YOUR BENEFITS, YOUR CHOICE.

Group Benefits for City of Albuquerque and Participating Entity Employees.

Contract Year
July 1, 2022 - June 30, 2023
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:

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Current Deduction</th>
<th>New Deduction</th>
</tr>
</thead>
<tbody>
<tr>
<td>SINGLE</td>
<td>$50.66</td>
<td>$54.66</td>
</tr>
<tr>
<td>COUPLE</td>
<td>$103.08</td>
<td>$111.22</td>
</tr>
<tr>
<td>SINGLE PARENT</td>
<td>$81.38</td>
<td>$87.81</td>
</tr>
<tr>
<td>FAMILY</td>
<td>$148.77</td>
<td>$160.52</td>
</tr>
</tbody>
</table>

(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. Premium 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

• Auto Insurance
• Home Insurance
• Other Insurance Products

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.
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.

**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.

<table>
<thead>
<tr>
<th>Plan Benefits/Coverage</th>
<th>Active Option</th>
<th>Family Option</th>
<th>Independent Option</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Adult</td>
<td>Child (Dependent to Age 26)</td>
<td>In-Network</td>
</tr>
<tr>
<td>Individual Deductible</td>
<td>$175 Individual</td>
<td>$175 Individual</td>
<td>$175 Individual</td>
</tr>
<tr>
<td></td>
<td>$350 Family</td>
<td>$350 Family</td>
<td>$350 Family</td>
</tr>
<tr>
<td>Annual-Out-of-Pocket Maximum (includes medical through PHP and pharmacy through Express Scripts)</td>
<td>$6,350 Individual $12,700 Family max</td>
<td>$6,350 Individual $12,700 Family max</td>
<td>$6,350 Individual $12,700 Family max</td>
</tr>
<tr>
<td>Preventive Care²</td>
<td>$0</td>
<td>$0</td>
<td>40%</td>
</tr>
<tr>
<td>Primary Care Provider Visit</td>
<td>$35</td>
<td>$40</td>
<td>$10</td>
</tr>
<tr>
<td>Specialist Provider Visit</td>
<td>$50</td>
<td>$55</td>
<td>$40</td>
</tr>
<tr>
<td>Urgent Care⁴</td>
<td>$35 in network $35 out network</td>
<td>$40 in network $40 out network</td>
<td>$10 in network $10 out network</td>
</tr>
<tr>
<td>Emergency Room Visit⁴</td>
<td>$200 includes all services and waived if admitted</td>
<td>$200 includes all services and waived if admitted</td>
<td></td>
</tr>
<tr>
<td>Gender Reassignment¹,³,⁴</td>
<td>Covered. Services payable depending on the type of service received. See above for surgery and office visit costs.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Unique Service Reimbursement</td>
<td>$150 per year</td>
<td>$0 per year</td>
<td>$250 per year</td>
</tr>
</tbody>
</table>

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.

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### Prescription Plan Administered by Express Scripts

<table>
<thead>
<tr>
<th>In-network Retail 30 days</th>
<th>Generic drugs</th>
<th>Preferred brand-name drugs</th>
<th>Non-Preferred drugs¹</th>
</tr>
</thead>
<tbody>
<tr>
<td>Active Option</td>
<td>$10</td>
<td>$35</td>
<td>$55</td>
</tr>
<tr>
<td>Family Option</td>
<td>$10</td>
<td>$30</td>
<td>$50</td>
</tr>
<tr>
<td>Independent Option</td>
<td>$10</td>
<td>$35</td>
<td>$55</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Home Delivery &amp; Walgreens 90 days</th>
<th>Generic drugs</th>
<th>Preferred brand-name drugs</th>
<th>Non-Preferred drugs¹</th>
</tr>
</thead>
<tbody>
<tr>
<td>Active Option</td>
<td>$20</td>
<td>$87.50</td>
<td>$165</td>
</tr>
<tr>
<td>Family Option</td>
<td>$20</td>
<td>$75</td>
<td>$150</td>
</tr>
<tr>
<td>Independent Option</td>
<td>$20</td>
<td>$87.50</td>
<td>$165</td>
</tr>
</tbody>
</table>

| 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 PPO℠ Point of Service**

**Summary of Dental Plan Benefits**

<table>
<thead>
<tr>
<th>Benefit Period</th>
<th>July 1 through June 30</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Deductible</strong></td>
<td>$50 Deductible per person total per Benefit Period limited to a maximum Deductible of $150 per family per Benefit Period</td>
</tr>
<tr>
<td><strong>Maximum Benefit Amount</strong></td>
<td>$1,500 per person total per Benefit Period (Diagnostic and Preventive Services will not reduce you Maximum Benefit Amount)</td>
</tr>
<tr>
<td><strong>Orthodontic Lifetime Maximum</strong></td>
<td>$1,200 per person total per lifetime</td>
</tr>
</tbody>
</table>

### Covered Services

#### Diagnostic and Preventive Services
- **Dentals**
  - Diagnostic and Preventive Services
    - Exams, cleanings, topical fluoride, and space maintainers: **No Charge**
    - Additional 20% off any coverage.

#### Basic Services
- **Minor Restorative Services**
  - Fillings, root canals, tooth extractions: 15%

#### Major Services
- **Crowns, bridges, dentures and implants**
  - 50%

#### Orthodontic Services
- **Orthodontic services**
  - Braces child and adult: 50%

### Orthodontic Lifetime Maximum
- **$1,200 per person total per lifetime**

### Delta Dental PPO℠ Provider

<table>
<thead>
<tr>
<th>Covered Services</th>
<th>Delta Dental PPO℠ Provider</th>
<th>Delta Dental Premier℠ Provider or Non-Participating</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>You Pay</strong></td>
<td><strong>You Pay</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Diagnostic and Preventive Services</strong></td>
<td>No Charge</td>
<td>20%</td>
</tr>
<tr>
<td><strong>Basic Services</strong></td>
<td>15%</td>
<td>15%</td>
</tr>
<tr>
<td><strong>Minor Restorative Services</strong></td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td><strong>Major Services</strong></td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td><strong>Orthodontic Services</strong></td>
<td>50%</td>
<td>50%</td>
</tr>
</tbody>
</table>

### Delta Dental Customer Service:
- **(505) 955-7111 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:
- [davisvision.com](http://davisvision.com)

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

### Prior to enrolling, potential members may contact: 1 (877) 923-2847 or visit [davisvision.com/member](http://davisvision.com/member) for assistance.

### How to find an in-network eye care professional?
- [Client Code 8985](http://davisvision.com/clientcode?cc=8985)
- [“Member Sign In”](http://davisvision.com/member)

### Lens options and upgrades

<table>
<thead>
<tr>
<th>Lens options and upgrades</th>
<th>Member cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Clear plastic single-vision</td>
<td>$0</td>
</tr>
<tr>
<td>Bi-focal, trifocal or lenticular lenses (any RX)</td>
<td>$0 or $30</td>
</tr>
<tr>
<td>Polycarbonate lenses (children / adults)</td>
<td>$55</td>
</tr>
<tr>
<td>High-index lenses 1.67</td>
<td>$120</td>
</tr>
<tr>
<td>High-index lenses 1.74</td>
<td>$75</td>
</tr>
<tr>
<td>Progressive lenses (standard / premium / ultra / ultimate)</td>
<td>$35 / $48 / $60 / $85</td>
</tr>
<tr>
<td>Anti-reflective (AR) coating (standard / premium / ultra / ultimate)</td>
<td>$12</td>
</tr>
<tr>
<td>Ultraviolet coating</td>
<td>$0</td>
</tr>
<tr>
<td>Tinting of plastic lenses (solid / gradient)</td>
<td>$0</td>
</tr>
<tr>
<td>Plastic photochromic lenses (Transitions® Signature™)</td>
<td>$65</td>
</tr>
<tr>
<td>Scratch-resistant coating</td>
<td>$0</td>
</tr>
<tr>
<td>Premium scratch-resistant coating</td>
<td>$30</td>
</tr>
<tr>
<td>Scratch-protection plan (single-vision / multifocal)</td>
<td>$20 / $40</td>
</tr>
<tr>
<td>Trivex lenses</td>
<td>$50</td>
</tr>
<tr>
<td>Light filtering</td>
<td>$15</td>
</tr>
<tr>
<td>Additional savings</td>
<td>Member cost</td>
</tr>
<tr>
<td>Retinal imaging (member charge)</td>
<td>$39</td>
</tr>
<tr>
<td>Additional pairs of eyeglasses</td>
<td>50% discount</td>
</tr>
<tr>
<td>Laser vision correction one-time/lifetime allowance</td>
<td>$200</td>
</tr>
</tbody>
</table>

### 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](http://davisvision.com/member) to locate eye care professionals near you.

### Lens options and upgrades

1. Some limitations apply to additional discounts, discounts not applicable at in-network eye care professionals. 2. Contacts coverage varies by product selection. 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 Lasik network have agreed to accept assigned benefits starting as low as $945.00 per eye for traditional Lasik surgery which reflects a 40-50% savings off of the national average. This is a significant discount in addition to the 15% one-time life allowance of $200.00.

### Contact Year
- **July 1, 2022 - June 30, 2023**
## Supplemental Benefits

<table>
<thead>
<tr>
<th>Supplemental Benefits</th>
<th>Open Enrollment</th>
<th>Life Event</th>
<th>Family Coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>VOLUNTARY LIFE INSURANCE</strong></td>
<td></td>
<td><img src="https://via.placeholder.com/150" alt="Image" /></td>
<td><img src="https://via.placeholder.com/150" alt="Image" /></td>
</tr>
<tr>
<td><strong>SHORT-TERM AND LONG-TERM DISABILITY</strong></td>
<td></td>
<td><img src="https://via.placeholder.com/150" alt="Image" /></td>
<td><img src="https://via.placeholder.com/150" alt="Image" /></td>
</tr>
<tr>
<td><strong>ACCIDENT INSURANCE</strong></td>
<td></td>
<td><img src="https://via.placeholder.com/150" alt="Image" /></td>
<td><img src="https://via.placeholder.com/150" alt="Image" /></td>
</tr>
<tr>
<td>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. <a href="http://bit.ly/CORaccident-illness">http://bit.ly/CORaccident-illness</a></td>
<td><img src="https://via.placeholder.com/150" alt="Image" /></td>
<td><img src="https://via.placeholder.com/150" alt="Image" /></td>
<td><img src="https://via.placeholder.com/150" alt="Image" /></td>
</tr>
<tr>
<td><strong>CRITICAL ILLNESS INSURANCE</strong></td>
<td></td>
<td><img src="https://via.placeholder.com/150" alt="Image" /></td>
<td><img src="https://via.placeholder.com/150" alt="Image" /></td>
</tr>
<tr>
<td>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. <a href="http://bit.ly/CORaccident-illness">http://bit.ly/CORaccident-illness</a></td>
<td><img src="https://via.placeholder.com/150" alt="Image" /></td>
<td><img src="https://via.placeholder.com/150" alt="Image" /></td>
<td><img src="https://via.placeholder.com/150" alt="Image" /></td>
</tr>
<tr>
<td><strong>LEGAL INSURANCE</strong></td>
<td></td>
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<td><img src="https://via.placeholder.com/150" alt="Image" /></td>
</tr>
<tr>
<td><strong>AUTO &amp; HOME</strong></td>
<td></td>
<td><img src="https://via.placeholder.com/150" alt="Image" /></td>
<td><img src="https://via.placeholder.com/150" alt="Image" /></td>
</tr>
<tr>
<td><a href="http://www.myautohome.farmers.com">www.myautohome.farmers.com</a></td>
<td><img src="https://via.placeholder.com/150" alt="Image" /></td>
<td><img src="https://via.placeholder.com/150" alt="Image" /></td>
<td><img src="https://via.placeholder.com/150" alt="Image" /></td>
</tr>
<tr>
<td><strong>EMPLOYEE LOANS</strong></td>
<td></td>
<td><img src="https://via.placeholder.com/150" alt="Image" /></td>
<td><img src="https://via.placeholder.com/150" alt="Image" /></td>
</tr>
<tr>
<td><a href="http://www.trueconnectloan.com">www.trueconnectloan.com</a> (must complete probation to qualify)</td>
<td><img src="https://via.placeholder.com/150" alt="Image" /></td>
<td><img src="https://via.placeholder.com/150" alt="Image" /></td>
<td><img src="https://via.placeholder.com/150" alt="Image" /></td>
</tr>
</tbody>
</table>

### Flexible Spending Accounts

<table>
<thead>
<tr>
<th>Flexible Spending Accounts</th>
<th>Open Enrollment</th>
<th>Life Event</th>
<th>Family Coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>MEDICAL REIMBURSEMENT ACCOUNT</strong></td>
<td></td>
<td><img src="https://via.placeholder.com/150" alt="Image" /></td>
<td><img src="https://via.placeholder.com/150" alt="Image" /></td>
</tr>
<tr>
<td>You may set aside, for yourself and your tax dependents, pre-tax dollars each year for eligible health care expenses not covered by insurance. <strong>Annual Contribution Limit:</strong> $2,850 <strong>Carryover Limit:</strong> $500 <a href="http://bit.ly/COAflex">http://bit.ly/COAflex</a></td>
<td><img src="https://via.placeholder.com/150" alt="Image" /></td>
<td><img src="https://via.placeholder.com/150" alt="Image" /></td>
<td><img src="https://via.placeholder.com/150" alt="Image" /></td>
</tr>
<tr>
<td><strong>DEPENDENT DAY CARE ACCOUNT</strong></td>
<td></td>
<td><img src="https://via.placeholder.com/150" alt="Image" /></td>
<td><img src="https://via.placeholder.com/150" alt="Image" /></td>
</tr>
<tr>
<td>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. <a href="http://bit.ly/COAflex">http://bit.ly/COAflex</a></td>
<td><img src="https://via.placeholder.com/150" alt="Image" /></td>
<td><img src="https://via.placeholder.com/150" alt="Image" /></td>
<td><img src="https://via.placeholder.com/150" alt="Image" /></td>
</tr>
<tr>
<td><strong>PARKING AND TRANSIT ACCOUNTS</strong></td>
<td></td>
<td><img src="https://via.placeholder.com/150" alt="Image" /></td>
<td><img src="https://via.placeholder.com/150" alt="Image" /></td>
</tr>
<tr>
<td>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. <strong>Parking/Transit Monthly Contribution Limit:</strong> $280 <strong>Unlimited carryover as long as you are an active employee.</strong> <a href="http://bit.ly/COAflex">http://bit.ly/COAflex</a></td>
<td><img src="https://via.placeholder.com/150" alt="Image" /></td>
<td><img src="https://via.placeholder.com/150" alt="Image" /></td>
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</table>
### Consider Supplemental Benefits

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

For detailed information, visit [http://www.cabq.gov/humanresources/employeebenefits](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.

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

- **Missionsquare Retirement**
  - Peter Rappmund: (202) 759-7214 • PRappmund@missionsq.org
  - www.iomarc.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

<table>
<thead>
<tr>
<th>Offices</th>
<th>Contact Information</th>
</tr>
</thead>
</table>
| 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

<table>
<thead>
<tr>
<th>Product</th>
<th>Company Name</th>
<th>Group Number</th>
<th>Contact Information</th>
</tr>
</thead>
</table>
| 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.davision.com |
| Life (Term) City paid            | Mutual of Omaha               | 0462G000BK9Y | 844-359-0462 402-997-1835 Fax  
submitgrplife@mutualofomaha.com |
| Life (Term) Employee Paid        | Mutual of Omaha               | 0462G000BK9Y | 844-359-0462 402-997-1865 Fax  
newdisabilityclaim@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       | 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        | Ángelo 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 |

Contract Year  July 1, 2022 - June 30, 2023