

City of Albuquerque

Insurance & Benefits



Medical

- Two plan types across carriers: Choose EPO (in-network only except emergencies) or PPO (includes out-of-network coverage).
- Low in-network deductible: \$175 individual / \$350 family (per plan year).
- In-network out-of-pocket max: \$6,350 individual / \$12,700 family per plan year.
- Preventive care is covered at no charge when you use network providers.
- Pharmacy stays consistent: Rx benefits are administered through Optum Rx

Dental

- Big network + flexibility: BlueCare Dental PPO includes general and specialty dentists in New Mexico and nationwide—and you can see any licensed dentist.
- Save more in-network: In-network dentists accept set/negotiated fees and won't bill you above those fees (except copays/coinsurance/deductibles).
- Plan basics: \$50 individual / \$150 family deductible and \$1,500 annual maximum; no waiting period and Enhanced Dental Benefit included.
- Low-cost exam: Eye exam \$10 copay.
- Eyewear allowance + frequency: \$160 frame allowance; exam + lenses every 12 months, frame every 24 months (contacts eval/fitting every 12 months).
- Extra value perks: Access the Exclusive Collection at nearly 9,000 locations and get a FREE 1-year breakage warranty on glasses (limits apply).



DavisVision

Optum Rx®

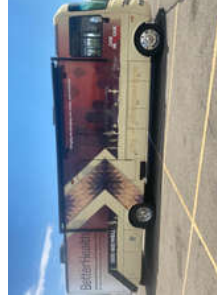


BETTERHEALTH CLINICS

- In-person & virtual primary care
- Pediatric care
- 24/7 virtual acute care
- Virtual specialty consults
- Health & wellness coaching

Location: City Hall (basement), 400 Marquette NW Ste B606, Albuquerque.

Hours: Mon–Fri 8am–12pm, 1pm–5pm.



Alongside the onsite BetterHealth Primary & Pediatric Care Clinic, the City's partnership with Health by Design also includes a state-of-the-art BetterHealth Mobile Clinic. It brings the same no-cost primary and pediatric services to convenient locations.

BetterHealth
CITY OF ALBUQUERQUE



Join our team at the City of Albuquerque to make a positive impact in the largest city in New Mexico. We have career opportunities across departments to fit different interests and skills. In addition to competitive pay, our retirement and family benefits plans make the City of Albuquerque one of the top employers in the state

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Voluntary & Supplemental Coverage

Basic Life - City-provided Mutual of Omaha basic term life and AD&D coverage is free for eligible regular full-time and part-time employees. Benefit equals 1.4x annual pay (rounded), minimum \$25,000, maximum \$50,000.

Voluntary Life - Eligible regular full- or part-time employees can add voluntary life coverage for themselves, spouse, and dependents (children to age 26). Up to \$350,000 or 7x salary guaranteed issue; spouse to \$50,000; dependents up to \$10,000.

Critical Illness + Accident - Critical Illness and Accident insurance complement your medical plan by helping cover out-of-pocket gaps. Together, they can provide cash benefits when you experience a covered illness or injury.

Long Term and Short Term Disability - Voluntary disability insurance replaces part of your pay for non-work illness/injury. STD starts day 30, lasts up to 22 weeks. LTD starts day 180, continues to retirement age. Enroll within 31 days or during open enrollment; underwriting may apply.

Flex Spending Benefits - P&A processes 90% of FSA card transactions automatically. Medical FSA: \$260-\$3,300, with up to \$660 carryover; saves 15-40% taxes. Parking/transit up to \$325 monthly each. HSA participants can't enroll in Medical FSA.

Employee Leave Purchase Program - Employee Leave Purchase Program lets eligible full-time/permanent part-time employees buy extra leave for work-life flexibility. Full-time up to 40 hours; part-time up to 20, in set increments, with approvals and payroll deductions.



OnePass Insurance & Benefits

Gym Benefit

Stay active your way with One Pass Select—one monthly membership for 19,000+ gyms and boutique studios, plus 23,000+ on-demand and livestream classes across web, app, and TV. Enjoy perks like grocery/essentials delivery (Shipt/Walmart+) and discounts on travel and dining. Available to employees and dependents 18+



Other Benefits

ARAG - Legal insurance for City Employees.

Deferred Compensation - helps you save for retirement through City-approved providers: Corebridge, MissionSquare, and Voya PERA SmartSave. Access digital resources and job aids, and contact representatives for enrollment and contribution changes.

New Mexico 529 Plan - covering many education costs nationwide or online. Contributions are 100% NM tax-deductible, transferable, giftable, and City payroll deduction is available.

Retirement

Most City of Albuquerque positions include PERA pension participation—helping you build long-term retirement security from day one. You and the City contribute through convenient payroll deductions, and a major advantage is the City may cover up to 75% of your required employee contribution (based on plan and state law). You'll also have the ability to name beneficiaries to protect your loved ones. PERA vesting is earned after 5 years of service credit, guaranteeing a future pension benefit once you meet age and service requirements for your tier. Some employees may also use accumulated sick and vacation leave to support an early retirement transition.



PERA
Public Employees
Retirement Association
of New Mexico

MissionSquare
RETIRED

corebridge
financial

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