmarc.org
Deferred Compensation IRC 457	AIG	56737	Angelo Burns: 505-930-7221 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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