

Please read the NMPSIA Program Guide as you complete this enrollment application. This Guide outlines the NMPSIA Eligibility Rules and administrative guidelines for enrollment. If you do not have this Guide, you can obtain one from your school district/entity benefits office.

ELIGIBILITY

If you are a newly elected board member, you must sign and mail this form to us at the following address within 31 days from the date you take oath of office: **NMPSIA Eligibility Administrator, P. O. Box 9054, Santa Fe, NM 87504-9054**. If you are also enrolling a spouse and/or children, you need to provide the necessary supportive documentation (marriage certificate, proof of birth, etc.). If you are reporting a change in status, you must mail this form with any supportive documentation within 31 days from your qualifying event.

To be eligible for NMPSIA Group Coverage, you must be an active Board Member.

EFFECTIVE DATE OF COVERAGE AND PREMIUM PAYMENT

Your effective date of coverage can be as early as the first of the month following the date you take oath of office, provided that you mail your application and premium payment to us prior to your effective date.

When your application and supportive documentation (if required) arrives at our office with your premium payment, our office will mail you a coupon book to assist you in mailing future premium payments. If you have any questions about this process, please contact us at 1-800-233-3164.

ENROLLMENT

You may only apply for the lines of NMPSIA coverage offered by your school district/ employer. Basic life coverage and long term disability coverage is not available to you. Please keep the following in mind:

- ◆ If you decline medical coverage due to the existence of alternative coverage, you may enroll in NMPSIA medical coverage when a special enrollment period occurs due to a qualifying event, special event, or through the late enrollee process. The appropriate preexisting conditions limitation period will apply.
- ◆ You may enroll as **board member only** for any line of NMPSIA coverage.
- ◆ If you enroll in vision coverage, you and each of your enrolled dependents must meet the 24-month enrollment requirement before you can cancel this coverage.
- ◆ If you enroll for optional voluntary life coverage, you may apply for coverage up in the amount of basic life coverage your district/entity offers to its employees. You may also apply for life coverage for your spouse at the rate of 50% of your voluntary life coverage. You may also insure your dependent children for \$5,000 of life coverage.
- ◆ If you decline optional voluntary life coverage, you may apply late through the proof of good health process. The life insurance carrier will make a determination on this application.
- ◆ If you decline dental and/or vision coverage, you may not enroll late to either of these plans unless you apply within 31 days from losing other dental and/or vision coverage, or the NMPSIA Board of Directors approves a special enrollment period.

To enroll your spouse and/or your unmarried children (under age 25), you will be required to present the supportive documentation to prove eligibility for your dependents.

Indicate the status (board member only, two-party, or family) for each line coverage. If you enroll one eligible dependent, you must enroll all eligible dependents, unless one or more dependents have other coverage. When enrolling dependents, you may exclude a dependent from a particular line of NMPSIA coverage only if you provide evidence that the dependent you are excluding has that particular line of coverage elsewhere. In this case, evidence of the other coverage is required (*i.e., letter of insurance verification, insurance ID card with dependent's name listed, etc.*). If you are excluding a dependent and do not provide this evidence, the dependents you are enrolling will suffer a delay in coverage until such evidence is provided. Further, there is a 61-day deadline to provide such evidence.

If your spouse works for a NMPSIA affiliated employer, you and your spouse cannot double insure each other and your dependents under the NMPSIA Group Plan for any line of NMPSIA coverage.

To enroll your spouse, present your **official state publicly filed marriage certificate** (from the County Clerk's Office). You may provide a chapel marriage certificate, but NMPSIA reserves the right to request the official state copy at anytime.

If you divorce, you must report this within 31 days and cancel coverage for your ex-spouse effective the last day of the month the divorce is final. You will be required to provide copies of certain pages of your final divorce decree. Covering an ex-spouse is considered misrepresentation.

To enroll your unmarried children (under age 25), present their **official state publicly filed birth certificates** (from the Bureau of Vital Statistics). You may provide hospital birth certificates, but NMPSIA reserves the right to request the official state copy at anytime.

If your child marries, you must report this marriage within 31 days and cancel your child's coverage effective the last day of the month the marriage takes place. Covering a married child is considered misrepresentation.

Coverage for your dependents will begin on your effective date of coverage when you provide the appropriate supportive documentation at the time of application or prior to your coverage going into effect. You have 61 days from your effective date of coverage or 61 days from your qualifying event to provide the appropriate supportive documentation for your dependents, but their effective date of coverage will be on the first day of the month following the date you provide this documentation. Coverage for your dependents will not be made retroactive. If you do not provide this information within 61 days, your dependents will fall under the late enrollee provisions upon submitting the appropriate supportive documentation.

PRESCRIPTION DRUG COVERAGE – If you enroll in the medical plan, you are automatically enrolled in the Prescription Drug Program. You will receive a separate ID card from the NMPSIA Prescription Drug Manager to purchase your prescription drugs.

PREEXISTING CONDITIONS -- CREDITABLE COVERAGE

The NMBCBS Plan and the Presbyterian Plan include a six-month preexisting conditions limitation period for newly eligible employees and dependents. These plans impose an 18-month preexisting conditions limitation period if you or your eligible dependents are enrolling late.

If you are enrolling for medical coverage with either of these plans, provide us with your "Certificate of Group Health Plan Coverage" from your former health plan. Once you submit this certificate to us, it will be routed to NMBCBS or Presbyterian for consideration.

If NMBCBS or Presbyterian determines that this coverage is creditable because you have had no lapse in health coverage of 63 days or more, your preexisting conditions and limitations period under the medical plan may be reduced day for day, and in some cases eliminated.

BENEFICIARY INFORMATION

Complete a **Schedule A** form to make your selection(s) for your beneficiary for optional voluntary life coverage. You may change your beneficiary designation at any time. If you do not designate a beneficiary for your life insurance, the life insurance carrier will apply its established processes to determine the individual(s) entitled to your life benefit.

CONFIRMATION OF ENROLLMENT

Once your enrollment has been processed, the NMPSIA Eligibility Administrator will mail a Confirmation of Enrollment Notice to your home. Please review this confirmation notice carefully and (upon receipt) report any discrepancies to us at 1-800-233-3164. If you do not provide us with the information necessary to finalize your enrollment request, you will be mailed a "Notice of Incomplete Enrollment." Pay close attention to the documentation that is necessary to finalize your enrollment request AND the deadline listed on this notice.