

ONE ALBUQUERQUE

Insurance and Benefits

The City of Albuquerque employs over **6,300 employees** who take pride in providing quality customer and community services. Whether you are just starting your career, changing paths, or looking to join a progressive team, the City of Albuquerque has opportunities for everyone! **Benefits start on your first day of employment!**

Why Work Here?

- **First-Day Benefits:** Regular employees are eligible for robust benefits starting their first day, including medical, dental, and vision coverage.
- **Retirement Security:** Defined pension plan with up to 75% of required contributions covered by the City through PERA.
- **Wellness & Support:** Access to the BetterHealth program, flexible spending accounts, and financial assistance programs.
- **Public Employees Retirement Association (PERA)**

- **Contribution Structure:** Plan contributions vary based on the employee's job classification.
- **City Contributions:** The City contributes up to 75% of the employee's required contributions and pays between 7.4% and 21.76% of salary for regular employer contributions.
- **Vesting:** Employees are vested after earning five years of PERA service credit.
- **Defined Benefit Plan:** Retirement benefits are based on years of service and the average of:
 - Tier 1: Highest 36 months of earnings.
 - Tier 2: Highest 60 consecutive Access 23,000+ on-demand fitness classes via web, app, or TV, plus discounts on groceries, travel, and restaurants for added savings.



PERA
Public Employees
Retirement Association
of New Mexico

Affordable Medical Coverage

The City of Albuquerque offers comprehensive healthcare coverage through Blue Cross Blue Shield (BCBSNM) and UnitedHealthcare to meet the diverse needs of employees and their families.

- **BCBSNM:** Enjoy access to the largest network in New Mexico, including Lovelace Health System, UNM Health System, and Optum. BCBSNM provides EPO and PPO plans, with competitive co-pays and deductibles, plus dedicated Health Advocates to help with provider transitions. Specialty care is available statewide for advanced needs.
- **UnitedHealthcare:** Includes Presbyterian, UNM, and Optum networks for continuity of care, even if you travel across the U.S. It offers flexibility for specialty care and pre-enrollment support, ensuring seamless access to in-network providers nationwide.

Dental Coverage (BlueCare Dental)

- **Extensive Provider Network:** Access to one of the largest dental PPO networks in New Mexico and nationwide, ensuring high-quality care at convenient locations.
- **In-Network Savings:** Save money by visiting in-network dentists who accept negotiated fees for covered services, reducing out-of-pocket costs.
- **Virtual Care & Support:** 24/7 access to virtual dental visits and educational resources through the Dental Wellness Center to support proactive care and healthy habits.

Vision Coverage (Davis Vision)

- **Nationwide Access:** Visit a wide network of providers and top retailers across the U.S. for quality vision care.
- **Exclusive Discounts:** Save up to \$195 on over 200 name-brand frames, making eyewear affordable.
- **Lasik & Support:** Access discounted Lasik services and efficient U.S.-based customer support for claims and inquiries.

Gym Membership

- **Access & Flexibility:** Employees and dependents (18+) can enjoy access to 19,000+ locations nationwide, including gyms, boutique studios, and fitness facilities, with the added benefit of unlimited access to all tier locations.
- **Digital & Perks:** Access 23,000+ on-demand fitness classes via web, app, or TV, plus discounts on groceries, travel, and restaurants for added savings.

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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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Life Insurance Benefits

Basic Life Insurance

- **No-Cost Coverage:** Full-time and part-time employees receive term life insurance at no cost, with coverage equal to 1.4 times annual compensation (min. \$25,000, max. \$50,000).
- **Additional Perks:** Includes travel assistance, hearing aid discounts, and retiree life insurance that continues 50% of active benefits after retirement.

Voluntary Life Insurance

- **Generous Coverage Options:** Employees can enroll for up to \$350,000 without medical underwriting, or up to 7x annual salary.
- **Spousal & Dependent Coverage:** Spouses can get up to \$50,000 coverage, while dependents are eligible for coverage in \$2,500 increments, up to \$10,000.

Disability & Insurance

Short-Term & Long-Term Disability Insurance

- **Income Replacement:** Provides financial support if you are unable to work due to illness, injury, mental health conditions, or pregnancy. Short-Term Disability covers up to 22 weeks, while Long-Term Disability continues until recovery or Social Security Normal Retirement Age.
- **Flexible Enrollment:** New hires can enroll without medical underwriting within 31 days, or during Open Enrollment with Evidence of Insurability. STD benefits start 30 days after disability, while LTD begins after 180 days, covering both short- and long-term recovery periods.

Accident & Critical Illness Insurance

- **Cash Payouts for Coverage:** Both Accident and Critical Illness insurance provide lump-sum payments for covered events, offering added financial support independent of medical insurance.
- **Health Incentives & Family Coverage:** Critical Illness includes a \$50 health screening incentive per member, while both insurances offer coverage for employees, spouses, and children, ensuring the whole family has access to financial support during unexpected events.

Flexible Spending

- **Tax Savings on Medical Expenses:** Employees can save 15% to 40% on out-of-pocket medical expenses not covered by health, dental, or vision plans by using the Medical Reimbursement Account. Contributions are taken from your paycheck before taxes, lowering your taxable income.
- **Carryover Option for Medical Reimbursement:** Up to \$640 of unused funds can carry over to the next plan year, eliminating the risk of losing money if it isn't used by the end of the year.

Paid Parental Leave

- **Dependent Care Savings:** The Dependent Care Account allows employees to set aside tax-free money for eligible daycare expenses, with a maximum contribution of \$5,000 annually. This can help employees save significantly on childcare costs.
- **Parking and Transit Benefits:** Employees can save up to \$315 per month on parking and transit expenses, paid with tax-free dollars. This is available for both City-owned lots and public transportation costs.
- **Generous Leave Duration:** Eligible employees receive up to 12 weeks of fully paid parental leave for bonding with a newborn, adopted, or foster child. Both parents are entitled to this benefit if they work for the City, allowing up to 24 weeks of combined leave per family.
- **Concurrent FMLA:** Paid parental leave runs concurrently with FMLA, providing financial support while maintaining job protection during this critical time.
- **Comprehensive Coverage:** Employees continue to accrue vacation and sick leave while on parental leave, and their medical coverage remains active under the current group policy during the entire leave period.
- **Inclusive Policy:** Paid parental leave is available to all eligible employees regardless of gender, and can be used for qualifying events such as childbirth, adoption, or foster placement of children under 18 years old.

Additional Benefits

- **Auto and Home Insurance Discounts:** Employees can access discounted rates on auto and home insurance through partnership programs, providing financial savings on essential coverage.
- **Legal Insurance Plan:** Offers coverage for legal services, including will preparation, estate planning, and advice, ensuring peace of mind for employees dealing with personal legal matters.
- **Deferred Compensation Program:** Employees can save for retirement through pre-tax contributions to a deferred compensation plan, enhancing long-term financial security.
- **Employee Short-Term Loan Program:** The TrueConnect program provides no-credit-report small-dollar loans, with funds potentially available by the next business day, helping employees address urgent financial needs.
- **BetterHealth Program**
 - **Comprehensive Wellness Support:** The program promotes healthy living through initiatives like health education, tobacco cessation programs, and behavioral health services, ensuring employees and their families have access to diverse resources for physical and mental well-being.
 - **BetterHealth Mobile Clinic & Primary Care:** The BetterHealth Mobile Clinic and on-site primary and pediatric care facilities provide convenient healthcare access, reducing the need for employees to leave work for medical appointments.
 - **Wellness Incentives:** The program encourages participation in activities like tracking healthy habits via a mobile app, earning points, and engaging in wellness challenges, creating a fun and motivating environment to adopt a healthy lifestyle.
 - **BetterHealth Ambassadors:** Wellness advocates at work locations help promote the program and engage coworkers in wellness activities, fostering a supportive culture of health across departments.

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