

What's New in Employee Benefits?

Health Insurance

The City is pleased to announce the partnership with Presbyterian Health Plan as the sole provider of health insurance for its employees, their dependents and those of our participating entities effective July 1, 2011. Presbyterian has contracted with ABQ Health Partners which will allow the majority of current employees on Blue Cross Blue Shield to continue with their same provider. Plan design changes include:

- ✓ Zero copay for preventive screenings
- ✓ Zero copay for PCP visit for children on the family plan
- ✓ \$10 copay for urgent care visits for children on the family plan
- ✓ Emergency room copay is \$150
- ✓ Outpatient hospital procedures will cost you 20% up to \$500 per visit

Please refer to pages 16 & 17 for additional details. The affect on the premium will be a 5.6% decrease from last year. Employees enrolled in BCBS may complete an enrollment form during open enrollment to designate their preference for the Active, Family or Independent Plan. BCBS members who do not select a plan will automatically be transferred to Presbyterian's Independent Plan.

Dental Insurance

No plan design changes. Delta Dental offers no increase in premium. United Concordia's premiums are 10% higher.

Term Life Insurance

During open enrollment only, CIGNA is offering all employees eligible for benefits to enroll, or increase their supplemental term life insurance by \$50,000 without proof of good health. This offer is only limited by the \$500,000 maximum benefit allowed. The offer does not apply to spouses or domestic partners. See page 27 for rates.

Long Term Disability Insurance

During open enrollment only, CIGNA is offering all employees eligible for benefits the opportunity to enroll in long term disability insurance without proof of good health. However, if anyone newly enrolled has a claim then benefits will not be payable for a condition that that employee had received treatment for within three months of the July 1, 2011 effective date. The waiting period for a pre-existing condition is 12 months. The premium has increased by 10%.

Voluntary Benefits

In compliance with Council Resolution 10-106, all voluntary benefit providers who were not awarded a payroll deduction through the formal competitive process will have those payroll deductions cease if a new vendor is selected. Therefore, employees with deductions to Aflac (except for short term disability), Americo, Colonial and Globe Life will see those deductions stop after their June 24, 2011 pay checks. We encourage all employees to consider enrolling in similar products offered by UNUM (pages 32-35.)