



Ship Rock, New Mexico



GSD/RMD

Employee Benefits Bureau

# Newsletter

NEW MEXICO  
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Risk Management Division  
[carmella.jasso@state.nm.us](mailto:carmella.jasso@state.nm.us)**Thank you to Robin Gonzales of TRD for sending in a beautiful photo!**

## Benefit Reminders!

### Fiscal Year 2019 Premium Rates for Health Benefits

A premium increase of 4% for Health Benefits (medical, dental, and vision) will go into effect July 1, 2018 for Fiscal Year 2019. The Health Benefits fund is a group risk pool administered by the Risk Management Division who is committed to keeping any annual premium increases below 5% and to give our members as many tools as possible to help improve health and reduce expenses to the fund. Through innovative programs, the New Mexico Health Benefits fund has been able to keep premium increases far below the trend (per an annual nationwide survey of benefits plans published by Segal, the trend increase for programs in Western States is around 9.8%).

The SoNM 2018 Premium Rate Sheet can be found at: [www.mybenefitsnm.com](http://www.mybenefitsnm.com), (top gold banner) "Benefit Plan Information", (left margin) "Premium Rates, then "State Agency Employee". Additional information regarding all benefits can also be found at [www.mybenefitsnm.com](http://www.mybenefitsnm.com) on each individual carrier website. The site also includes program links for members to utilize in improving their health and wellness. Plan members are also invited to take advantage of the rich benefit in the Stay Well Health Center (SWHC) located in Santa Fe's Montoya Building on the South Capitol Campus. At the SWHC, members can have a total medical care experience that is both convenient and FREE.

The SoNM Employee Assistance Program (EAP) managed by the Solutions Group offers online webinars available anytime, and 3 FREE counseling sessions per issue, for any employee and household family member.

Participation in the benefits and programs offered to our employees will serve to reduce overall costs and improve the health of both our members as well as the Benefits Fund itself. All State agencies, Local Public Bodies and individual employees have a vested interest in embracing the tools and benefits offered in order to help avoid future premium increases.

## Tips for **Healthy, Budget- Friendly Eating**

- Shop at a local farmer's markets and buy produce that is in season
- Choose frozen fruits and vegetables when fresh is unavailable
- Always shop with a list and a full stomach to avoid unneeded purchases
- Grow your own herbs, vegetables, or fruit. It saves money, and is relaxing and rewarding
- Only buy enough fresh produce for 4 days. Nutritional value decreases with time
- Bring your lunch to work. With the time you save you can go for a midday walk
- For easy, quick and healthy meals, make a veggie roll-up, quick salad or soup
- Keep a stainless steel or glass bottle (eco-friendly) of water instead of buying sugary juice or drinks
- Make your own juice with fresh produce or buy fresh juice with pulp when possible for added nutrients/rufage
- Make whole grains (brown rice) with herbs and spices, packaged blends are expensive and usually high in sodium
- Instead of ice cream, make your own by blending your favorite frozen fruit. Saves money and is much healthier
- Make sandwiches with avocado instead of mayo, heap on veggies and use fiber-rich, whole grain bread
- Bring snacks from home: fresh fruits, salad, raisins (dried fruits), unsalted nuts, raw veggies, or a home-made smoothie
- Cut down on meat. Cooked beans is a great meat substitute and it leaves more money to buy a variety of vegetables and fruit
- Make your own salad dressing, olive oil/vinegar/herbs or blend red bellpeppers, onions, garlic, avocado, etc. Experiment!
- Try experimenting with raw, vegan, alkaline recipes. Balanced smoothies supply energy, pure nutrition, fiber while keeping you hydrated. They require very little energy to digest, leaving your body the needed energy to heal and get stronger
- And as always, plan your meals, shop the perimeter of the grocery store, shop sales, buy bulk, portion control, cook extra and freeze, frozen fruits and veggies are a good alternative, incorporate more "meatless meals", search websites and blogs for healthy and affordable recipes, and utilize free apps to help meal-plan, track purchases, and get store coupons

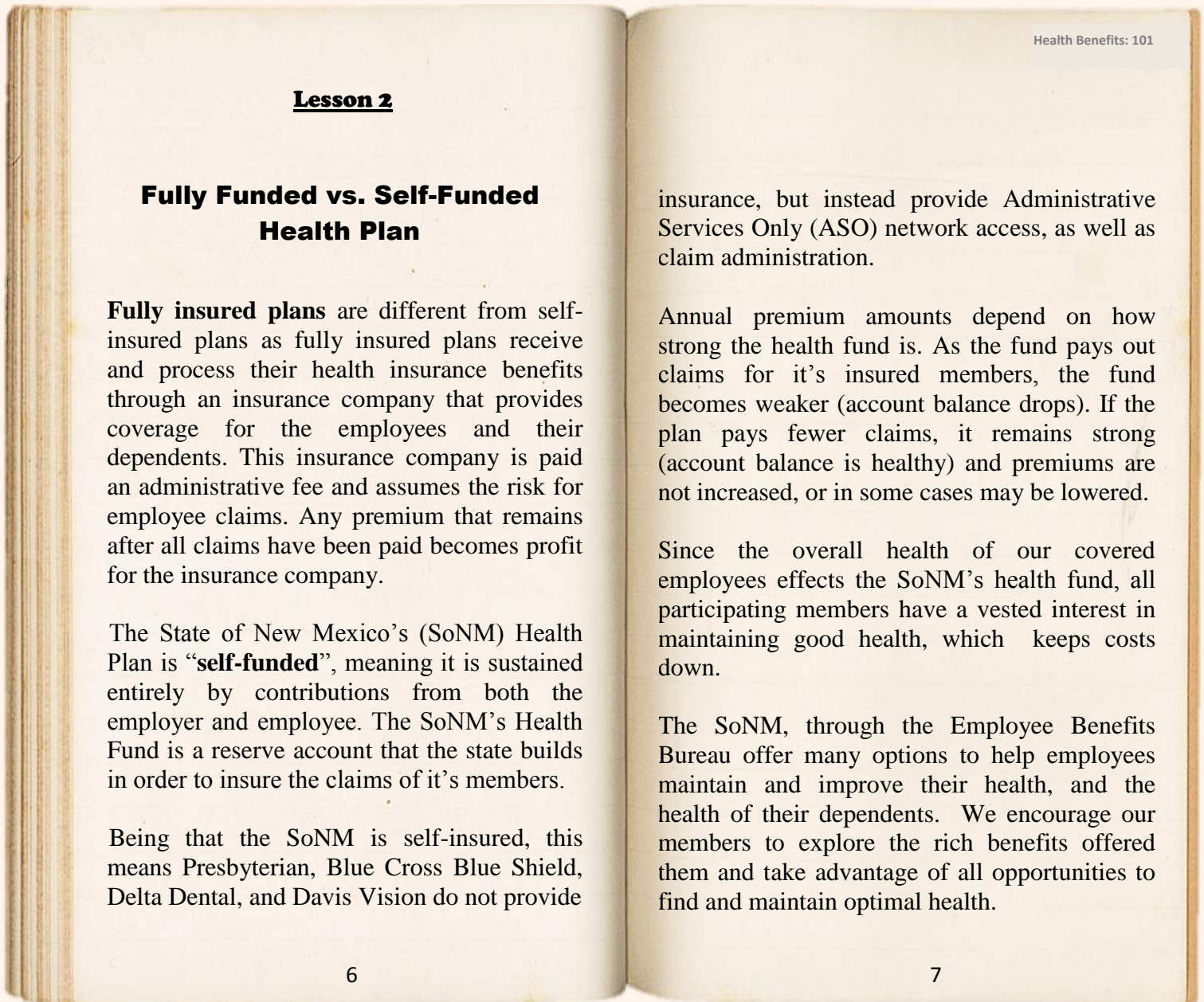


# Understanding your SoNM Health Insurance Coverage

## Health Benefits: 101

Many of our members have reached out to us (Employee Benefits Bureau – EBB) asking for some help in understanding our benefits coverage. We understand that health insurance and exactly how it works can get a bit confusing.

So we've decided to put together a "Health Benefits 101" information article in every issue of our newsletter to help our members better understand the rich benefits the SoNM offers. **Lesson 2- Self-Funded Health Plan vs. Fully Funded.**



### **Lesson 2**

#### **Fully Funded vs. Self-Funded Health Plan**

**Fully insured plans** are different from self-insured plans as fully insured plans receive and process their health insurance benefits through an insurance company that provides coverage for the employees and their dependents. This insurance company is paid an administrative fee and assumes the risk for employee claims. Any premium that remains after all claims have been paid becomes profit for the insurance company.

The State of New Mexico's (SoNM) Health Plan is "**self-funded**", meaning it is sustained entirely by contributions from both the employer and employee. The SoNM's Health Fund is a reserve account that the state builds in order to insure the claims of its members.

Being that the SoNM is self-insured, this means Presbyterian, Blue Cross Blue Shield, Delta Dental, and Davis Vision do not provide

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insurance, but instead provide Administrative Services Only (ASO) network access, as well as claim administration.

Annual premium amounts depend on how strong the health fund is. As the fund pays out claims for its insured members, the fund becomes weaker (account balance drops). If the plan pays fewer claims, it remains strong (account balance is healthy) and premiums are not increased, or in some cases may be lowered.

Since the overall health of our covered employees affects the SoNM's health fund, all participating members have a vested interest in maintaining good health, which keeps costs down.

The SoNM, through the Employee Benefits Bureau offer many options to help employees maintain and improve their health, and the health of their dependents. We encourage our members to explore the rich benefits offered them and take advantage of all opportunities to find and maintain optimal health.

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# Make Every Day Earth Day



## What is Earth Day?

Earth Day is a global event each year, and it is believed that more than 1 billion people in 192 countries now take part in what is the largest civic-focused day of action in the world.

Dealing with issues that effect our world like Clean Water, Endangered Species, Reforestration, Green Cities and Climate Change to name a few.

This year, earth day is being dedicated to "End Plastic Pollution". From poisoning and injuring marine life to disrupting human hormones, from littering our beaches and landscapes to clogging our waste streams and landfills, the exponential growth of plastics is now threatening the survival of our planet.

# 2018 Earth Day – April 22<sup>nd</sup>

To find out what YOU can do, go to:

<https://www.earthday.org/>



**HEALTH FACT** In 2014, the U.S. was ranked highest for global alcohol consumption, second only to China, with overall drinking in the U.S. continuing to increase. High-risk drinking also increased, especially among women, older adults and minorities. Substantial increases in alcohol use, high-risk drinking, and AUD constitute a public health crisis and portend increases in chronic disease comorbidities in the United States, especially among women, older adults, racial/ethnic minorities, and the socioeconomically disadvantaged. Sources: Statista; Jamanetwork

## Employee Assistance Program (EAP)

Free Confidential Short-Term Counseling – Up to 3 FREE visits per issue for you and any household member

Call us, we're here to help **855-231-7737**

We also offer a variety of Training Courses

To find full descriptions and links for viewing webinars, go to our library at:

<https://www.solutionsbiz.com/SONM/Pages/login.aspx> (password "sonmeap")



Stress effects us all and can be unbearable. Long-term stress can have a severe and negative impact on our mind and body, damaging the immune system and increasing health risks from headaches, stomach disorders, depression and even stroke or heart disease. To combat stress one can focus on their response to it. Learning the art of letting go will avoid anxiety in situations that cannot be changed. By taking control of our reactions and focusing on something that calms us can help us move out of it.

Taking care of ourselves can take as little as 15 minutes a day to:

**MEDITATE** (prayer/silence/reflection)

Practice Yoga

Go for a run

Write a sweet note

Read a book

Take a walk

Breathe

Enjoy a cup of tea

Call a friend or loved one

Cuddle up with your child

Turn on music & dance

Pet your dog/cat

Paint, draw or sing

Do some stretching

Rub your feet



Show your support for organ donation & transplants! "Donate Life" plates are only \$12

### Is an electric toothbrush better than a manual toothbrush?



It's possible to brush your teeth effectively with a manual toothbrush. However, an electric toothbrush can be a great alternative to a manual toothbrush, especially if you have arthritis or other conditions that make it difficult to brush well. An electric toothbrush's bristle movement might even help you remove more plaque from your teeth and improve your gum health.

If you use an electric toothbrush, make sure it's comfortable to hold and easy to use. Your dentist might suggest a model with a rotating-oscillating head or a head that uses ultrasonic pulses to move the bristles. Other features, such as adjustable power levels, timers and rechargeable batteries, are optional. Follow the manufacturer's instructions about when to replace the head to ensure the toothbrush continues working effectively.

Whether you choose an electric toothbrush or a manual toothbrush, remember that what's most important is daily brushing and flossing!



#### SPRING CLEANING REMINDER

Have you scheduled at least one of your TWO FREE dental cleanings for the new year? If not, call your dentist today!

Some conditions allow you to qualify for more than two FREE cleanings. Check with Delta Dental to see if you qualify.



### What is Matcha?

Matcha is a green tea powder made from a specific kind of green tea leaf. Unlike many other green teas, plants used for matcha are first covered and grown in the shade for weeks upon weeks before they are harvested, resulting in boosted chlorophyll levels, which gives it the bright green color it is known for. Then the leaves are dried and ground into powder. Matcha has one of the highest concentrations of EGCG of all green teas, up to 3 times more than a typical Sencha! Research yourself to lean of all it's amazing health benefits!



Send us pictures of your part of New Mexico and we will display them in our Newsletter. We want to feature every city and town in New Mexico on each edition so all can see how beautiful New Mexico is! Email your pictures to: [carmella.jasso@state.nm.us](mailto:carmella.jasso@state.nm.us). We're looking forward to showing off your piece of NM!