

State of New Mexico Disability Plan

Administered by Risk Management Division of the General Services Department

The Non-Occupational Disability plan is comprehensive coverage to assist an employee financially who maybe out of work for a period of time. The criterion for enrollment in the Disability plan is the same as enrollment into the Standard Basic Life Insurance plan. If you are already enrolled in the Standard Basic Life Insurance plan then you are automatically enrolled in the State of New Mexico Disability Plan. The following information is a summary of the short and long term disability program. Please contact our office for the plan policy.

SHORT TERM DISABILITY (STD) ELIGIBILITY:

- Must be employed with the State of New Mexico or Local Public Body and enrolled in the disability plan for at least one year prior to submitting for benefits.
- Must be an employee who is scheduled to work 20 hours or more per week and whose term of employment when hired is for 6 months or more.
- Make required contributions
- Unable to perform the material and substantial duties of any occupation; and
- Not working in any other occupation.
- Work related injuries are not covered under this plan.

SHORT TERM DISABILITY ELIMINATION PERIOD:

7 DAYS in which benefits are not paid.

SHORT TERM DISABILITY BENEFIT:

- Weeks 1-21 following your elimination period you will receive up to 60% of your weekly earnings to a benefit maximum of \$500.00 a week.

You cannot receive more than 100% of your pre-disability earnings with a combination of sick leave, annual leave and your disability benefit. Please see your local Human Resource Office on how to complete your time sheet.

LONG TERM DISABILITY (LTD) ELIGIBILITY:

- No work related injuries are covered under this benefit plan.
- You can not work in any capacity.
- Must apply for Social Security Disability's Income (SSDI) and PERA Disability immediately.
- If awarded Social Security Income (SSI), Social Security Disability Income (SSDI), or PERA disability, the disability benefit stops.

LONG TERM DISABILITY ELIMINATION PERIOD:

- The date your Short Term Disability payments end.

LONG TERM DISABILITY BENEFIT:

- 40% of monthly earnings to a maximum benefit of \$2,000 per month.
- Benefit can be reduced or eliminated by deductible sources of income.

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Disability Plan Frequently Asked Questions

WHEN CAN STD AND LTD COVERAGE END?

- The date the policy or a plan is cancelled;
- The date that you are denied Social Security Disability Income Benefits and refuse to appeal the denial;
- The date you no longer are in an eligible group;
- The date your eligible group is no longer covered;
- The last day of the period for which you made any required contributions; or
- The last day you are in active employment except as provided under the covered layoff or leave of absence provision;
- The end of the maximum period of payment;
- The date you are no longer disabled under the terms of the plan;
- The date you fail to submit proof of continuing disability or other sources of income verification;
- When you are able to work in any capacity;
- The date you become eligible for Social Security Disability;
- The date that you refuse an independent medical examination at the request of the State of New Mexico;
- The date you die

WHAT IS THE LTD MAXIMUM PERIOD OF PAYMENT?

- 2 year maximum of benefit payments.

HOW LONG DO I HAVE TO FILE A CLAIM:

- 90 DAYS

RETURN TO WORK PROGRAMS:

- The State of New Mexico Disability plan will continue to pay your benefits while you attend training or schooling to assist you in returning to some type of employment.

WHO CAN I CONTACT WITH QUESTIONS?

General Services Department

Risk Management Division

1-877-301-8041 or

email us at: rmddisabilityunit@state.nm.us