



2018 Employee Benefits

MEDICAL – 2 Plan Options
LIFE & AD&D & DISABILITY

DENTAL
VISION

401(k) Plan

401(k) Plan – Bank of Albuquerque
Employees are eligible to participate the first of the month following 6 months of employment and attaining the age of 21. The Pueblo will match 5% of an employee's gross wage if the employee contributes at least 2%.
VESTING SCHEDULE
1 Year - 20%
2 Years - 40%
3 Years - 60%
4 Years - 80%
5 Years - 100%

The following are offered with contact to agent representatives

AFLAC NEW YORK LIFE



**Pueblo of Laguna
Employee Benefits**

*For Plan Year
January 1, 2018
To
December 31, 2018*

**MEDICAL
DENTAL
VISION
LIFE & AD&D
DISABILITY**

DELTA DENTAL BENEFITS

Group # 12555

PLAN FEATURES

	In Network	Out Network
Cal. Yr. Deductible	\$25	\$50
Family Deductible	\$75	\$150
Calendar Yr. Max	\$1500	\$1250
Coinsurance		
Preventative	100%	100%
Basic	80%	80%
Major	50%	50%
Orthodontia	50%/\$1,000 Lifetime Max	50%/\$1,000 Lifetime Max
Cost Per Pay Period		
Employee	\$ 6.83	
Emp. & Spouse	\$ 13.71	
Emp. & Children	\$ 17.34	
Emp. & Family	\$ 26.79	

DAVIS VISION BENEFITS

Group # 541214

PLAN FEATURES

	In Network	Out Network
Exam	\$10 copay	Up to \$40
Materials	\$25 copay	
Exam & Lenses allowed once every 12 months; Frames allowed every 24 months After copay is applied.		
Lenses	\$25 copay	Up to \$40-\$100
Frames	Up to \$130	Up to \$50
Contacts allowed in lieu of lenses & frames		
Elective	Up to \$130	Up to \$105
Necessary	Covered in full	Up to \$225
Cost Per Pay Period		
Employee	\$1.70	
Emp. & Spouse	\$3.06	
Emp. & Children	\$3.23	
Emp. & Family	\$5.10	

*Please refer to your Summary Plan Description
for specific benefits, limitations and requirements.*

BCBSNM MEDICAL		
Group # 216117 PPO \$500		
PLAN FEATURES	In Network	Out of Network
Deductible Per Person Family	\$500 \$1,000	\$1,000 \$2,000
Coinsurance	70%/30	50%/50%
Out of Pocket Individual Family	\$3,000 \$6,000	\$6,000 \$12,000
Preventative	\$0 copay, Ded Waived	50% after Ded
Dr. Visits PCP Specialist	\$30 Copay \$40 Copay	50% after Ded
Diag. Lab / X-ray Complex Imaging (Scans, etc)	No Charge \$50 Copay	50% after Ded
Inpatient Hospital	30% after Deductible	50% after Ded
Outpatient Surgery	30% after Deductible	50% after Ded
Prescriptions Tier 1,2,3 (30 days)	\$7/\$30/\$60	\$12/\$40/\$70
Mail Order(90 days)	\$17.50/\$75/\$150	Not available
Specialty Rx's	15% up to a max of \$250 per RX Not available thru Mail order	
Emergency Room	\$100 Copay	
Urgent Care	\$40 Copay	50% after Ded
Cost Per Pay Period		
Employee	\$24.65	
Emp. & Spouse	\$135.59	
Emp. & Child(ren)	\$123.27	
Emp. & Family	\$246.53	

Please refer to your Summary Plan Description for specific benefits, limitations and requirements.

BCBSNM MEDICAL		
Group # 216117 PPO \$1500		
PLAN FEATURES	In Network	Out of Network
Deductible Per Person Family	\$1,500 \$3,000	\$3,000 \$6,000
Coinsurance	80%/20%	60%/40%
Out of Pocket Individual Family	\$4,000 \$8,000	\$8,000 \$16,000
Preventative	\$0 copay, Ded waived	40% after Ded
Dr. Visits PCP Specialist	\$20 Copay \$30 Copay	40% after Ded
Diag. Lab / X- ray/ Complex Imaging (Scans, etc)	No Charge 20% after Ded	40% after Ded
Inpatient Hospital	20% after Deductible	40% after Ded
Outpatient Surgery	20% after Deductible	40% after Ded
Prescriptions Tier 1,2,3(30 days)	\$7/\$30/\$60	\$12/\$40/\$70
Mail Order(90 days)	\$17.50/\$75/\$150	Not available
Specialty Rx's	15% up to a max of \$250 per RX Not available thru Mail order	
Emergency Room	20% after Deductible	
Urgent Care	\$30 Copay	40% after Ded
Cost Per Pay Period		
Employee	\$23.22	
Emp. & Spouse	\$127.47	
Emp. & Child(ren)	\$116.12	
Emp. & Family	\$232.23	

Member can be balanced billed when services rendered by an Out of Network provider.

LIFE BENEFITS	
UNUM	
Life & AD&D	
Employer – Life benefit- 2 x your annual salary; AD&D 1 x your annual salary	
Spouse - \$5,000;	
Children - \$100 (14 days to 6 months)	
\$5,000 (6 months to 19 or 25 if full- time student)	
VOLUNTARY LIFE & AD&D	
Employee-Lesser of 5 x annual earnings or \$450,000; Guarantee Issue \$130,000	
Spouse-Lesser of employee benefit or \$450,000; Guarantee Issue \$25,000	
Child(ren)-6 months or older-Lesser of employee benefit or \$10,000 ; Live birth to 6 months \$1000	
SHORT TERM DISABILITY	
60% up to \$1,000 Weekly Maximum Payable on the 15 th day accident or illness Coverage payable maximum 24 weeks	
LONG TERM DISABILITY	
50% up to \$6,000 Monthly Maximum 180 day elimination Period Dependent Care Benefit \$350 per month/dependent; Maximum of \$1,000 a month *some Disabilities may not be covered or may have limited coverage under your policy. See plan documents for Disability definitions	

Broker for
Employee Benefits



1835 South Extension Road
Mesa, Arizona 85210

(480) 730-4920 Phone
(623) 215-1388 Fax

EMPLOYEE ELIGIBILITY

1ST of the month following 30 days of employment.

PLAN TERMINATIONS

Upon an Employee's termination of employment (voluntary or involuntary) or other "qualifying events" (reduction in work hours, divorce, separation, death, loss of dependent child status), all insurance coverage's will be terminated on:

LAST DAY OF THE MONTH IN WHICH EMPLOYEE IS TERMINATED

The Employee's premium portion will be withheld from the final paycheck to cover the entire month's premium cost.

COBRA BENEFITS

COBRA Benefits are available for those Employees who are enrolled in Medical and Dental Program *PRIOR* to the date of the Employee's date of termination. Notifications will be administered in accordance with COBRA Federal Rules & Regulations.

USEFUL CONTACTS

Pueblo of Laguna Kathleen Smith Employment Compliance Mgr Karen Chino HR Manager	(505) 552-7021 ksmith@lagunapueblo-nsn.gov (505) 552-5778 kchino@lagunapueblo-nsn.gov
The Mahoney Group Mary Hoffman Account Manager	www.mahoneygroup.com (480) 214-2736 mhoffman@mahoneygroup.com
Medical Carrier Customer Service Online Services	BCBSNM (800) 432-0750 www.bcbsnm.com
Dental Carrier Dental Cust. Svc Online Services	Delta Dental (877) 395-9420 www.deltadentalnm.com
Vision Carrier Customer Service/ Online Services	Davis Vision (888) 790-9910 www.davisvision.com
Life/STD/LTD Customer Service EAP Travel Assistance	UNUM Life & AD&D (800) 455-0402 Disability (866) 224-9402 (800) 854-1446 www.lifebalance.net (800) 872-1414



An Orientation to Your Employee Assistance Program

Your EAP

- A pre-paid benefit
- Confidential—individual information is not reported back to your employer
- Available to all your household members and dependents
- Easy to reach through your toll-free number or online at www.MagellanHealth.com/member
- Available 24 hours a day/7 days a week

Common Reasons People Use EAP Services

- Manage stress
- Relationship difficulties
- Conflict with a supervisor or coworker
- Help to cope with change
- Anger issues
- Alcohol or drug problems
- Sleep Disturbance
- Grief and loss
- Depression
- Lack of support
- Anxiety
- Work-life balance concerns

What Can I Expect When I Call the EAP?

- Toll-free accessibility
- Confidential telephonic consultation and referrals
- Confidential assistance with all life areas:
 - Parenting
 - Professional growth
 - Aging
 - Healthy living
 - Work-life balance
 - Communication
 - Stress and anxiety

What Can I Expect When I Visit the Website?

Confidential accessibility with access to:

- Health and wellness information
- Podcasts and webinar recordings
- Articles
- Tools and calculators
- Self-assessments
- Child care and elder care locators
- Community resources
- Web-based Confidential Care



Your life's journey—made easier

No matter where you are on your journey, there are times when a little help can go a long way. From checking off daily tasks to working on more complex issues, your program offers a variety of resources, tools and services.

Your program is here to help you along the journey of life. No situation is too big or too small. When you and your family members need assistance, reach out anytime and we will help get you on the right path to meet your needs.

Key features

- Provided at no cost to you and your family members
- Includes up to 3 counseling sessions
- Confidential service provided by a third party
- Available 24/7/365

Well-being services

- *Coaching*—When you have a goal to achieve, coaches help you create a plan of action and stay on track.
- *Counseling*—For more difficult issues like grief or stress, counselors can provide support tailored to your unique situation.
- *Web-based care*—Online, interactive programs help improve your emotional well-being for issues like depression and anxiety.

Legal assistance & financial coaching



Expert consultation to help you with your legal and financial needs. Free 60-minute sessions with legal and financial experts and an online library with resources for identity theft, budgeting, debt management, family law, estate planning and other areas of concern.

Work-life services

Save time and money on life's most important needs. Specialists provide expert guidance and personalized referrals to service providers including childcare, adult care, education, home improvement, consumer information, emergency preparedness and more.

Here's how to get started

Getting the help you need, when you need it, can result in you leading a happier, more productive life.

-  Give us a call and we will connect you with the right resource or professional.
-  Learn more about all of the services available at MagellanHealth.com/member

Employee Assistance Program

1-800-327-1393

For TTY Users: 1-800-456-4006