



NMPSIA Virtual Benefits Training 2020

Draft

Putting Knowledge Into Action

Tuesday, July 14, 2020

PART I: NMPSIA MESSAGE

Wednesday, July 15, 2020

**PART II: INTRODUCTION OF NEW BENEFITS
CARRIERS AND CARRIER UPDATES**

Thursday, July 16, 2020

**PART III: MINDFULNESS; BENEFIT CHANGES;
OPEN/SWITCH ENROLLMENT;
INTERNATIONAL EMPLOYEE BENEFITS
ENROLLMENT**

Wednesday, July 22, 2020

PART IV: IT'S ALL ABOUT WELLNESS

Thursday, July 23, 2020

**PART V: RECAP PART I-IV AND
PUTTING KNOWLEDGE INTO ACTION**

Time	Tuesday, July 14, 2020 PART I: NMPSIA MESSAGE
8:30 a.m.	Virtual Meeting Check-in
8:45 a.m.	NMPSIA <ul style="list-style-type: none"> • Welcome & Introductions • How Trainings Will Run
9:00 a.m.	Executive Director's Message
9:15 a.m.	NMPSIA Risk Division Message <ul style="list-style-type: none"> • Poms & Associates • CCMSI
9:45 a.m.	Instant Recess – Winner's Circle
10:00 a.m.	Mindful Minute – Mindful Breathing Deskercise Time Take 5
10:15 a.m.	Roles and Responsibilities <ul style="list-style-type: none"> • Accountability • NMPSIA • Erisa • Participating Employers
10:45 a.m.	Closing Remarks <ul style="list-style-type: none"> • Q & A Session • Preview - Part II

See you tomorrow for Part II

Thank you for attending and participating!



New Mexico
Public Schools
Insurance Authority

This session will be recorded.
If you do not want to be recorded,
please make sure your mic and
video are on mute at all times.

Need technical assistance for the meeting?
Can't see the screen and/or hear the music?

Help is available!

8:00 a.m. to 8:45 a.m.

Call - 1.800.233.3164

Gustavo ext. 3003

Michelle ext. 3014

Tom ext. 3017



New Mexico
Public Schools
Insurance Authority

Virtual Benefits Training for School Staff 2020

fka Regional Trainings

PUTTING KNOWLEDGE

INTO ACTION

BENEFITS TO SERVE MEMBERS



New Mexico
Public Schools
Insurance Authority

Welcome & Introductions



Today's Agenda

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How Sessions Will Be Run

- The meeting host and moderator is Erisa
- Erisa will mute your mic and video capabilities
 - For collaborative interactions you can unmute your mic and video to participate and then mute back
- Erisa will be advancing presentation slides
- Questions need to be submitted via the Chat option
 - Erisa will monitor your questions to be answered at the end of the session
 - If there is a priority question for a presenter, the moderator will interrupt the presenter to take the question
- Have your agenda's available for each day
- Our goal is to keep you engaged and keep the meeting moving



NMPSIA History

- A state agency created in 1986 by the legislature to provide group health insurance and risk-related coverage for public schools and educational entities
- Charter schools were added after the Charter Schools Act in 1999
- Does not receive a direct appropriation from the State General Fund
- NMPSIA's revenues are derived from other state funds (i.e., premiums, investment funds, etc.)
- NMPSIA follows the state's procurement process and goes out to bid jointly with the NM Retiree Health Care Authority, NM Risk Management Division, and Albuquerque Public Schools (Benefits Advisory Committee – IBAC) for health care purchasing (as mandated by Statute)



NMPSIA Today

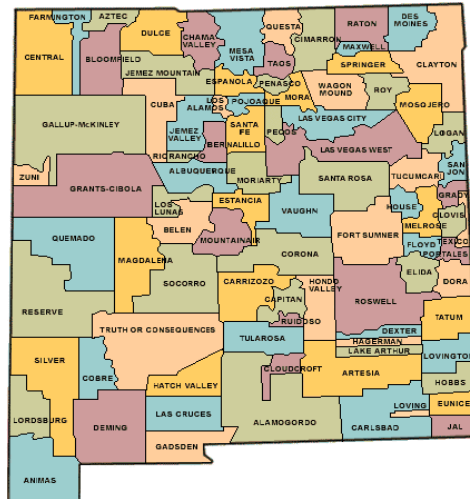
88 School Districts – Mandatory
Participation (Excludes ABQ Public Schools)

96 Charter Schools – Mandatory
Participation

27 Other Educational Entities –
Voluntarily Joined NMPSIA

Covered Members on Medical/Rx

- 21,743 employees
- 46,947 lives



NMPSIA Staff
11 FTE

NMPSIA Board of Directors

11 Board Members

New Mexico Association of School
Business Officials

Chris Parrino, President

Governor Appointees

Alfred Park, Vice President

Denise Balderas

Sammy Quintana

NEA-NM

Bethany Jarrell

AFT-NM

Tim Crone

Educational Entities at Large

Vacant

NEA-NM

David Martinez Jr.

Public Education Commission

Trish Ruiz

School Boards Association

Pauline Jaramillo

Superintendents Association

Ricky Williams



Employee Benefits & Wellness & Well-Being Program

NMPSIA offers the following benefits: Visit <https://nmpsia.com> to access information

Self Insured Medical Options

Self-insured Prescription Drug Coverage

Self-insured High & Low Option Dental Plans

Fully insured Vision Plan

- Includes discounts for Lasik and hearing aids
- Supports student vision program for children enrolled in school – eye exams and eye glasses at no charge
<https://nmpsia.com/DV.html>

Fully insured Life & Disability Plan

Customer Service

- Claim Issues
- Benefit Inquires
- Appeals

Robust Wellness & Well-Being Program

- Assistance with Strategic Plans, scheduling health and wellness events and onsite activities
- No cost annual preventive visits and age appropriate screening, video visits, incentive programs and much more
- Wellness Ambassador Program
- No cost behavioral health resources

Benefits Administration Training – NMPSIA 101

- Support with enrollment, eligibility, billing and payment
- COBRA administration

NMPSIA offers a Program Guide & Medical Plan Side-By-Side Comparison to keep all members informed



Use of Program Guide

- Every benefits eligible employee should receive a guide and referred to view the electronic copy at [https://nmpsia.com/PDFs/NMPSIA Program Guide 2019 Rev1.pdf](https://nmpsia.com/PDFs/NMPSIA_Program_Guide_2019_Rev1.pdf)
- Any updates throughout the year are added to the electronic copy
- Premiums listed are based on the minimum continuation schedule outlined in State Statute
- If you have an alternate rate sheet, insert it in to the Program Guide for your employee
- Resources for employees to learn how get the most out of their benefits
- Matrix outlines coverages each participating employer offers
- Contact phone #'s and websites for carriers
- FAQ's provide valuable information
- Goal is to have Guide available by August 2020



Cost Containment Efforts

- Pharmaceutical benefits manager with improved pricing
- Saveon Program for high cost specialty drugs
- Medical carrier/provider arrangements to implement bundled payments for certain services and increase access to care in lower cost settings
- Programs to manage patients with chronic conditions in an effort to reduce their risk of becoming potential high cost claimants
- **No cost Wellness and Well-being programs** with goal to improve the overall health of membership
- Promote early prevention & detection of chronic diseases to mitigate higher claims costs in the future
- **No cost annual preventive visits and age appropriate screenings**
- **Virtual/Video visits at no cost to member**
- COVID 19 related diagnosis and treatment at no cost to member



RFP Results for Medical, Dental, & Vision Effective January 1, 2021

Medical Selections

- BCBSNM
- PHP
- New addition Cigna

Dental Selection

- United Concordia
- New addition Delta Dental

Vision

- Davis Vision



New Mexico
Public Schools
Insurance Authority

Customer Service Training Requests Claim Matters

New Mexico Public Schools Insurance Authority
410 Old Taos Highway
Santa Fe, NM 87501
<https://NMPSIA.com>

Email authorization form found at

<https://nmpsia.com/PDFs/Release%20of%20Health%20Information.pdf>
when you are requesting assistance on behalf of members

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Benefits/Wellness Operations Manager

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Richard Valerio

Executive Director

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Risk Program

- NMPSIA insures assets in excess of \$25 Billion
- Approximately 44,000 employees
- \$2 Billion in payroll
- 325,000 students
- 44,000 school athletic participants
- 9,000 volunteers
- 9,300 vehicles

Covid 19

New Leave Rules Until December 31, 2020

Expanded FMLA

ONLY For:

- Eligible employees who are unable to work (or telework) due to a need for **childcare** as an additional allowable reason to take FMLA
 - Employed at least 30 or more days within the last 60 calendar days
 - First two weeks is LWOP (Leave Without Pay)
 - Remaining 10 weeks at 2/3 salary
 - Not to exceed \$200 per day and \$10,000 total
 - Can use Emergency Paid Sick Leave but not to exceed \$12,000 total
- All other FMLA rules apply
 - Employer can designate leave i.e. FMLA 12 weeks and can use Sick leave to make whole
 - Once accrued leave runs out, back to 2/3 not to exceed the \$200 and \$10,000

Emergency Paid Sick Leave

1. Use for Federal, State and Local Quarantine or Isolation Order
2. Advised by a Healthcare provider
3. Experiencing symptoms that may be related to Covid and is seeking medical diagnosis
4. Caring for someone in category 1-2
5. Lack of Childcare
6. Experiencing any other substantially similar conditions

80 Hours of Leave (covers only first 2 weeks of leave)

\$511 per day and \$5,110 total for reason 1-3

\$200 per day and \$2,000 total for reason 4-6

Employee choice

The Difference Between Expanded FMLA and Emergency Paid Sick Leave

Expanded FMLA

- The employer designates if the employee will use Sick leave first and run concurrent with FMLA

Emergency Paid Sick Leave

- The employee decides whether to use the Emergency Paid Sick Leave

Both benefits Expire 12/31/2020

- No Carry over after December
- The employee can take leave intermittently and incrementally

Your POMS Team

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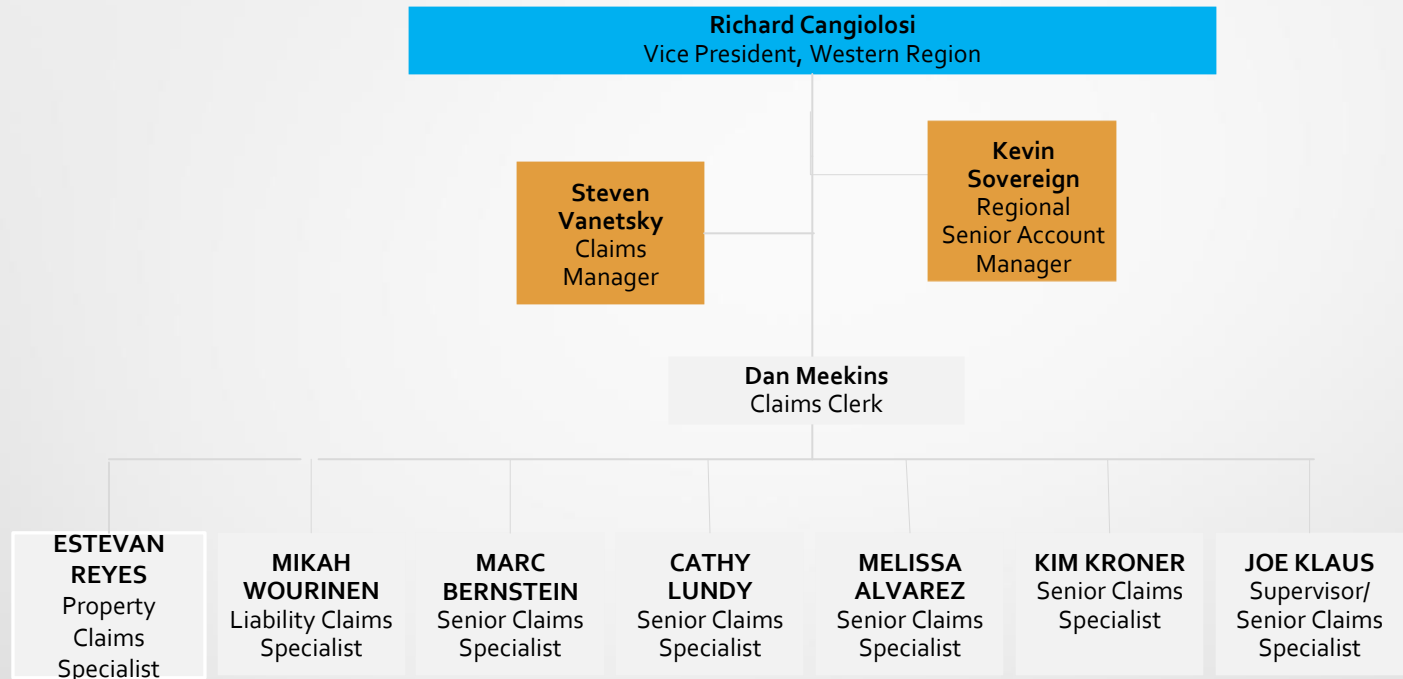
Jerry Mayo – Workers' Compensation Claims Supervisor

505.837.8730



C C M S I

NMPSIA Property & Casualty



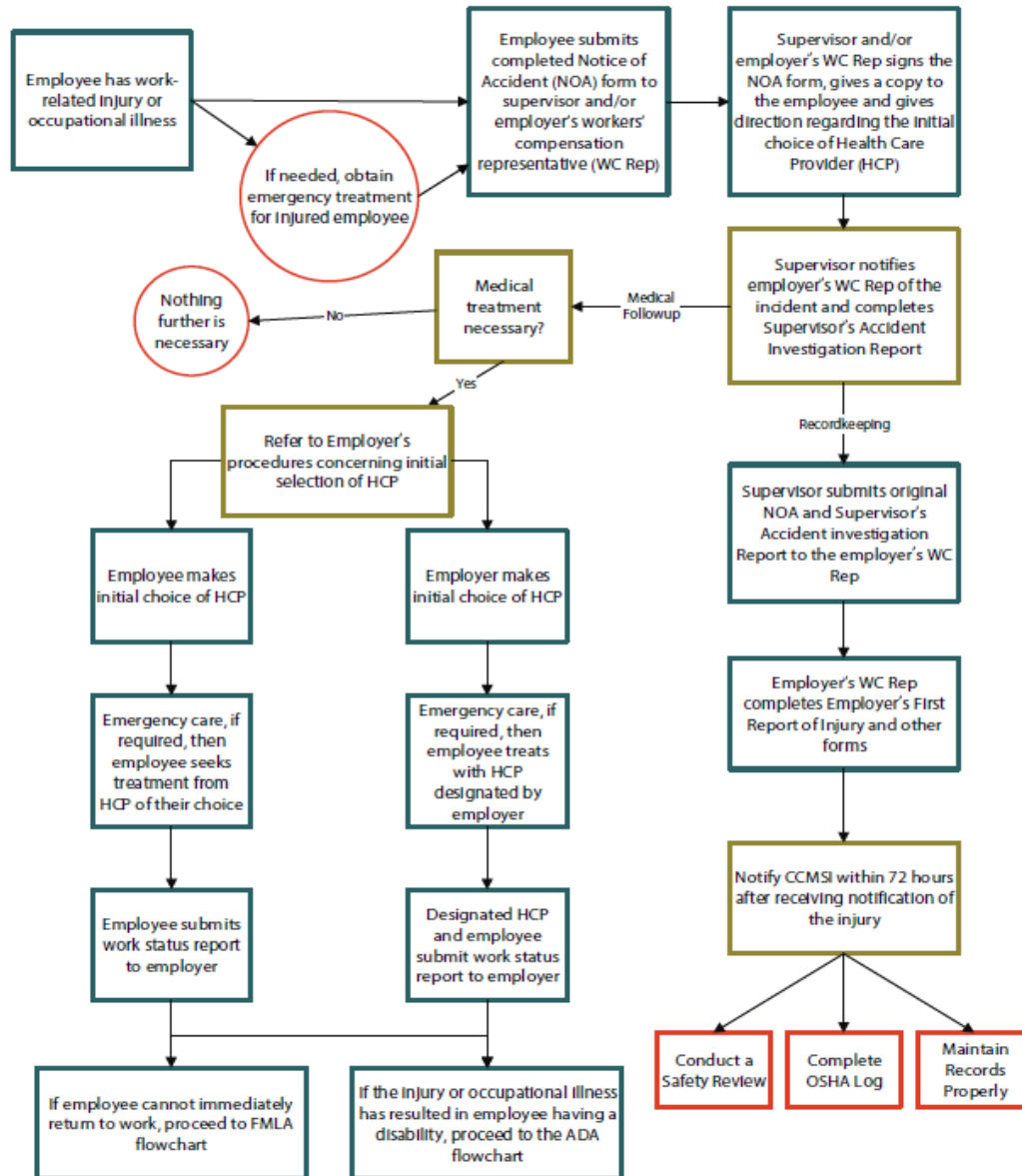
4300 San Mateo Blvd., NE Suite A-300. Albuquerque, NM 87110
Phone: (505) 837-8700

Jerry Mayo

Worker's Compensation Claims Supervisor



Workers' Compensation Flowchart



Instant Recess



WINNERS
CIRCLE



Mindful Minute

Mindful Breathing

Day 1 - Tuesday, July 14, 2020



DESKERCISE TIME

Day 1 - Tuesday, July 14, 2020



Neck Exercise: Head Tilt



BlueCross BlueShield
of New Mexico

1. Sit all the way back in your chair
2. With your head aligned with your body, slowly push your ear toward your right shoulder — hold for five seconds
3. Tilt your head left in the same manner and hold
4. Repeat three times on each side



Neck Exercise: Chin Tuck



BlueCross BlueShield
of New Mexico

1. Slowly tilt your head forward to stretch the muscles in the back of your neck — hold for 10 seconds
2. Repeat three times



Shoulder Exercise: Shoulder Pull



BlueCross BlueShield
of New Mexico

1. Place your arm across your chest with your opposite hand on your elbow
2. Gently pull your elbow toward your opposite shoulder — hold for 10 seconds
3. Repeat on the opposite side
4. Repeat two times



Shoulder Exercise: Back Scratch



BlueCross BlueShield
of New Mexico

1. Reach your left hand between your shoulder blades until you feel a stretch in the back of your upper arm — hold for 10 seconds
2. Change arms and repeat two times



Shoulder Exercise: Overhead Stretch/Front Stretch



BlueCross BlueShield
of New Mexico

1. Interlace your fingers with your palms turned upwards above your head while straightening your arms — hold for 10 seconds
2. Lower your arms to the front, parallel with the floor, your fingers laced with your palms facing away from you — stretch at shoulder level for 10 seconds
3. Repeat



Shoulder Exercise: Shoulder Rolls



BlueCross BlueShield
of New Mexico

1. Slowly roll your shoulders backward in big circles five times
2. Repeat with rolls to the front five times



Chest Exercise: Hands Behind Head



BlueCross BlueShield
of New Mexico

1. With your fingers interlaced behind your head, your elbows straight out to the sides and your upper body aligned, pull your shoulder blades toward each other — hold for 10 seconds
2. Repeat three times







Time for Accountability

A Message from Erisa

- Create a Sense of Ownership of Your Role
- Embrace Employee Benefits Administration
- Be Complete, Diligent, Systematic
- Deliver Commitment
- Discover and Develop Resources
- Capitalize on Your Internal Team's Strengths
- Learn for You and Share Your Wealth of Knowledge
- Communicate Your Success
- Experience that Sense of Accomplishment



NMPSIA Role and Responsibilities

- Develop and oversee NMPSIA vendor contracts
- Offer comprehensive insurance and wellness programs to participating employers
- Handle claim and eligibility reviews
- Serve as a resource for school benefits specialists & other school officials
- Provide training on NMPSIA benefits administration
- Support schools with presentations for new hire, switch, and in-service meetings
- Coordinate health fairs and wellness/well-being events



Role of Erisa Administrative Services, Inc.

NMPSIA Benefits Enrollment Administrator

- Employee Benefits Administration
 - Enrollment
 - Weekly Eligibility
 - Monthly Premium Billing
 - Monthly Premium Collection
- Enforce NMPSIA Rules of Enrollment and Administrative Practices
- COBRA Compliance and Enrollment
- Self-Pay Participant Administration (COBRA, Retiree Life, Active Board Members, Inactive Grandfathered Board Members)
- Maintains NMPSIA Website and Online Benefits System for Employee, Employer and Management Access
- Employee Benefits Administration Training



Role of Employee Benefits Staff

- Understand NMPSIA Rules of Enrollment and Administrative Practices
- Identify and Determine a Benefits Eligibility Employee (Regular and Variable Hour)
- Execute Timely Enrollment
 - Follow NMPSIA Rule 6.50.10.12 Reporting Requirement
 - Enroll Benefits Eligible Employee to Basic Life
 - Offer Enrollment to Other Lines of Coverage Offered by the Employer
 - Collect Any Required Supportive Documentation to Complete Enrollment
 - Report Qualifying Event Changes to Enrollment Immediately
 - Process Pending Enrollment Transactions
- Report Approved Leaves of Absence
- Reconcile Premium Billing Monthly
- File Life and Disability Claims

Caution: If your employer offers non-NMPSIA (non-competing benefits), be sure to have your employees complete the necessary forms to cancel or enroll for all benefits and for reporting changes in status, such as divorces



Closing Remarks

- Review Questions and Answers from Chat
- Erisa Staff Introductions (if time permits)
- Preview – Part II
- Farwell Until Tomorrow

EASI

Erisa Administrative Services, Inc.

Meet Your Benefits Specialists



Gustavo Rascon



Jackie Martinez



Chere Garcia



Kevin Garcia



Melissa Morales



Lourdes Rael



Michelle Alarid



Michelle Aragon