

Insurance & Benefits Division

NATIONAL SAVE FOR RETIREMENT WEEK

OCTOBER 18-24, 2020

National Save for Retirement Week is a nationwide effort to raise awareness about the importance of saving for retirement. During this time, we encourage our employees to reflect on their personal retirement goals and whether they are on the correct path to achieve those goals.

There is information available for those who have not begun saving or for those who have been saving for years. The City of Albuquerque has three deferred compensation vendors that offer opportunities to all employees:

- ICMA-RC Retirement Corporation
- AIG
- PERA Smartsave/Voya

For more information visit our website at <http://www.cabq.gov/humanresources/employee-benefits/insurance-benefits/deferred-compensation-benefits>.

NATIONAL BREAST CANCER AWARENESS MONTH

OCTOBER 2020

October is Breast Cancer Awareness Month. Events are held every year, across the nation, to increase awareness of the disease. Early detection, education and support services can help those who have been affected by breast cancer.

Most women ages 50-74 should have a screening mammogram every 2 years. If you are 40-49 years old, or think you may have a higher risk of breast cancer, ask your doctor when to have a screening mammogram.

The City of Albuquerque and Presbyterian Health Plan are teaming up to offer screening mammograms on Thursday, October 1, 2020 and Friday, October 30, 2020.

For more information or to schedule a screening mammogram call
505-332-6967.



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IMPORTANT DATES

Labor Day Observed —
Monday, September 7, 2020

Virtual Retirement
Seminar — Tuesday,
October 6, 2020

November Catch-ups—Meet
with your representative in
October

Virtual Health Fair—Friday,
October 30, 2020



FLU SHOTS

Flu shots will be provided to City of Albuquerque employees and dependents over the age of 10, beginning in September and will be available until October 30, 2020.

The City of Albuquerque and Presbyterian are working together to provide several different locations to receive a flu shot. Some locations may offer drive-up service, while other locations will offer clinics.

All locations will follow safety practices and COVID-19 safety measures. Watch for more information and finalized schedule to be announced on eweb.cabq.gov and on our website at cabq.gov/benefits.



FLEXIBLE SPENDING ACCOUNTS (FSA)

As allowed by the CARES ACT, the City of Albuquerque has adopted the extension of plan year 2019–2020 to end December 31, 2020. This means any unused funds from 2019–2020 will be available for use/reimbursement until December 31, 2020.

As announced during Open Enrollment, the City has selected P&A Administrators as our new FSA administrator beginning July 1, 2020. In addition, the City has asked P&A to manage the 2019–2020 plan year extension. The City has been working with P&A to transition the claims data from our prior administrator to P&A in order for P&A to do so. At this time P&A has all employee 2019-2020 account

balances as well as any 2020–2021 account balances. Employees can view FSA account information at: www.padmin.com

Some helpful FSA tips:

- ◆ Destroy your BASIC debit card.
- ◆ If you previously received a request to validate a debit card purchase from BASIC, do not send the validation to P&A as they will likely view it as a claim submission for reimbursement.
- ◆ Download the P&A Group app to manage your benefits.

WHY IS THE FLU SHOT IMPORTANT IN 2020?

There are many reasons to get an influenza (flu) vaccine each year.

Below is a summary of the benefits of flu vaccination and selected scientific studies that support these benefits.

Flu vaccination can keep you from getting sick with the flu.

- ◆ Flu vaccine prevents millions of illnesses and flu-related doctor's visits each year.
- ◆ During Seasons when the flu vaccine viruses are similar to circulating flu viruses, flu vaccine has been shown to reduce the risk of having to go to the doctor with flu by 40% to 60%.

Flu vaccination can reduce the risk of flu-associated hospitalization for children, working age adults, and older adults.

- ◆ Flu vaccine prevents tens of thousands of hospitalizations each year.
- ◆ In recent years, flu vaccines have reduced the risk of flu-associated hospitalizations among older adults on average by about 40%.

Flu vaccination is important preventive tool for people with chronic health conditions.

- ◆ Flu vaccination can reduce worsening and hospitalizations for flu-related chronic lung disease, such as in person with COPD.
- ◆ Flu vaccination has been shown to be associated with reduced hospitalizations among people with diabetes.

Flu vaccine can be lifesaving in children.

- ◆ A 2017 study was the first of its kind to show that flu vaccination can significantly reduce a child's risk of dying from flu.

Flu vaccination has been shown in several studies to reduce severity of illness in people who get vaccinated but still get sick.



HEROS VIRTUAL RACE

According to the Centers for Diseases Control and Prevention (CDC), fear and anxiety due to COVID isolation requirements have caused unhealthy lifestyle changes such as:

- ◆ Poor eating
- ◆ Decreased physical activity
- ◆ Increase in excessive drinking
- ◆ Poor habits that lead to other chronic conditions affecting the brain, heart, and other organs.

The City of Albuquerque (CABQ), in conjunction with The Solutions Group (TSG), is here to help you get back on track and improve your health with a virtual race with a purpose event. Race for our Heroes begins September 7, 2020, and ends on September 14, 2020, at midnight.

All adult participants who complete their event will receive a DriFit shirt while all youth who complete the race will receive a medal. Choose your route, location, mode of exercise, and dedicate your race to a personal hero to show your appreciation. Honor the hero(es) you are exercising for when you register yourself and your family at:

<https://www.surveymonkey.com/r/TQMR5ZW>

Heroes will be displayed on a virtual wall of heroes. Participants must upload their results (a link will be sent to all who register) by midnight, September 14, to receive the DriFit shirt or medal and be entered into a drawing to win a Fitbit Inspire HR.

Sign up for the Desk 2 5K Virtual Training Program at:

<https://pfs.us7.list-manage.com/subscribeu=2329664a7d85671709714e0d4&id=e5e571463c>

For more information, see the City eWeb Announcements or contact the Health & Wellness Coordinator at 768-2921 or rkarman@cabq.gov.

<https://www.cdc.gov/coronavirus/2019-ncov/daily-life-coping/managing-stress-anxiety.html>
<https://www.heart.org/en/news/2020/07/01/covid-19-pandemic-brings-new-concerns-about-excessive-drinking>

VIRTUAL HEALTH FAIR

This year the Wellness Team will be hosting a Virtual Health Fair on Friday, October 30, 2020.

There will be many exhibitors providing Dental, PERA, Diabetes, Epilepsy, Weight loss & maintenance, along with other information in virtual spaces that will allow participants to interact with the vendors and enter to win drawings at each of the exhibitor booths that they visit.

Registration information is coming soon. Watch for more information to be announced on eweb.cabq.gov.



Tooth Trauma

Quick action is crucial to saving the life of an injured tooth. Teeth are remarkably resilient, but can be chipped, fractured or broken when quick, strong impact occurs. Today's advanced dental care makes it possible to repair or replace injured teeth if care is obtained within a certain amount of time.

Tooth trauma is very common, particularly among children. In fact, one-third of 5-year olds suffer injury to their primary (baby) teeth, and one-fourth of 12-year-olds suffer injury to their permanent teeth. Baby teeth are responsible for creating space for the adult teeth, helping to develop clear speech and keeping the permanent teeth healthy underneath. That's why taking precautionary steps with an injured baby tooth is just as important as a permanent tooth.

Protecting teeth from injury isn't always possible, but knowing what to do after trauma occurs can increase the chance of saving the tooth. Including preventive measures such as wearing a mouth guard during sports-related activities can help decrease the chances of tooth trauma and keep teeth happy and healthy.



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DELTA DENTAL OF NEW MEXICO NEWS

Some of you may have heard about dental offices now including a separate charge for PPE (Personal Protective Equipment). The below statement was sent out to all Delta Dental of New Mexico **contracted** providers in New Mexico to clarify that this is not an eligible charge and they cannot charge their patients the additional amount. This will apply for any of your members who may also see a contracted dentist in another state. This is the practice of us administering your plan/contract from here in New Mexico:

“Dear Provider:

As dental offices throughout New Mexico begin to reopen for business, there have been various inquiries from both members and dentists regarding Delta Dental of New Mexico’s (DDNM’s) billing policies for Personal Protective Equipment (PPE). At this time, DDNM is considering PPE charges not to be billable to the patient. This policy is in accordance with your provider contract. We hope you have received our information about Operation #EnchantedSmiles, a grant program offered in response to COVID-19 by DDNM to provide \$1,200 grants to dentists licensed and practicing in New Mexico. We also hope this support will help ease the burden as you return to your practice and safely move beyond providing emergency only care.

As a participating provider with DDNM, you have contractually agreed to abide by the requirements of participation. DDNM issues reimbursements for a particular service as an “all inclusive” payment. With regard to separate charges for PPE, the fees associated with the cost of purchasing and providing PPE are considered to be part of the overall patient management and PPE charges are not billable to the patient. DDNM members and their dependents are not required to sign a separate document confirming they will pay the cost for PPE as this would be in violation of your participation with DDNM.”

QUALIFYING LIFE EVENTS

Coverage begins on the date of the qualified event. You have 31 days from the date of the qualifying life event to make changes to your enrollment. Delaying the entry of a Qualifying Life Event may result in extra deductions for premiums due. Losing or gaining eligibility for Medicaid allows a 60-day enrollment period.

- ◆ An ex-spouse is not eligible to continue participation in the insurance program except through COBRA. Therefore, when the divorce decree is uploaded into PeopleSoft and the Divorce Life Event is entered, the end of coverage will be back dated to the day following the court stamped date on the decree.
- ◆ Domestic Partners lose coverage the end of the pay period in which the termination notice is signed.
- ◆ Dependents reaching the age limit, lose coverage at the end of the month after their 26th birthday. Those dependents reaching the age limit will be deleted from Medical, Dental and Vision benefits, automatically. However, it is the responsibility of the employee to delete the dependent from any Voluntary Benefits.
- ◆ Qualifying Life Events do not allow you to change your Presbyterian Gym Membership election. The only time to elect participation, or disenrollment, is during Open Enrollment.
- ◆ Documentation of the Qualifying Life Event, must be provided by logging into PeopleSoft Employee Self Service. Documents should be scanned and uploaded when prompted during your Qualifying Life event entry in ESS. For a list of acceptable documents visit our website at cabq.gov/benefits.
- ◆ Dental Insurance Only—dependent children between the ages of 2 and 3 may be added to a plan in which you are already enrolled.