

MEMORANDUM

TO: Employees of City of Raton, RWW and RPS

FROM: Michael Anne Antonucci, City Clerk/Treasurer ~~MAA~~

DATE: October 5, 2021

RE: Health Insurance Open/Active Enrollment

The State of NM open enrollment period for local public bodies runs through October 31, 2021. The benefit enrollment is different this year and will require all benefit-eligible employees to participate by submitting one of two forms, an **Active Enrollment/Change form for Local Public Body (LPB), or a No Change Form for Local Public Body (LPB)**. In addition, everyone who is covering a dependent must submit documentation (ie. Marriage Certificates, birth certificates, etc.) with either form even if you do not have any changes. The only exception is New Hires in 2021 will not be required to re-submit proof of dependency documentation. Employees must also submit an updated life insurance Beneficiary form for any life insurance coverage, including Basic and/or Supplemental Life. NO HANDWRITTEN FORMS WILL BE ACCEPTED.

To simplify the process we are asking that employees complete and print an Active Enrollment/Change form or a No Change Form along with a new Life Insurance Beneficiary form and hand deliver to City Hall with your required documentation no later than **5 p.m. on Thursday, October 28th**. The fillable pdf forms are available for download on the City website www.ratonnm.gov under the news section or can be emailed to employees upon request by calling Raton City Hall 445-9551. Please note that the forms do not allow you to save your information, so it is important that you print before exiting the form. If you need further assistance, City staff will be available in the City Commission Chambers on Friday, October 22, 2021 from 9 am to noon to answer questions and assist employees with filling out the pdf forms and to make copies of documentation.

Please be advised, that the month of October is the only time that benefit eligible employees can enroll or make changes to their current health benefits (ie. Medical, Dental, Vision). If you wish to add, drop or change any of these benefits then you must do so during the Open/Active Enrollment period only. Short/Long Term Disability may be elected at any time. Any newly elected benefits or changes made will be effective January 1, 2022.

Attached is a copy of the current rate sheet. The premium rates have not changed and remain the same through June 30, 2022 however, changes are made to benefit plans on a calendar year basis so it is important that employees review important information regarding the plan changes and providers on the employee benefits website: www.mybenefitsnm.com. Plan design changes have been made to the BlueCross BlueShield and Presbyterian plans.

Please be advised that the State of NM will NOT accept any late submissions. Once the open enrollment period ends, no changes, no additions or new enrollments will be allowed again until October 2022 unless there is a qualifying event (ie. eligibility is met, loss of other coverage, birth of child etc.). Please contact City Hall at 445-9551 if you have any questions or need further assistance.

**City of Raton
Rate Sheet
7/1/21-6/30/2022**

	Coverage	Monthly Rate	Per Pay Period	Pay Period City 80%	Pay Period Employee 20%
Pres - HMO	Employee Only	\$537.29	\$268.65	\$214.92	\$53.73
	Emp + Spouse	\$1,208.91	\$604.46	\$483.57	\$120.89
	Emp + Child(ren)	\$967.14	\$483.57	\$386.85	\$96.71
	Emp + Family	\$1,585.00	\$792.50	\$634.00	\$158.50
BCBS NM - HMO	Employee Only	\$537.29	\$268.65	\$214.92	\$53.73
	Emp + Spouse	\$1,208.91	\$604.46	\$483.57	\$120.89
	Emp + Child(ren)	\$967.14	\$483.57	\$386.85	\$96.71
	Emp + Family	\$1,585.00	\$792.50	\$634.00	\$158.50
CIGNA - HMO (OAPIN)	Employee Only	\$531.92	\$265.96	\$212.77	\$53.19
	Emp + Spouse	\$1,196.82	\$598.41	\$478.73	\$119.68
	Emp + Child(ren)	\$957.47	\$478.74	\$382.99	\$95.75
	Emp + Family	\$1,569.15	\$784.58	\$627.66	\$156.92

In addition to the plans offered above, the State of NM has two PPO Plans, however, the City will only pay the same amount as above for the HMO Plans. Employees that enroll in the PPO plans will be responsible for the cost difference.

	Coverage	Monthly Rate	Per Pay Period	Pay Period City (see note above)	Pay Period Employee
BCBS NM - PPO	Employee Only	\$624.85	\$312.43	\$214.92	\$97.51
	Emp + Spouse	\$1,406.02	\$703.01	\$483.57	\$219.44
	Emp + Child(ren)	\$1,124.78	\$562.39	\$386.85	\$175.54
	Emp + Family	\$1,843.47	\$921.74	\$634.00	\$287.74
CIGNA - PPO (OAP)	Employee Only	618.60	\$309.30	\$212.77	\$96.53
	Emp + Spouse	1,391.96	\$695.98	\$478.73	\$217.25
	Emp + Child(ren)	1,113.53	\$556.77	\$382.99	\$173.78
	Emp + Family	1,825.04	\$912.52	\$627.66	\$284.86

	Coverage	Monthly Rate	Per Pay Period	Pay Period City 50%	Pay Period Employee 50%
Delta Dental	Employee Only	\$32.33	\$16.17	\$8.08	\$8.08
	Emp + Spouse	\$64.61	\$32.31	\$16.16	\$16.15
	Emp + Children	\$74.34	\$37.17	\$18.59	\$18.59
	Emp + Family	\$96.94	\$48.47	\$24.24	\$24.23
EyeMed	Employee Only	\$6.00	\$3.00	\$1.50	\$1.50
	Emp + Spouse	\$11.31	\$5.66	\$2.83	\$2.83
	Emp + Child(ren)	\$13.15	\$6.58	\$3.29	\$3.29
	Emp + Family	\$16.66	\$8.33	\$4.17	\$4.17

	Monthly Rate	Per Pay Period	Pay Period City - 100%	Pay Period Employee - 100%
Disability	\$9.88	\$4.94	\$0.00	\$4.94

	Coverage	Monthly Rate	Per Pay Period	Pay Period City - 100%
Basic Life	Coverage - \$50,000	\$4.42	\$2.21	\$2.21

note: Supplemental Life, Spouse & Dependent Life Coverage is also available through The Hartford. Contact HR Director, Cyndi Parker for additional information or go to: <https://www.mybenefitsnm.com/termife.htm>