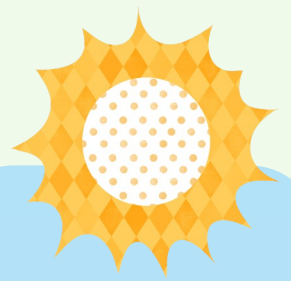


CABQ Insurance & Benefits

Bringing Benefits to You



Spring
2020

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City of Albuquerque
Human Resources

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Open Enrollment

May 4—May 22, 2020



The City of Albuquerque will hold the Annual Open Enrollment the first three weeks in May this year. Enrollment will be done online through Employee Self-Service, as we have done in the past. Due to the COVID-19 situation, we may not be holding the site meetings as in the past. However, we will be available by phone and email for questions or assistance.

What's New In Employee Benefits

NEW FLEXIBLE SPENDING ACCOUNTS PROVIDER



P&A Administrative Services, Inc., is the new Flexible Spending Accounts provider for The City of Albuquerque for FY21. Currently, P&A processes 90% of debit card transactions without manual substantiation. Everyone enrolled will be receiving new debit cards prior to July 1, 2020. Annual pledge amounts have increased this year. Employees can pledge from the minimum of \$260 up to the new maximum of \$2750. Any remaining balances up to \$500 will be available in Mid-October, but will cover claims from July 1st. Daycare amounts remain the same maximum of \$5000. Parking and Transit increased up to \$270 per month. Visit cabq.gov/benefits for information, videos and information regarding P&A's app download and more.

Premium Changes for FY 21

Effective July 1, 2020 premiums for the Medical and Pharmacy Benefits Plan will increase by 6.5 percent. 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
S/Parent	\$73.83	\$78.63
Family	\$134.96	\$143.74

No other Benefits Plans premiums will be changing for the fiscal year.



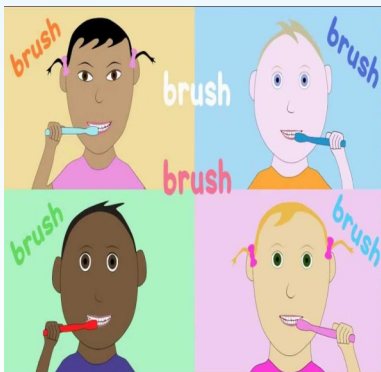
Specialty Pharmacies

Chew on this:

Your child's oral health is important

Sometimes we take our teeth for granted. Why? Maybe it's because we get a practice set when we're young. Or maybe it's because we figure 32 permanent teeth are more than enough when we're older. Whatever the reason, it's important to remember that as we grow, our dental needs change. Delta Dental wants the best for your teeth. And whether it's the first set or the second set, we want your mouth to be healthy and the rest of your body to be healthy too.

And don't forget...
Brush 2 minutes, 2 times a day for happy and healthy teeth!



Some prescription drugs are called "specialty medications". Specialty medications usually have to be stored or handled in special ways and you may not be able to get them from most pharmacies. People take specialty medications for complex, chronic health conditions like Multiple Sclerosis or Rheumatoid Arthritis. If you're taking a specialty medication, there are services available for you through our specialty pharmacy at no additional charge:

- You can order refills and check the status of your specialty medication orders anytime online.
- You have access to our complete specialty pharmacy inventory with medications that may not be readily available at other pharmacies.
- Your specialty medications are delivered directly to you or your doctor, as allowed by applicable law.
- You receive the supplies you need to administer your medications.
- Our clinically based care management programs - which include consultation with your doctor - help you get the most benefit from the medications that your doctor has prescribed for you.
- Our highly trained Patient Care Advocates work closely with you, your physician and your health plan, obtaining prior authorizations, coordinating billing and even contacting you when it's time to refill your prescription.
- Specialty medications can have significantly higher copays than regular medications. However, if you find yourself in a situation where the copay is far more than expected, Acreedo has a program that will assist with the copayment and decrease your responsibility. In some cases, it has helped members see a decrease in copayments from \$400 to \$15.

Maintenance Medication

For maintenance medications, such as insulin, high blood pressure medication, high cholesterol medication or birth control, they MUST be filled with an in-network pharmacy (called Smart90 Pharmacy) or by mail order as a 90 day supply.

Maintenance medications can only be filled as a 30-day supply with an in-network pharmacy twice before the prescription MUST be transferred to a 90-day supply.

Any maintenance medication prescriptions that are filled as a 30-day supply with an out-of-network provider, may be subject to penalties.





"...of the 61 million US adults who are at high risk for vision loss, only half visited an eye doctor

Davis Vision

The importance of regular eye care is the prevention of blindness & vision loss

According to the International Agency for the Prevention of Blindness (IAPB), nearly 75 percent of blindness is preventable. Yet, of the 61 million US adults who are at high risk for vision loss, only half visited an eye doctor in the past 12 months. These numbers are concerning and stress the critical importance of regular eye care. Vision screenings and eye exams can have a life-changing impact on the detection and prevention of vision loss, blindness and many complex diseases.

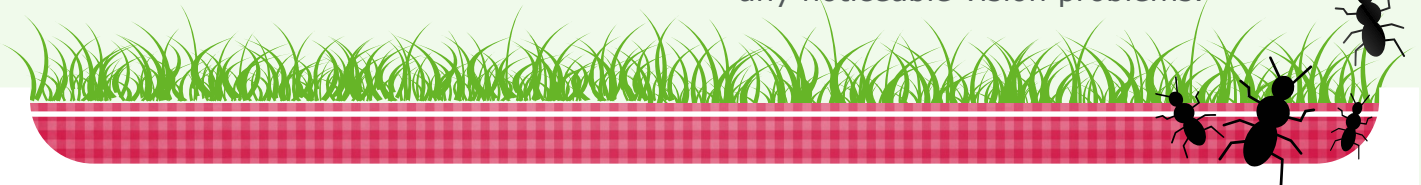
Some of these diseases include:

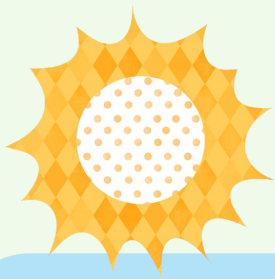
- **Cataracts** – the clouding of the eye’s naturally clear lens, which leads to a decrease in vision. They typically develop slowly and can affect one or both of the eyes. Cataracts are the leading cause of vision loss in the world. Regular eye examinations can help detect cataracts and other eye problems at their earliest stages.
- **Diabetic retinopathy** – damage to the retina caused by complications of diabetes, that if left untreated, can lead to blindness. Diabetic retinopathy is the leading cause of blindness in American adults and is also one of the most preventable causes of vision loss and blindness. Ninety percent of blindness caused by diabetic retinopathy is considered preventable. The American Academy of Ophthalmology recommends individuals with diabetes have an eye exam annually or as often as recommended by their ophthalmologist.

- **Glaucoma** – a disease that damages the eye’s optic nerve, which is vital for vision. This damage is often caused by abnormally high pressure in the eye. Glaucoma has no noticeable symptoms in its early stages and vision loss progresses gradually. Regular comprehensive eye exams can help detect glaucoma in its early stages before significant damage occurs.

- **Age-related macular degeneration (AMD)** – the deterioration of the macula, which is the small central area of the retina that controls visual acuity. It affects an individual’s central vision, making it difficult to conduct daily tasks such as driving, cooking, reading and recognizing faces. AMD is the leading cause of severe vision loss in adults over age 50. Early detection and timely treatment for eye conditions such as diabetic retinopathy, glaucoma and age-related macular degeneration is important and cost-effective. Vision screenings and eye exams can help detect these eye diseases while they are still treatable, ultimately stopping or avoiding vision loss.

The American Academy of Ophthalmology recommends all adults have a baseline, comprehensive dilated eye exam at least by age 40. Individuals 60 and older should have a complete eye exam with follow-up eye exams every one or two years or as indicated by their ophthalmologist. It is imperative for individuals to continue a routine schedule of eye exams even if they have not experienced any noticeable vision problems.





PRESBYTERIAN

Presbyterian Women’s Care offers a full range of obstetrics and gynecology care to meet the needs of women of all ages, at each stage of life. Our team of board-certified physicians, nurse practitioners and certified nurse midwives are available close to home for a full range of pre and postnatal care. We also offer a range of family and childbirth classes, online and in person, to help the whole family prepare for a new addition. This includes free in-person tours of our birthing unit.

Important Dates

May 4—22, 2020

Open Enrollment

May 25, 2020

Memorial Day

June 16, 2020

Pre-Retirement Seminar

July 3, 2020

4th of July
(Observed)

Presbyterian 30 Day Wellness Connection

We recognize that many of us are anxious about how coronavirus (also known as COVID-19) has impacted our lives.

The truth is that no one can control what happens next which can cause some anxiety and stress, however, one small mindset may serve as a compass to help in these times: Focus our attention on small daily actions, not outcomes. This will allow us to move forward even in the face of uncertainty and in turn will reduce anxiety and stress.

In the coming days and weeks, we will support you in navigating this time by providing you with a program, 30 DAY WELLNESS CONNECTION to inspire and guide you to intentionally pursue wellness. Upon registration, you will receive an email providing you a powerful daily practice around wellness because it is more important than ever that you take care of yourself.

[Click here to register for the 30 DAY WELLNESS CONNECTION program.](#)



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