

Welcome!!!

**2024 Regional
Trainings!**

**Our session will
begin shortly.....**



**New Mexico
Public Schools
Insurance
Authority**



**New Mexico
Public Schools
Insurance
Authority**

**Becoming a “Go-to” Resource
For Your Staff**

Table of Contents

- ➔ Introductions
- ➔ Becoming well-versed in NMPSIA offerings
- ➔ Program Guide: Basic Rules of Enrollment
- ➔ Tour of [nmpsia.com](https://www.nmpsia.com)

Employee Benefits & Well-Being Programs

NMPSIA Medical Plan Coverage Self Insured Medical Plan Options:	High Option Preferred Provider Organization (PPO)		Low Option Preferred Provider Organization (PPO)		Exclusive Provider Organization (EPO)
	In-Network Providers	Out-Of-Network Providers	In-Network Providers	Out-Of-Network Providers	Exclusive Network Preferred Providers
Offered by the following medical benefit claims administrators:	BlueCross BlueShield of New Mexico Cigna Healthcare Presbyterian Health Plan		BlueCross BlueShield of New Mexico Cigna Healthcare Presbyterian Health Plan		BlueCross BlueShield of New Mexico
Wellness & Well Being Programs administered by all Medical Plans	Member Online & Mobile Platforms, Participation Incentives & Discounts, Physical Health & Coaching Programs, Cognitive Wellbeing Support Programs, Virtual Health Visits				
Prescription Drug Coverage Retail & Specialty Pharmacy Plan Networks & Mail Order Self Insured Coverage for all on a Medical Plan	CVS Caremark		CVS Caremark		CVS Caremark
Dental Coverage Self Insured Coverage Plan Options:	High Option Preferred Provider Organization (PPO)		Low Option Preferred Provider Organization (PPO)		Employee Benefits Administration Enrollment and Eligibility Premium Billing, Premium Collection, COBRA Administration
	In-Network Providers	Out-Of-Network Providers	In-Network Providers	Out-Of-Network Providers	
Offered by the following dental benefit claims administrators:	Delta Dental (PPO and Premier Network) United Concordia Dental		Delta Dental (PPO and Premier Network) United Concordia Dental		Provided by Erisa Administrative Services, Inc. (EASI)
Vision Coverage Fully Insured Plan Offered by the following vision benefit carrier:	Davis Vision (Versant Health)				Benefit Resources Visit https://nmpsia.com/
Life & Long Term Disability Coverage Fully Insured Plan Offered by the following life & disability benefit carrier:	The Standard				
					Program Guide Medical Side by Side Comparison

WHY WELLNESS?

Top 5 Reasons Why Wellness is a Priority:



Prevention and early detection of chronic diseases



Promotes Safety- Reduces overall costs of Worker's Compensation claims



Creates high-performing employees > increased productivity



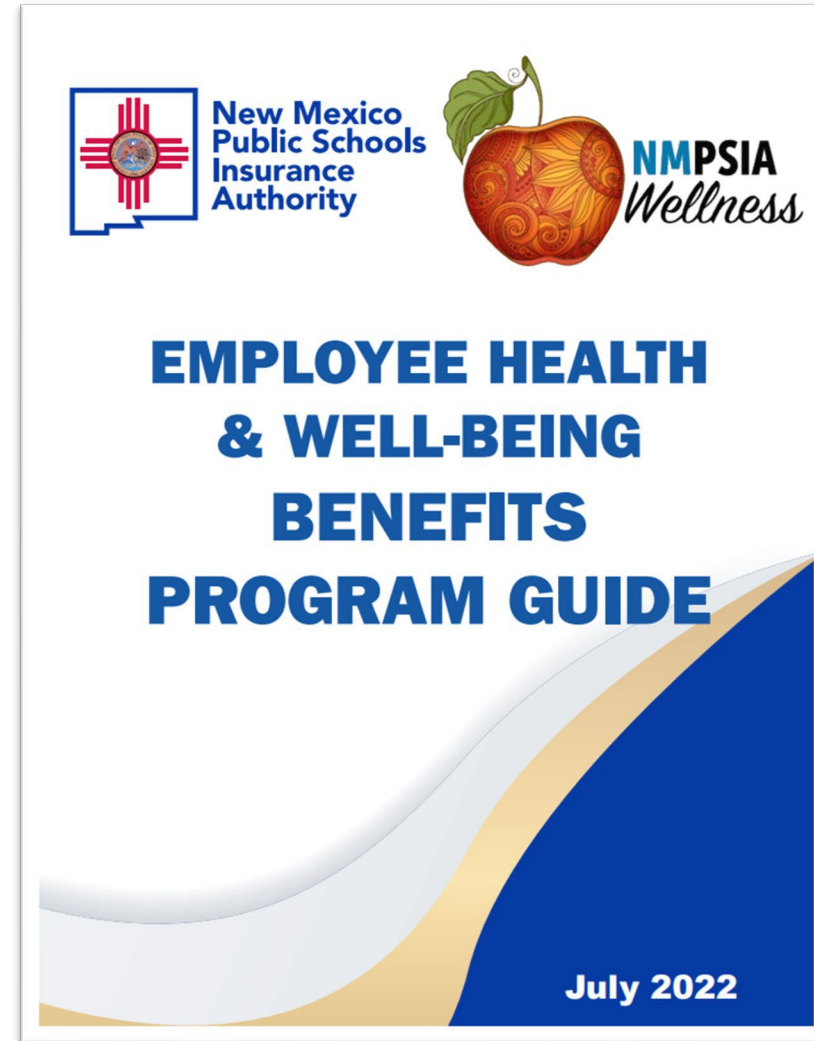
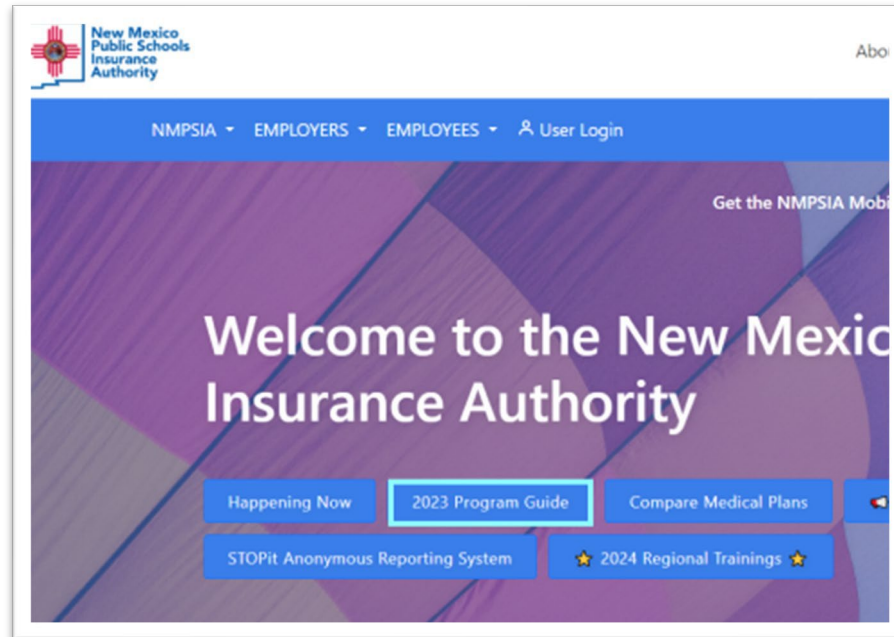
Increased Personal Responsibility > improves unhealthy behaviors



Stabilizes insurance costs!



Rules of Enrollment: Back to Basics



Rules of Enrollment: Back to Basics



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Rules of Enrollment: Timely Reporting

Timely reporting and the importance of date stamping...

6.50.10.12 REPORTING REQUIREMENT: Authority insurance providers depend on timely reporting of dismissals, resignations, change in status, reports of new employees and eligible dependents and those dropping coverages. The only source of this information is from the participating entity. Participating entities shall report this information on or before the **15th day following notification from the employee of the event**. In the event they fail to so timely report, the responsible participating entity shall be liable for any losses an eligible employee or dependent may incur as a result of the failure to timely report.
[6.50.10.12 NMAC - N, 09/01/2014]

Rules of Enrollment: Supportive Docs

ELIGIBLE DEPENDENT	SUPPORTIVE DOCUMENTATION REQUIRED
Legal Spouse	Original, official state publicly-filed marriage certificate
Domestic Partner (Only if offered by the Employer)	Notarized affidavit of domestic partnership
Child (UNDER the age of 26)	Original, official state publicly-filed birth certificate (hospital birth registration form is also acceptable). <i>For children of international employees, also provide a copy of a passport or U.S. visa.</i>
Legally adopted child	Evidence of placement by a state licensed agency, governmental agency, or a court order/decre (notarized statement and power of attorney are not acceptable).
Child for whom you have obtained legal guardianship	Legal Guardianship Document if evidenced in a court order or decree (notarized statement and power of attorney documents, kinship or conservatorship documents are not acceptable).
Impaired Child (26+)	Evidence of impairment and dependency in the form of a physician statement indicating diagnosis and prognosis along with your request to continue this child's coverage must be provided to your employer 31 days before the child reaches age 26 or within 31 days from the date the child becomes impaired while covered under the NMPSIA Group Plan.

Rules of Enrollment: Loss of Coverage

31-day reporting period

MUST contain:

1. Who lost coverage
2. What type of coverage was lost (medical, dental, vision)
3. When coverage ended
4. Where coverage was held
5. Why the coverage was lost

Loss of Coverage Notice

To NMPSIA Employer Group:

Who Lost the Coverage:	What Kind of Coverage was Lost	
<input type="text"/>	<input type="checkbox"/> Medical <input type="checkbox"/> Dental <input type="checkbox"/> Vision	<input type="text"/>
<input type="text"/>	<input type="checkbox"/> Medical <input type="checkbox"/> Dental <input type="checkbox"/> Vision	<input type="text"/>
<input type="text"/>	<input type="checkbox"/> Medical <input type="checkbox"/> Dental <input type="checkbox"/> Vision	<input type="text"/>
<input type="text"/>	<input type="checkbox"/> Medical <input type="checkbox"/> Dental <input type="checkbox"/> Vision	<input type="text"/>
<input type="text"/>	<input type="checkbox"/> Medical <input type="checkbox"/> Dental <input type="checkbox"/> Vision	<input type="text"/>

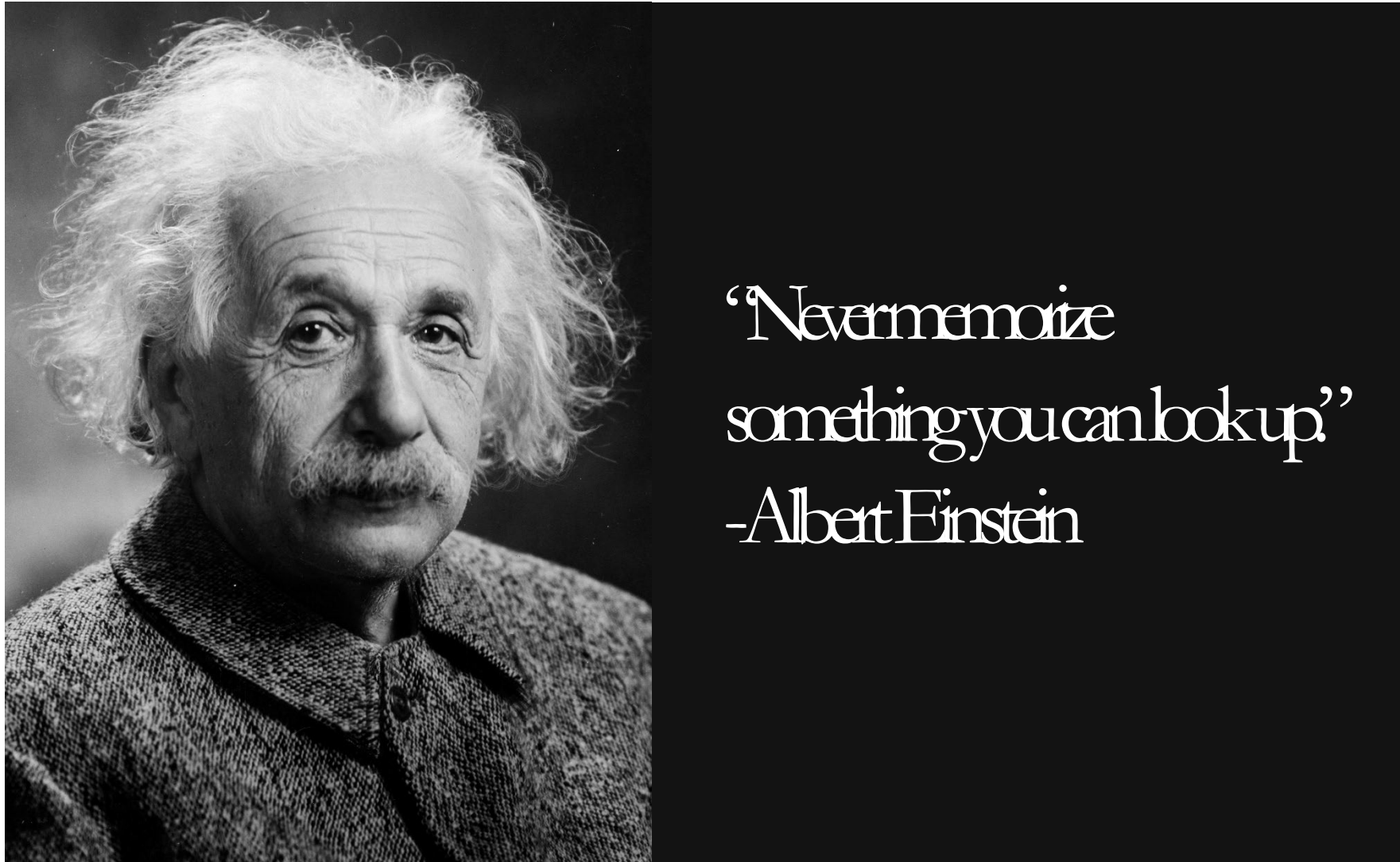
Why was the Coverage Lost:

Retirement Resignation Termination of Employment

Reduction in Hours Worked Ineligible due to (Divorce, Death, Age, etc.)

Sincerely,

NMPSIA
This information should be on employer group's letterhead and signed by the employer representative with verifiable address and phone information.



Home page



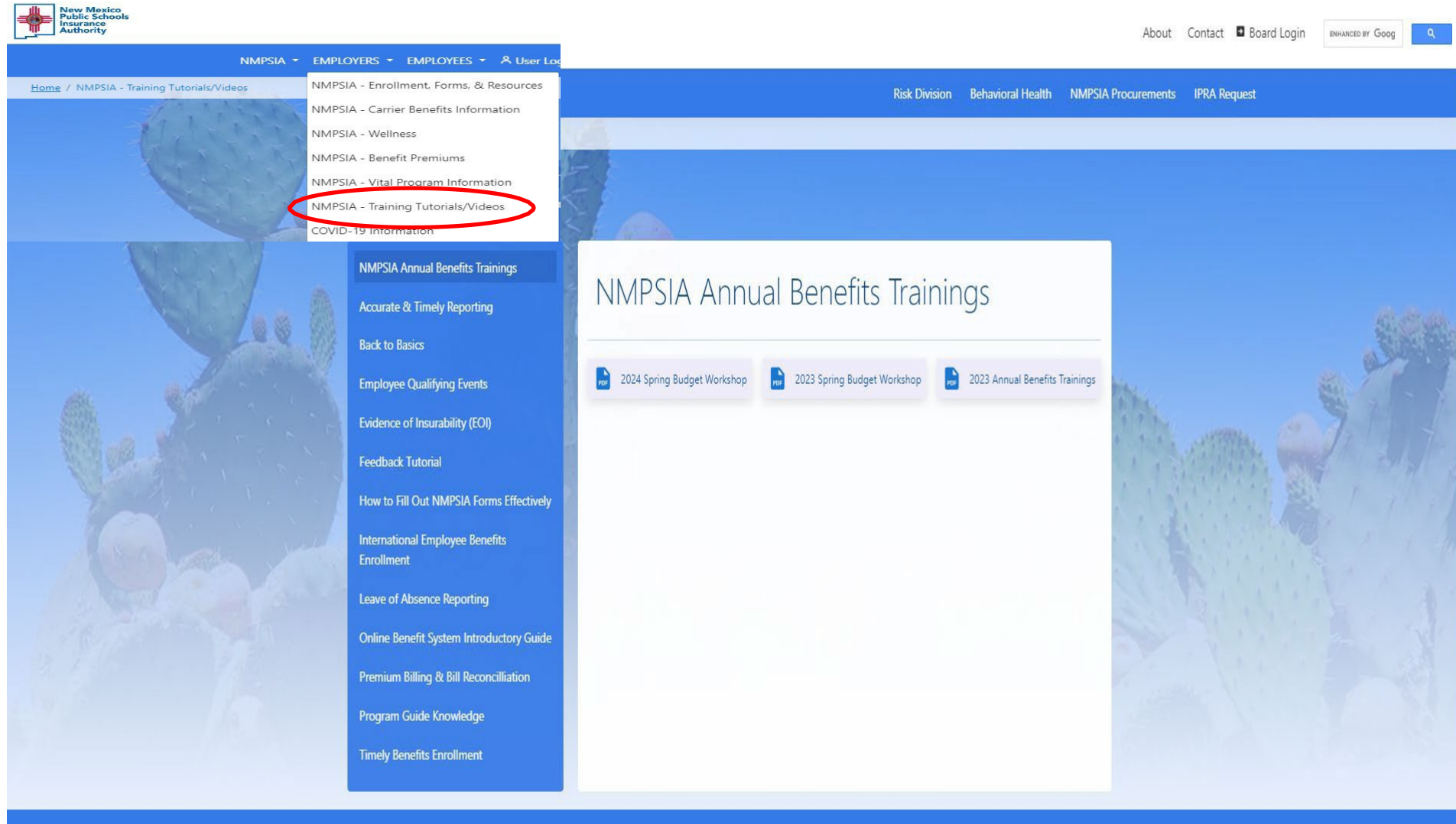
Need to reach us? Use the “CONTACT” button!

Need to check your enrollment, change contact information or beneficiary information? Use the “USER LOGIN” button.

Want to stay up to date with regular happenings? Use the “HAPPENING NOW” button!

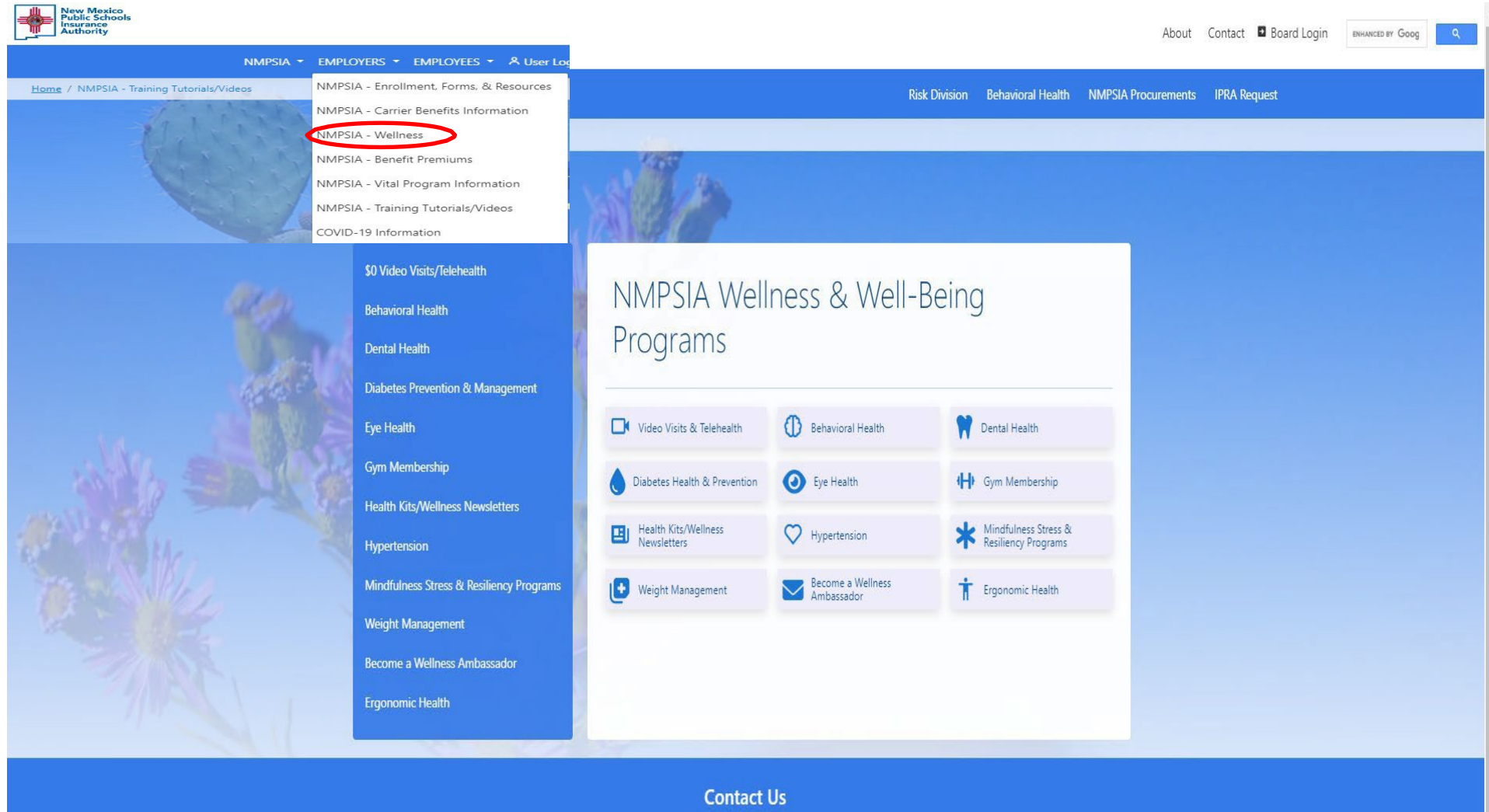
Want to have access the online system via your mobile device? Click “GET THE NMPsia MOBILE APP”.

Employer Trainings



The screenshot shows the NMPSIA website interface. At the top left is the New Mexico Public Schools Insurance Authority logo. The main navigation bar includes 'Home / NMPSIA - Training Tutorials/Videos' and a dropdown menu with the following items: 'NMPSIA - Enrollment, Forms, & Resources', 'NMPSIA - Carrier Benefits Information', 'NMPSIA - Wellness', 'NMPSIA - Benefit Premiums', 'NMPSIA - Vital Program Information', 'NMPSIA - Training Tutorials/Videos' (circled in red), and 'COVID-19 Information'. The right side of the navigation bar contains 'About', 'Contact', 'Board Login', and a search bar. The main content area features a blue header with 'Risk Division', 'Behavioral Health', 'NMPSIA Procurements', and 'IPRA Request'. The main heading is 'NMPSIA Annual Benefits Trainings'. Below this heading are three PDF document links: '2024 Spring Budget Workshop', '2023 Spring Budget Workshop', and '2023 Annual Benefits Trainings'. A left sidebar contains a list of training topics: 'NMPSIA Annual Benefits Trainings', 'Accurate & Timely Reporting', 'Back to Basics', 'Employee Qualifying Events', 'Evidence of Insurability (EOI)', 'Feedback Tutorial', 'How to Fill Out NMPSIA Forms Effectively', 'International Employee Benefits Enrollment', 'Leave of Absence Reporting', 'Online Benefit System Introductory Guide', 'Premium Billing & Bill Reconciliation', 'Program Guide Knowledge', and 'Timely Benefits Enrollment'.

Wellness Page



The screenshot shows the NMPSIA website's Wellness & Well-Being Programs page. The page features a blue header with navigation links: Home / NMPSIA - Training Tutorials/Videos, NMPSIA - Enrollment, Forms, & Resources, NMPSIA - Carrier Benefits Information, NMPSIA - Wellness (circled in red), NMPSIA - Benefit Premiums, NMPSIA - Vital Program Information, NMPSIA - Training Tutorials/Videos, and COVID-19 Information. The main content area is titled "NMPSIA Wellness & Well-Being Programs" and contains a grid of 12 program tiles: Video Visits & Telehealth, Behavioral Health, Dental Health, Diabetes Health & Prevention, Eye Health, Gym Membership, Health Kits/Wellness Newsletters, Hypertension, Mindfulness Stress & Resiliency Programs, Weight Management, Become a Wellness Ambassador, and Ergonomic Health. A "Contact Us" button is located at the bottom of the page.

Home / NMPSIA - Training Tutorials/Videos

NMPSIA - Enrollment, Forms, & Resources

NMPSIA - Carrier Benefits Information

NMPSIA - Wellness

NMPSIA - Benefit Premiums

NMPSIA - Vital Program Information

NMPSIA - Training Tutorials/Videos

COVID-19 Information

Behavioral Health

Dental Health

Diabetes Prevention & Management

Eye Health

Gym Membership

Health Kits/Wellness Newsletters

Hypertension

Mindfulness Stress & Resiliency Programs

Weight Management

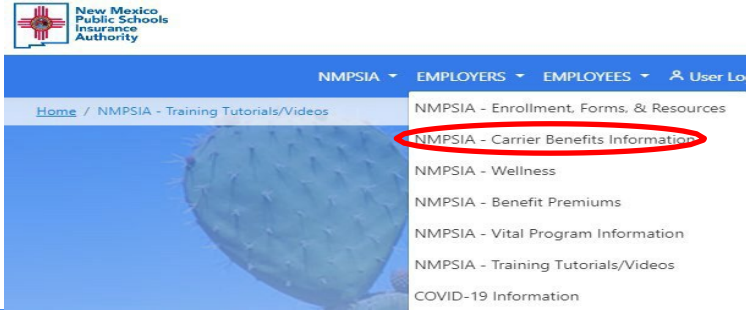
Become a Wellness Ambassador

Ergonomic Health

NMPSIA Wellness & Well-Being Programs

- Video Visits & Telehealth
- Behavioral Health
- Dental Health
- Diabetes Health & Prevention
- Eye Health
- Gym Membership
- Health Kits/Wellness Newsletters
- Hypertension
- Mindfulness Stress & Resiliency Programs
- Weight Management
- Become a Wellness Ambassador
- Ergonomic Health

Contact Us



Carrier Contacts

2022-2023 Program Guide

2024 Medical Plan Comparison Chart

Important Carrier Benefit Information

Find a Provider by Carrier

Wellness & Well-Being Programs

Authorization for Release of Health Information

Beneficiary Questions & Answers

Options for Continuing Life Insurance






Applying for Life & LTD Coverage Process

Important Employee Benefit Program Notices

COVID-19 Information

Carrier Contacts Download PDF

Click on logos to navigate to carrier site.

Benefits			
New Mexico Public Schools Insurance Authority			
	Customer Service for Administrative Issues Issues Claim Issues Appeals	1,800.548.3724	nmpsia.com
NMPsia Eligibility Administrative Office			
	Erisa Administrative Services, Inc. Eligibility Enrollment Premium Billing COBRA Administrator	1,800.233.3164	nmpsiaonline.nmpsia.com
MEDICAL			
Carrier	Group #	Customer Service	Website Address
	N05501 – High N05502 – Low 213895 – EPO	1,888.966.7742	www.bcbsnm.com/nmpsia
<i>Video Visits: mdlive.com/NMPsia (or visit bcbsnm.com; log in as a member to locate the link)</i>			
	3343552	1,800.244.6224	connections.cigna.com/newmexico/
<i>Video Visits: visit myCigna.com for appointment via MDLIVE</i>			
	A0000035	1,888.275.7737	www.phs.org/health-plans/employer-plans/Pages/new-mexico-public-schools-insurance-authority.aspx



Regional Trainings 2024

Employer Tutorials

In this session you will learn how to process these transactions

- New Hire Basic Life Only (Single Entry)
 - Send Feedback for an Employee
- Leave Of Absence (LOA) Reporting
 - Cancel Employee

Employer Online Tutorial

NEW HIRE
BASIC LIFE ONLY
(Single Entry)

IMPORTANT!

To ensure a successful experience on this tutorial, please read the following in it's entirety before proceeding.

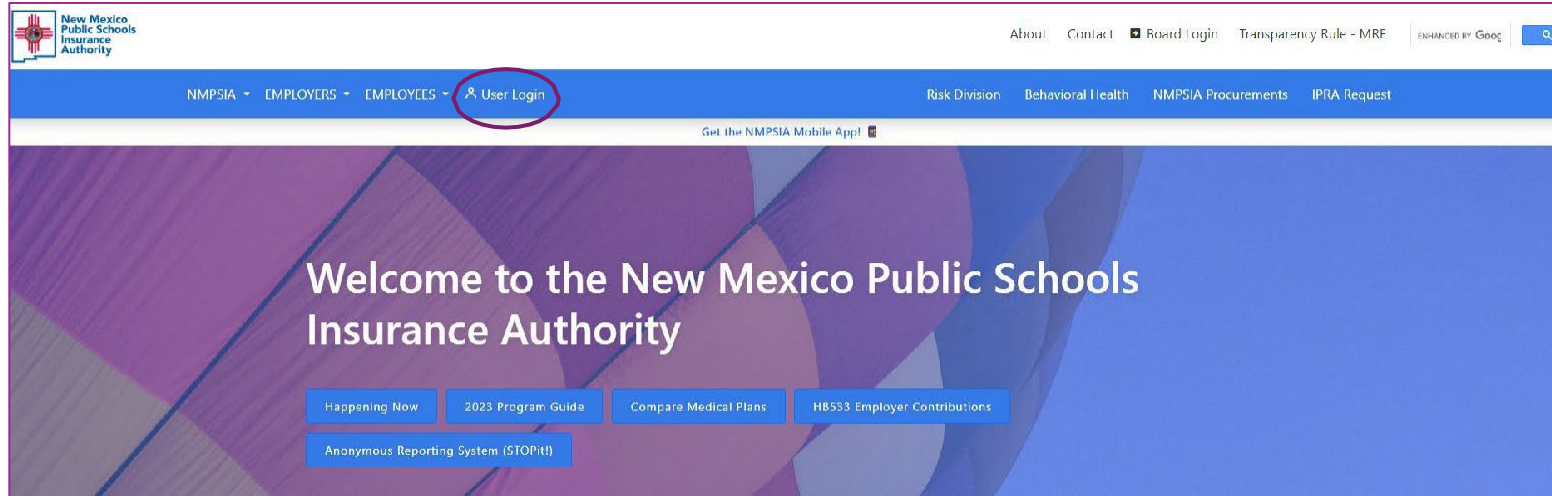
- A “New Hire” can be done at any time of the year.
- Effective date is always first of the following month from the employee's date of hire.
- New Hire must have a hire date for the current month or future months, you cannot add New Hires with a retroactive hire date, contact your Erisa Representative for assistance.
- Only one transaction may be performed at a time.
- Enter all data in the required format i.e., DOB: *MMDDYYYY*.

Step
1

Employer Login Process

Go to [NMPsia.com](https://www.nmpsia.com)

Select User Login and Employer Login...



The screenshot shows the homepage of the New Mexico Public Schools Insurance Authority. The navigation menu includes 'NMPsia', 'EMPLOYERS', 'EMPLOYEES', and 'User Login', with 'User Login' circled in red. Other navigation items include 'Risk Division', 'Behavioral Health', 'NMPsia Procurements', and 'IPRA Request'. The main content area features a large banner with the text 'Welcome to the New Mexico Public Schools Insurance Authority' and several buttons: 'Happening Now', '2023 Program Guide', 'Compare Medical Plans', 'HB533 Employer Contributions', and 'Anonymous Reporting System (STOP!t)'. A search bar is located in the top right corner.



The screenshot shows the login page of the New Mexico Public Schools Insurance Authority. The header includes the logo and the text 'New Mexico Public Schools Insurance Authority'. Below the header, there are three login options: 'Employee Login (You are an Employee.)', 'Employer Login (You are an Employer.)', and 'Manager Login (You are a Manager.)'. The 'Employer Login' option is circled in red. Above the login options, there is a 'Sign In...' link.



Sign In...

Step
2

Sign In...

Employer Login
You are an Employer.

Step
3

Enter your credentials

Employer Sign in...

Please log in with your district id and password

District ID:

Representative Name:

Password:

[Forgot Your Password](#)

On the Home Page

Click on "New Hire" tab

Select "Single New Hire" from the drop-down list

Step

4



Step
5

Enter the employee's Social Security Number and Basic Life effective date (effective date must be first of the following month from date of hire)

Click Search

Employer New Hire

SSN:

Effective Date:

Enter the employee's basic information.
Click Submit

Step
6

Employer New Hire

SSN: Effective Date:

Social Security No.	Last Name	First Name	Middle Name	Suffix
<input type="text" value="555-55-5555"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Date Of Birth	Marital Status	Gender	Home Phone	Work Phone	Cell Phone	EMail	Preferred Contact
<input type="text"/>	<input type="text" value="Single"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text" value="Physical Address"/>

Mailing address(Box#or Street Address)	Zip	City	State	County
line 1 <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
line 2 <input type="text"/>				

Employer (District or Entity Name):

Job Title	Date of Hire	Base Annual Salary	No.of Hours Contracted Per Week	Basic Life Effective Date
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text" value="03/01/2024"/>

(Variable hour employees are only eligible to enroll in **medical** benefits at this time.)

Checking the variable hour employee check box will change "Date of Hire" to "Date Eligible for Benefits" (the date the employer offered medical coverage to the variable hour employee) and allow zero values for annual salary and number of hours worked per week to be entered.

The transaction will go to your Erisa Representative for approval and a confirmation of enrollment will be created.

Employer Online System Tutorial

Send Feedback on an Employee

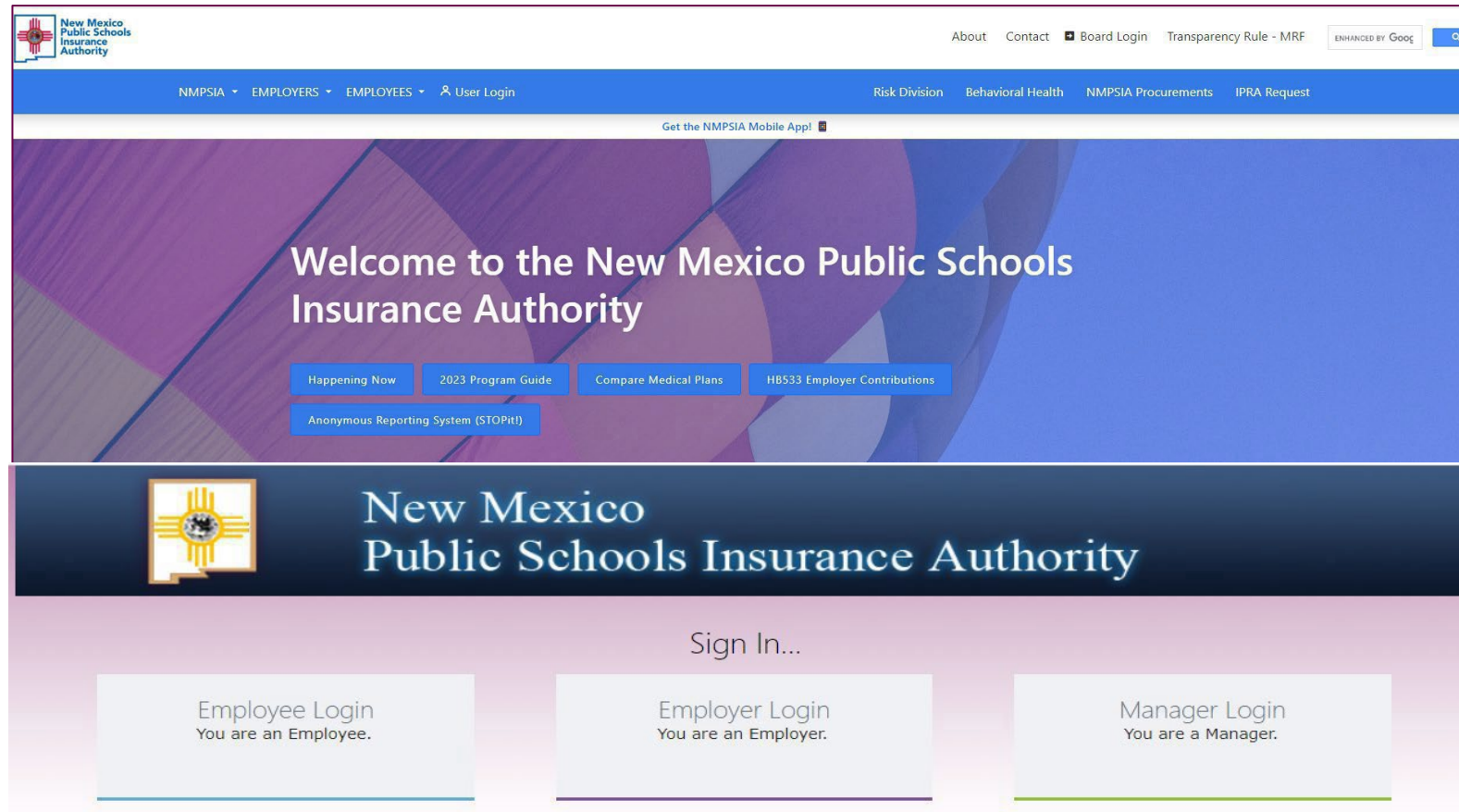
IMPORTANT!

To ensure a successful experience on this tutorial, please read the following in it's entirety before proceeding.

- A “Send Feedback” can be done at any time of the year.
- Safer and secure system for sending confidential information.
- Ensures Erisa has received documents or information even if your Erisa Rep is out.
- Tracks all transactions that have been sent.
- No limit on the number of transactions you can send.

Step
1

Go to <https://nmpsiaonline.nmpsia.com/>
Select User Login Select Employer Login...



The screenshot shows the homepage of the New Mexico Public Schools Insurance Authority. At the top left is the organization's logo. The top right contains navigation links: "About", "Contact", "Board Login", and "Transparency Rule - MRF", along with a search bar labeled "ENHANCED BY Google". Below this is a blue navigation bar with "NMPSIA", "EMPLOYERS", "EMPLOYEES", and "User Login" (with a magnifying glass icon). Further right are links for "Risk Division", "Behavioral Health", "NMPSIA Procurements", and "IPRA Request". A banner below the navigation bar says "Get the NMPSIA Mobile App!". The main content area features a large blue and purple graphic with the text "Welcome to the New Mexico Public Schools Insurance Authority". Below this are five buttons: "Happening Now", "2023 Program Guide", "Compare Medical Plans", "HB533 Employer Contributions", and "Anonymous Reporting System (STOPit)". A dark blue footer bar contains the organization's logo and name. Below the footer is a "Sign In..." section with three buttons: "Employee Login (You are an Employee.)", "Employer Login (You are an Employer.)", and "Manager Login (You are a Manager.)".

Step
2

Sign in by using your credentials



 New Mexico
Public Schools Insurance Authority

Employer Sign in...
Please log in with your district id and password

District ID:

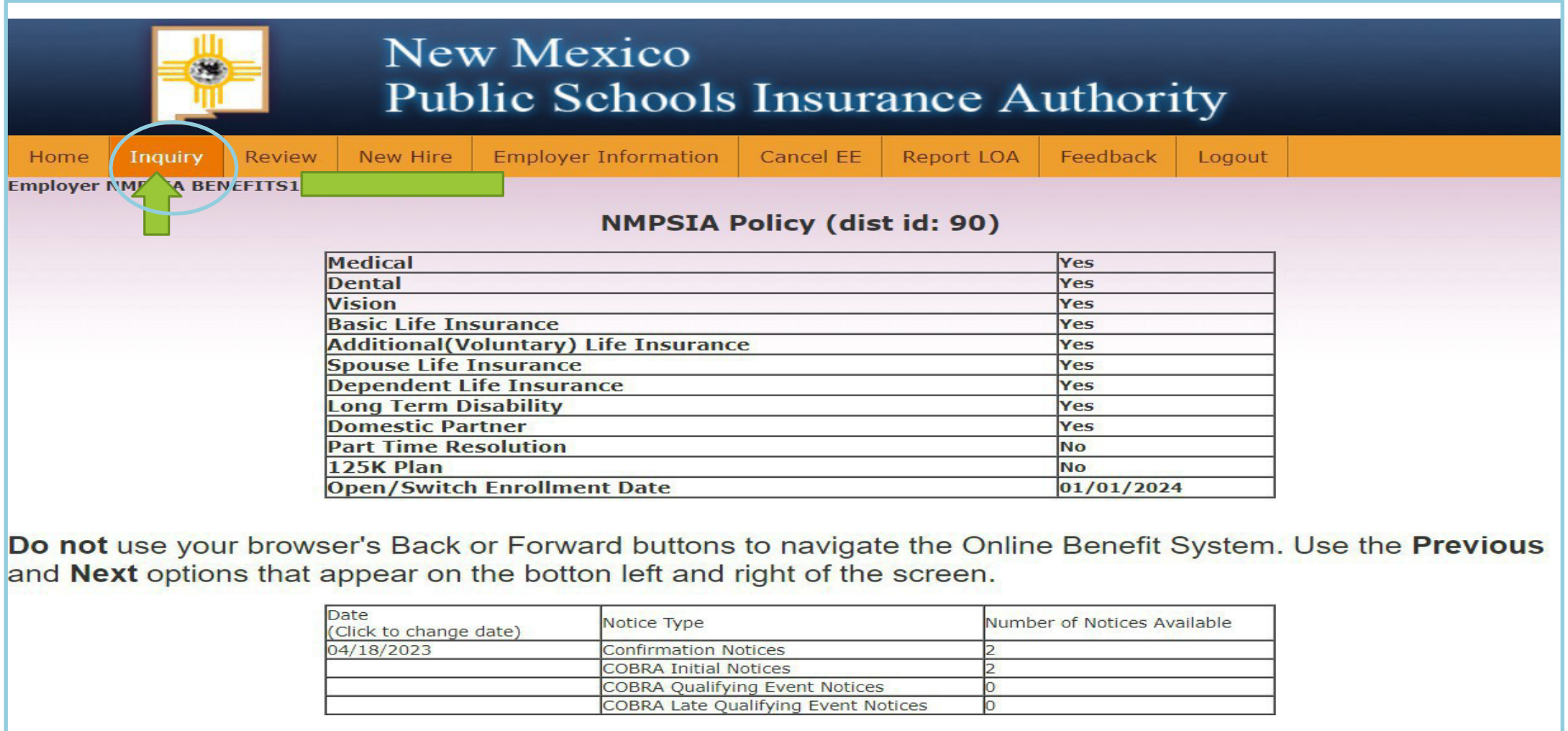
Representative Name:

Password:

[Forgot Your Password](#)

Step
3

On the Home Page
Click on Inquiry



New Mexico Public Schools Insurance Authority

Home **Inquiry** Review New Hire Employer Information Cancel EE Report LOA Feedback Logout

Employer NMPSIA BENEFITS1

NMPSIA Policy (dist id: 90)

Medical	Yes
Dental	Yes
Vision	Yes
Basic Life Insurance	Yes
Additional(Voluntary) Life Insurance	Yes
Spouse Life Insurance	Yes
Dependent Life Insurance	Yes
Long Term Disability	Yes
Domestic Partner	Yes
Part Time Resolution	No
125K Plan	No
Open/Switch Enrollment Date	01/01/2024

Do not use your browser's Back or Forward buttons to navigate the Online Benefit System. Use the **Previous** and **Next** options that appear on the bottom left and right of the screen.

Date (Click to change date)	Notice Type	Number of Notices Available
04/18/2023	Confirmation Notices	2
	COBRA Initial Notices	2
	COBRA Qualifying Event Notices	0
	COBRA Late Qualifying Event Notices	0

Click on drop-down option to select how you would like to search by “SSN, Name, HIPPA ID, etc.”

Enter the information and click “Search”

Step
4

Which person do you want to see?

Name Search Index Search
(SSN/District#/LastName/LastName,FirstName/Address/Phone/HIPAA ID)

You can find the records for an employee starting with one of the following pieces of information

- **SS#**

Enter a random digit SS#. You may not include "-". The search will look for an employee or dependent SS#. (e.g. 123-4567-89 or 111223333)

- **District#**

Enter a three digit district number. All employees of the district, up to 500, will be listed by last name and first name. (e.g. 090)

- **Employee or Dependent Name**

Type the first few characters of the last name. The more you enter, the narrower the search result(e.g. SMITH). Or type in few characters of the last name + comma + few characters of the first name without space(e.g. Sminthsonion,Jason)

- **Address**

Type the first few characters of the address or the street name(e.g. 1429 Second or Meadows Road)

Step
5

The employee's information will auto populate on the screen
Click on Detail

Which person do you want to see?

Name Search Index Search

(SSN/District#/LastName/LastName,FirstName/Address/Phone/HIPAA ID)

Agency ID	SSN	last	first	mid	Dep.No	
2					10	Detail

 1

Step
6

Employee's information will show on the screen, click on "Send Message"

Send Message User: 90 4/20/2023 9:12:06 AM

Search	Summary	Address	Phone	Family	Enrollments	Beneficiaries	Premium	Eligibles	Salary	Notes
--------	---------	---------	-------	--------	-------------	---------------	---------	-----------	--------	-------

Address

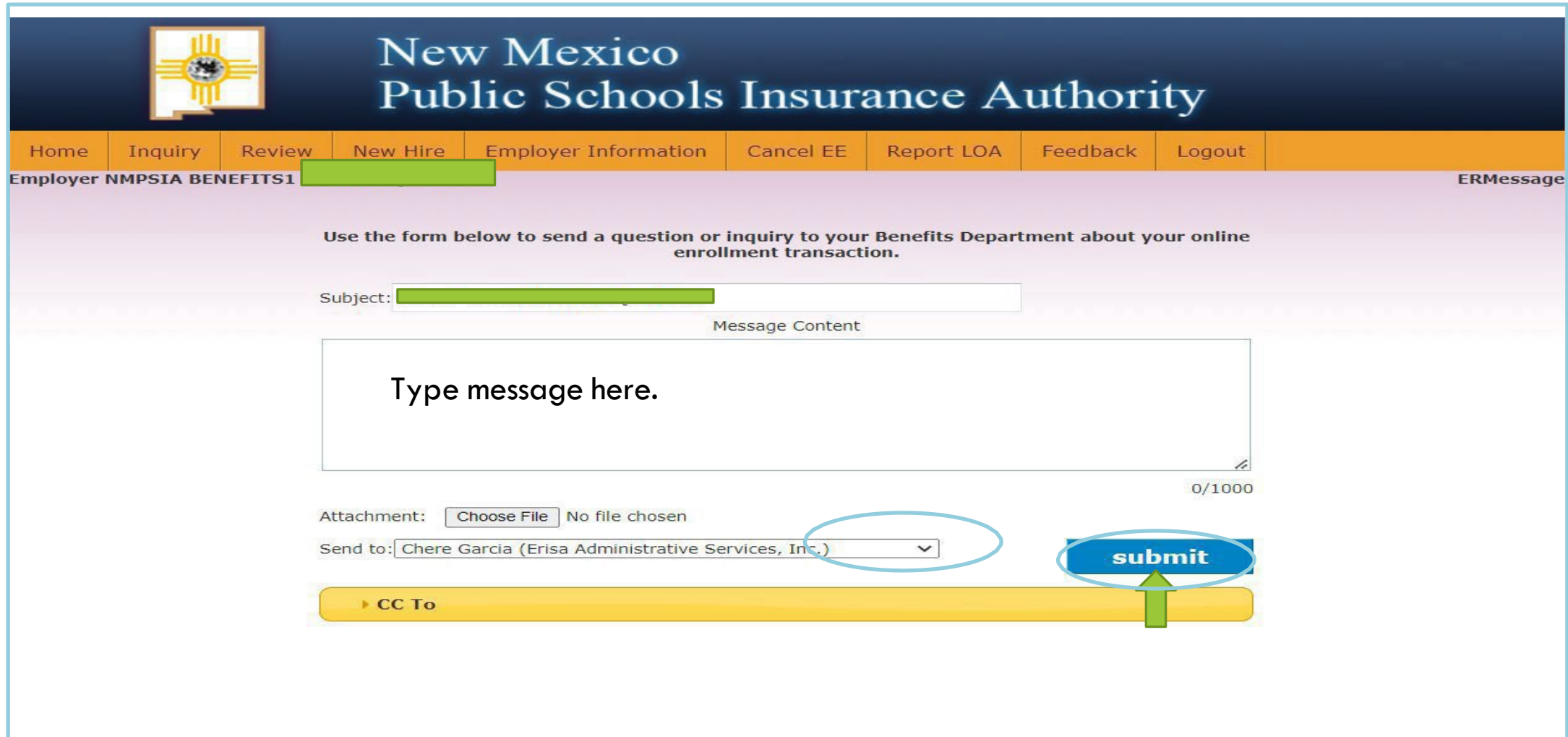
ADDRESS	CITY	STATE	ZIP	EFFECTIVE	EXPIRE
PO BOX	SANTA CRUZ	NM	87567	12/01/2020	N/A
PO BOX	SANTA CRUZ	NM	87567	08/01/2006	10/31/2000
PO BOX	SANTA CRUZ	NM	87567	03/21/2000	07/31/2006

Phone and Email

HOME PHONE	WORK PHONE	CELL PHONE	E-MAIL	PREFERRED CONTACT	EFFECTIVE	EXPIRE
------------	------------	------------	--------	-------------------	-----------	--------

Enter the subject, type a message and attach any documents you need to send. Select who you want to send a message to and click submit.

Step
7

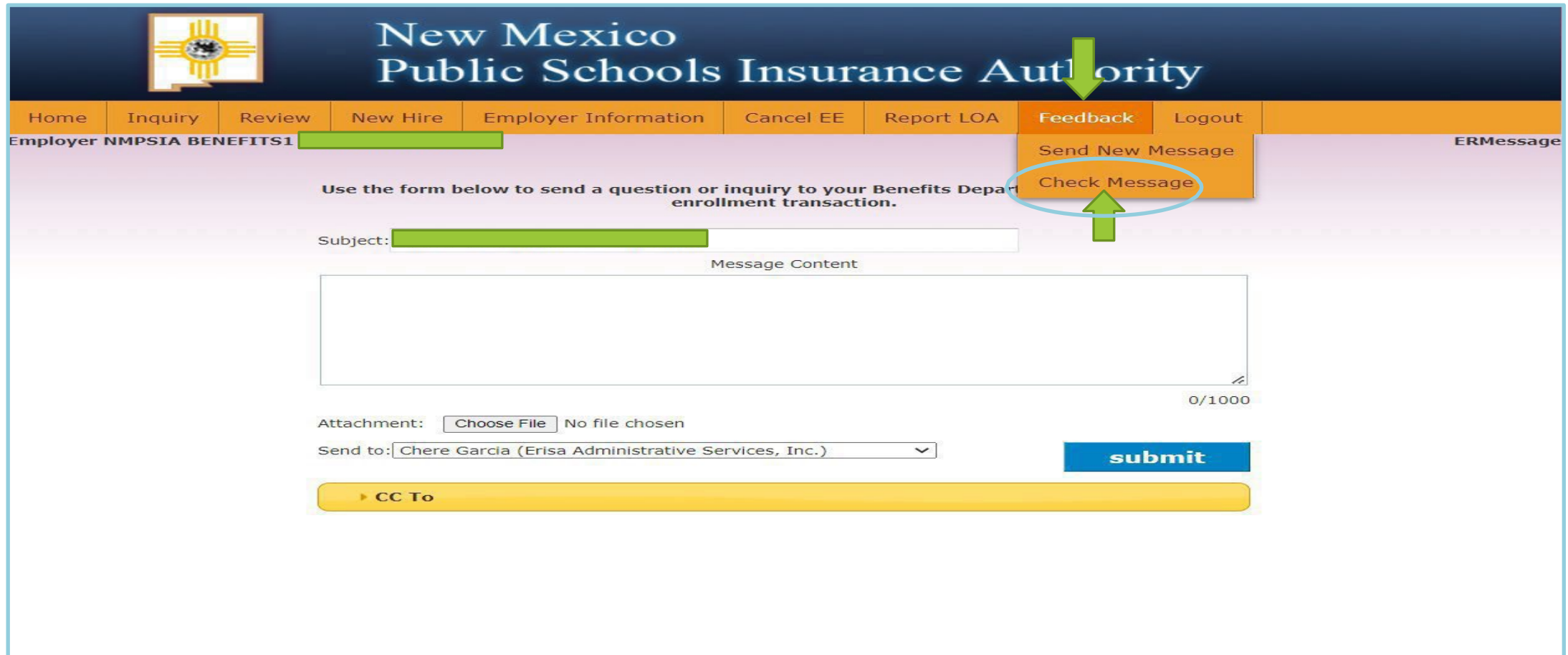


The screenshot shows the website interface for the New Mexico Public Schools Insurance Authority. At the top, there is a navigation menu with links: Home, Inquiry, Review, New Hire, Employer Information, Cancel EE, Report LOA, Feedback, and Logout. Below the menu, the page title is "New Mexico Public Schools Insurance Authority". The main content area is titled "Employer NMPSIA BENEFITS1" and "ERMessage". A message form is displayed with the following fields and elements:

- Subject:** A text input field with a green highlight.
- Message Content:** A large text area containing the text "Type message here." and a character count "0/1000".
- Attachment:** A button labeled "Choose File" and the text "No file chosen".
- Send to:** A dropdown menu showing "Chere Garcia (Erisa Administrative Services, Inc.)" with a blue circle around it.
- submit:** A blue button with the text "submit" and a green arrow pointing to it.
- CC To:** A yellow button with a right-pointing arrow and the text "CC To".

To review messages you have sent,
on the Home Page click on Feedback
and select “Check Message”

Step
8



The screenshot shows the website interface for the New Mexico Public Schools Insurance Authority. The header includes the organization's name and logo. A navigation menu contains links for Home, Inquiry, Review, New Hire, Employer Information, Cancel EE, Report LOA, Feedback, and Logout. The 'Feedback' link is highlighted with a green arrow pointing down. Below the navigation menu, the 'Check Message' option is circled in blue, with a green arrow pointing up to it. The main content area contains a form for sending a message, with fields for Subject, Message Content, Attachment, and Send to. A 'submit' button is located at the bottom right of the form.

New Mexico
Public Schools Insurance Authority

Home Inquiry Review New Hire Employer Information Cancel EE Report LOA **Feedback** Logout

Employer NMPSIA BENEFITS1 [REDACTED] ERMessage

Use the form below to send a question or inquiry to your Benefits Department enrollment transaction.

Subject: [REDACTED]

Message Content

Attachment: Choose File No file chosen

Send to: Chere Garcia (Erisa Administrative Services, Inc.)

submit

CC To

To review your previous messages and responses from your Erisa Representative you can review them under “Status”.

Click on the drop down to choose Open & Unread or Close to review past messages. You can search messages by employee name, date or time.



New Mexico Public Schools Insurance Authority

Home Inquiry Review New Hire Employer Information Cancel EE Report LOA Feedback Logout

Employer NMPSIA BENEFITS1 [REDACTED] ERMessagelist

Message List

Title	Receiver	Create Time	Last Reply	Datetime Closed By	status	Author
[REDACTED] Enrollment	Chere Garcia(CG)	12/22/2022	12/22/2022	12/22/2022 16:57:SS CG	CLOSE	MARTHA QUINTANA(DEPUTY DIRECTOR,BENEFITS1)
[REDACTED]	Chere Garcia(CG)	11/30/2022	11/30/2022	11/30/2022 15:46:SS KP	CLOSE	MARTHA QUINTANA(DEPUTY DIRECTOR,BENEFITS1)

New Mexico Public Schools Insurance Authority

Home Inquiry Review New Hire Employer Information Cancel EE Report LOA Feedback Logout

Employer NMPSIA BENEFITS1 [REDACTED] ERMessagelist

Message List

Title	Receiver	Create Time	Last Reply	Datetime Closed By	status	Author
[REDACTED]	Chere Garcia(CG)	04/18/2023	04/18/2023	04/18/2023 10:33:SS CG	CLOSE	[REDACTED] QUINTANA(DEPUTY DIRECTOR,BENEFITS1)
Last one	Chere Garcia(CG)	04/17/2023	04/17/2023	04/17/2023 14:34:SS CG	CLOSE	[REDACTED] QUINTANA(DEPUTY DIRECTOR,BENEFITS1)

Employer Online System Tutorial

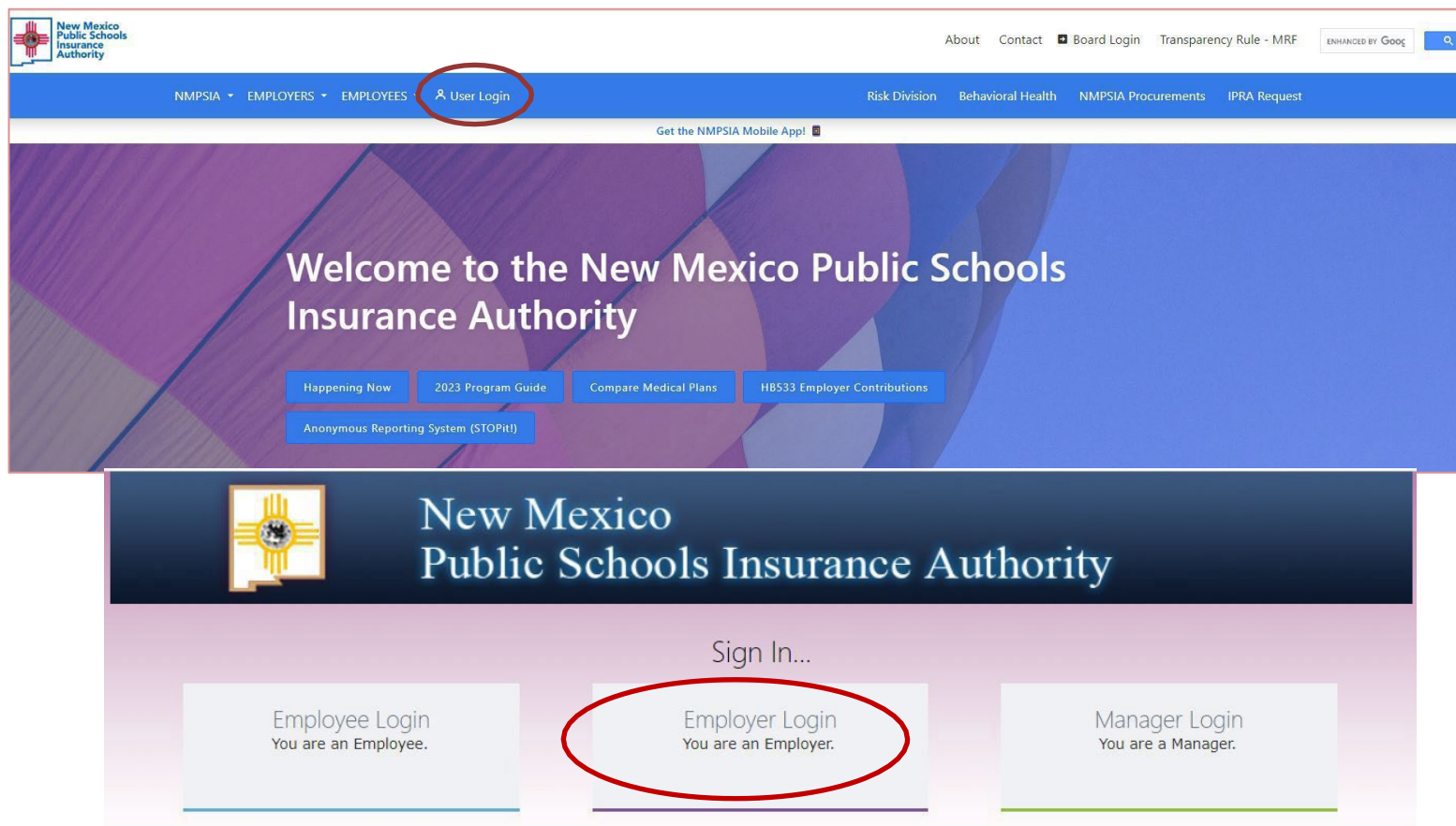
Reporting A Leave of Absence

Step
1

Employer Login Process

Go to [NMPsia.com](https://www.nmpsia.com)

Select User Login and Employer Login...



The screenshot displays the homepage of the New Mexico Public Schools Insurance Authority. At the top, the navigation menu includes 'User Login', which is circled in red. Below the navigation, a banner area contains several buttons: 'Happening Now', '2023 Program Guide', 'Compare Medical Plans', 'HB533 Employer Contributions', and 'Anonymous Reporting System (STOPit)'. A dark blue header section features the authority's logo and name. Below this, a 'Sign In...' section contains three buttons: 'Employee Login (You are an Employee.)', 'Employer Login (You are an Employer.)', and 'Manager Login (You are a Manager.)'. The 'Employer Login' button is circled in red.

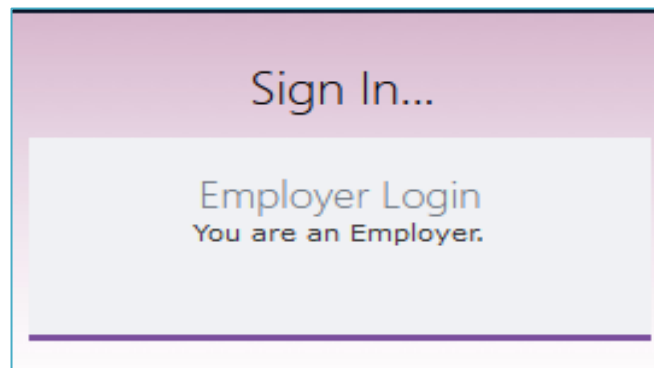
IMPORTANT!

To ensure a successful experience on this tutorial, please read the following in it's entirety before proceeding.

- A “Leave of Absence” (LOA) can be done at any time of the year.
- Any employee that is on an Employer approved LOA should be reported immediately.
- If the initial LOA reported has a change to start or end date or the employee has returned to work, report these events immediately.
- Enter all data in the required format i.e., DOB: *MMDDYYYY*.

Sign In...

Step
2



Sign In...

Employer Login
You are an Employer.

Enter your credentials

Step
3



Employer Sign in...

Please log in with your district id and password

District ID:

Representative Name:

Password:

[Forgot Your Password](#)

From your home page Select "Report LOA"

Step
4

Home	Inquiry	Review	New Hire	Employer Information	Cancel EE	Report LOA	Training Material	Feedback	L
Medical		Yes							
Dental		Yes							
Vision		Yes							
Basic Life Insurance		Yes							
Additional(Voluntary) Life Insurance		Yes							
Spouse Life Insurance		Yes							
Dependent Life Insurance		Yes							
Long Term Disability		Yes							
Domestic Partner		No							
Part Time Resolution		Yes							
125K Plan		No							
Switch Date		01/01/2021							

Step
5

After selecting Report LOA
there will be 3 options,

1. Report LOA
2. Change LOA Date
3. Report LOA Return



Step
6

To report an LOA, enter the employee's information and "Click Submit"

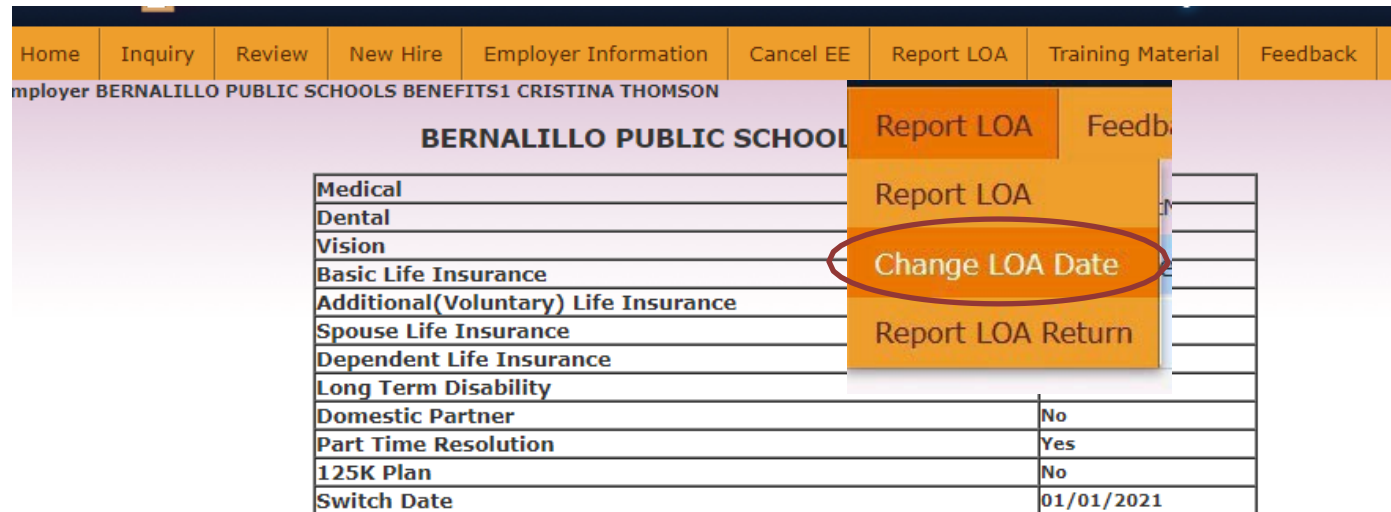
Report LOA					
SSN	EE Name	Date Leave Started	Date Expected to Return	Type of Leave	Remove
55555555	Duck, Daisy	03/04/2024	07/16/2024	FMLA - EE Health Condition	Remove
Comment					Remove
66666666	Fan, Viking	12/19/2023	10/16/2024	Disability	Remove
Comment					Remove
11111111	Mouse, Mickey	03/18/2024	04/23/2024	Unknown	Remove
Comment					Remove
					Remove
Comment					Remove
					Remove
Comment					Remove
					AddRow

Submit Reset Print

Step
7

If an employee has already been entered as an LOA and you need to change the Start Date or Return Date.

Go to your Home Screen, Report LOA and select Change LOA Date from the drop-down menu.



Home Inquiry Review New Hire Employer Information Cancel EE Report LOA Training Material Feedback L

Employer BERNALILLO PUBLIC SCHOOLS BENEFITS1 CRISTINA THOMSON

BERNALILLO PUBLIC SCHOOL

Medical	
Dental	
Vision	
Basic Life Insurance	
Additional(Voluntary) Life Insurance	
Spouse Life Insurance	
Dependent Life Insurance	
Long Term Disability	
Domestic Partner	No
Part Time Resolution	Yes
125K Plan	No
Switch Date	01/01/2021

Report LOA

Report LOA

Change LOA Date

Report LOA Return

Step
8

Employee's information will auto populate after entering the Social Security Number (SSN).
“Click on Change Date”

Employee SEARCH PUBLIC SCHOOLS BENEFIT ADMINISTRATION LK_report LOA Change Date

SSN Search Index (SSN/LastName/LastName,FirstName/Address/Phone/HIPAA ID)

SSN	Last Name	First Name	Middle Name	Start Date	Return Date	Leave Type	Change
555-55-5555	Duck	Daisy		02/01/2024	04/30/2024		Change Date

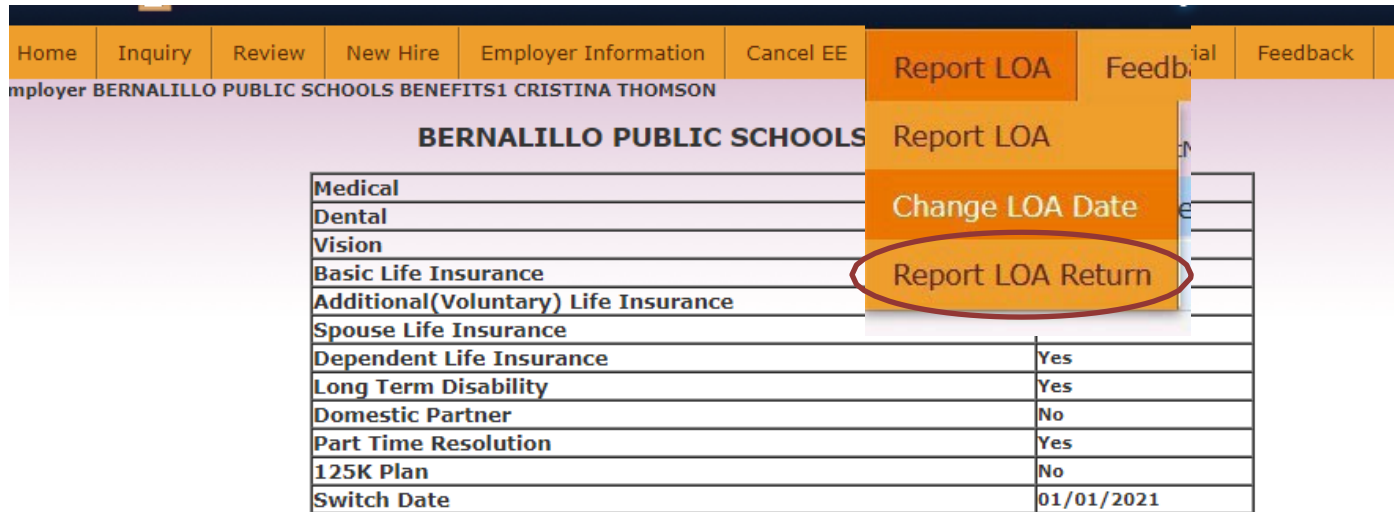
Change the date, add a comment and “Click Submit”

Change LOA Date

SSN	<input type="text" value="555-55-5555"/>
Name	<input type="text" value="Duck, Daisy"/>
Start Date	<input type="text" value="03/04/2024"/>
Return Date	<input type="text" value="07/16/2024"/>
Leave Type	<input type="text"/>
Comment	<input type="text" value="Extended"/>
<input type="button" value="Submit"/>	

Step
9

When an employee returns from LOA, you need to report their Return Date. Go to your Home Screen, Report LOA and select “Report LOA Return” from the drop-down menu.



The screenshot shows the EASI system interface for BERNALILLO PUBLIC SCHOOLS. The top navigation bar includes: Home, Inquiry, Review, New Hire, Employer Information, Cancel EE, Report LOA, Feedback, and L. The main content area displays the employee information for BERNALILLO PUBLIC SCHOOLS BENEFITS1 CRISTINA THOMSON. A dropdown menu is open over the 'Report LOA' button, showing options: Report LOA, Change LOA Date, and Report LOA Return (which is circled in red). Below the dropdown is a table of insurance and benefit information.

Medical	
Dental	
Vision	
Basic Life Insurance	
Additional(Voluntary) Life Insurance	
Spouse Life Insurance	
Dependent Life Insurance	Yes
Long Term Disability	Yes
Domestic Partner	No
Part Time Resolution	Yes
125K Plan	No
Switch Date	01/01/2021

Step
10

The employee's information will auto populate, enter the Return Date and "Click Submit".

(Please make sure to indicate the type of employment they are returning to.)

Report LOA Return

SSN	EE Name	Return Date	Type	Remove
55555555	Duck, Daisy	05/15/2024	Full Time EE v	Remove
			v	Remove
			v	Remove
			v	Remove
			v	Remove

Submit Reset Print AddRow

Employer Online System Tutorial

CANCELING AN EMPLOYEE **(multiple or single entry)**

IMPORTANT!

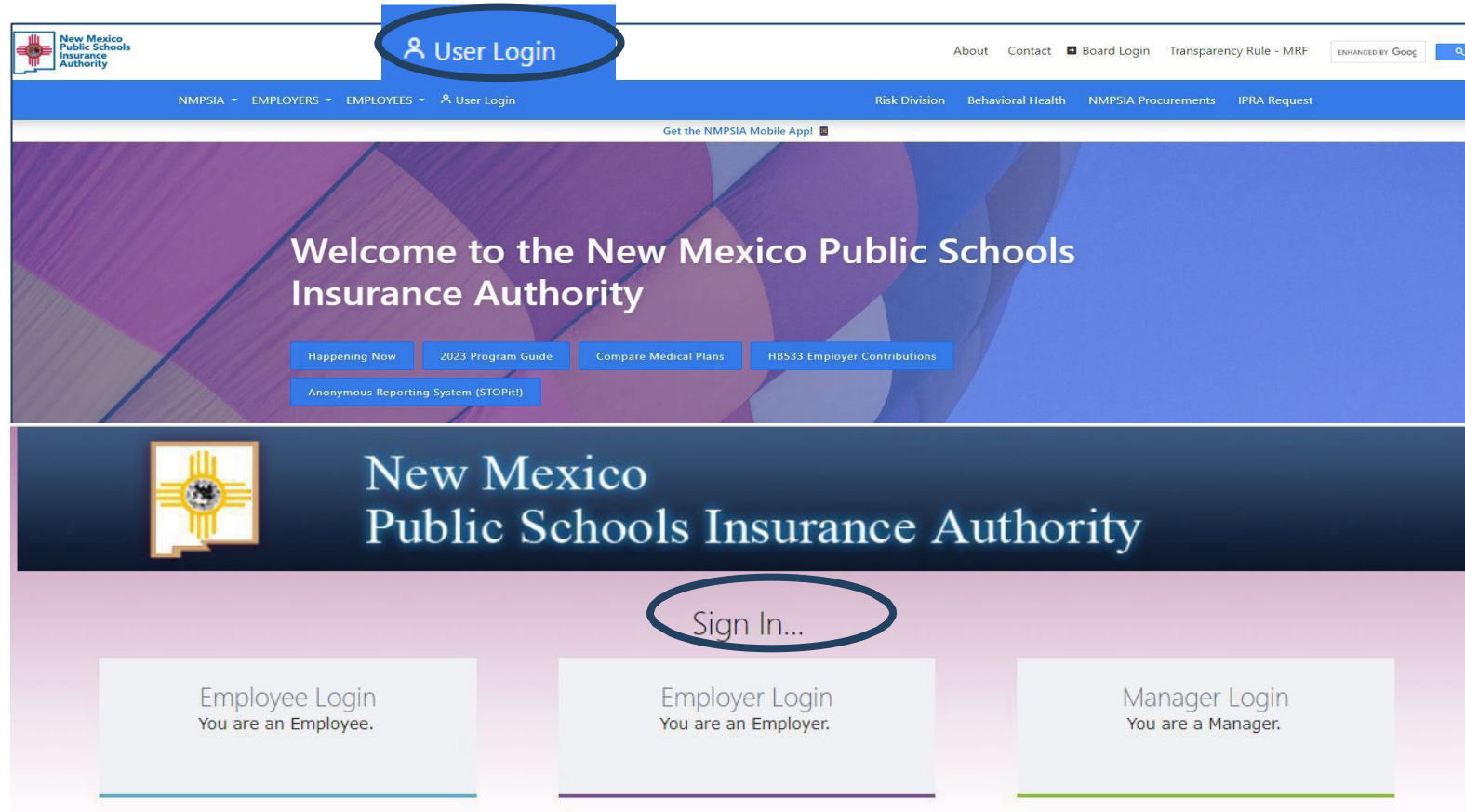
To ensure a successful experience on this tutorial,
please read the following before proceeding.

“Canceling an Employee” can be done at any time of the year
and can be done with future termination dates.

Employer Login Process

Go to [NMPSIA.com](https://nmpsia.com)
Select Employer Login...

Step
1



The screenshot shows the homepage of the New Mexico Public Schools Insurance Authority. At the top, there is a navigation bar with the logo on the left and links for 'About', 'Contact', 'Board Login', and 'Transparency Rule - MRF'. A search bar is also present. Below the navigation bar, there is a main banner with the text 'Welcome to the New Mexico Public Schools Insurance Authority'. Underneath the banner, there are several buttons: 'Happening Now', '2023 Program Guide', 'Compare Medical Plans', 'HB533 Employer Contributions', and 'Anonymous Reporting System (STOPIt)'. At the bottom of the page, there is a 'Sign In...' section with three buttons: 'Employee Login (You are an Employee.)', 'Employer Login (You are an Employer.)', and 'Manager Login (You are a Manager.)'. The 'User Login' link in the navigation bar and the 'Sign In...' text are circled in blue.

Step
2

Sign In

Sign In...

Employer Login
You are an Employer.

Enter your credentials

Employer Sign in...

Please log in with your district id and password

District ID:

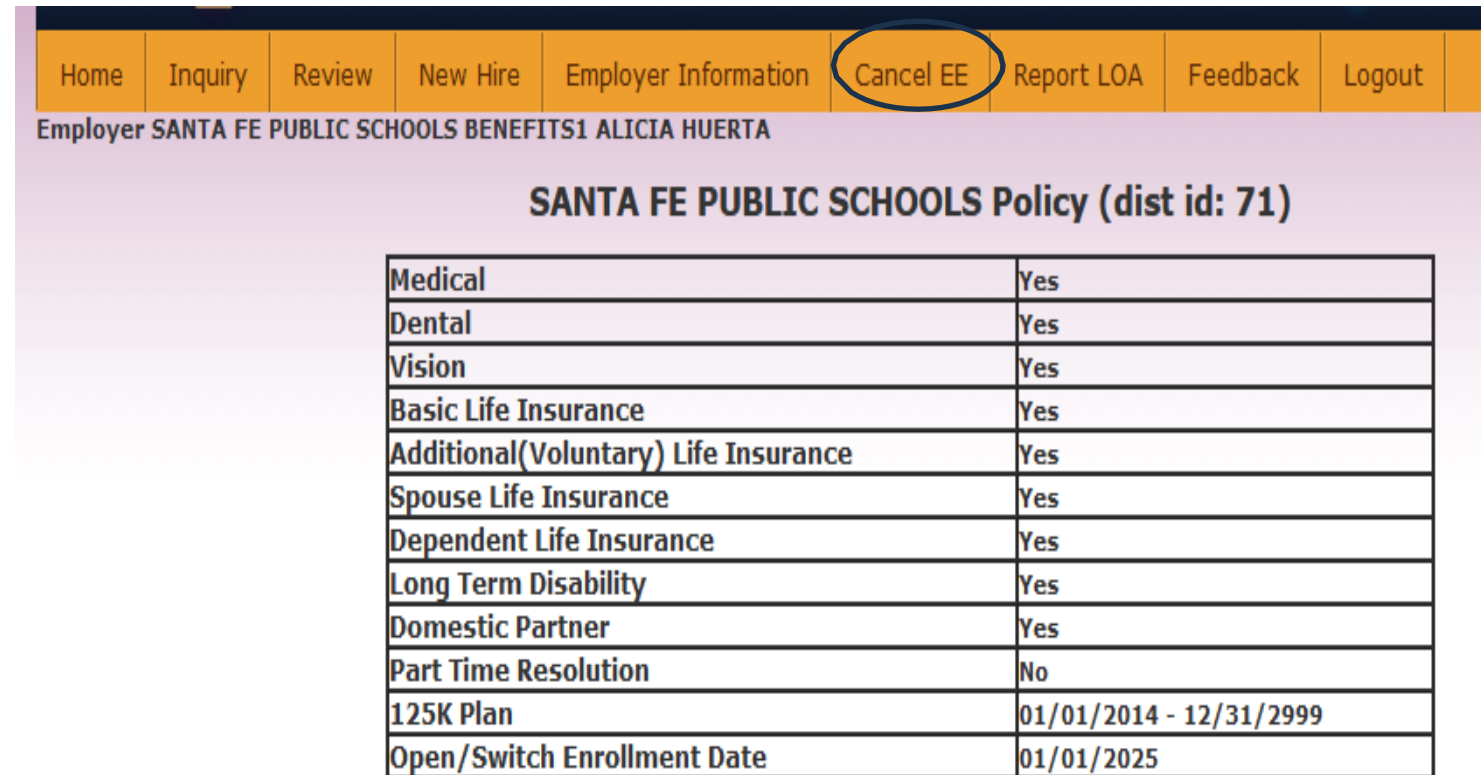
Representative Name:

Password:

[Forgot Your Password](#)

Step
3

On the Home Page
Select “Cancel EE”



Home Inquiry Review New Hire Employer Information **Cancel EE** Report LOA Feedback Logout

Employer SANTA FE PUBLIC SCHOOLS BENEFITS1 ALICIA HUERTA

SANTA FE PUBLIC SCHOOLS Policy (dist id: 71)

Medical	Yes
Dental	Yes
Vision	Yes
Basic Life Insurance	Yes
Additional(Voluntary) Life Insurance	Yes
Spouse Life Insurance	Yes
Dependent Life Insurance	Yes
Long Term Disability	Yes
Domestic Partner	Yes
Part Time Resolution	No
125K Plan	01/01/2014 - 12/31/2999
Open/Switch Enrollment Date	01/01/2025

**Step
4**

Enter the employees social security number (SSN)

(the employee's name will auto populate).

Enter the Last Date of Coverage, the Received Date and select the Note Type.

(Last Date of coverage must be the last day of current month or a future date, you cannot cancel an employee retroactively)

HIPAA ID	SSN	EE Name	Last Date of Coverage	Received Date	Note Type
	222-22-2222	Donald Duck	04/30/2024	03/19/2024	▼
					▼
					▼
					▼
					AddRow
Submit		Reset		Print	

Once submitted, the screen will show Successful.

Print the transaction for your records.

A Cancellation of Enrollment notice will be created and sent to the employee.

Last Date of Coverage		Post Date		Search			
HIPAA	SSN	EE Name	Last Date of Coverage	Received Date	Post Date	Note Type	
	222-22-2222	Donald Duck	04/30/2024	03/19/2024		RSGN	Successful
Print							

**Thank you for utilizing this valuable tool.
We hope you found it helpful and user friendly.**

**If you need assistance or have any questions, please
contact your Erisa Administrative Representative
at 1-800-233-3164.**



Premium Billing and Bill Reconciliation



Erisa Administrative Services, Inc.

Today's Objectives

By the end of today's session, you should be able to:

- Read the PDF version of the bill
- Identify transactions that create the bill
- Reconcile the bill, track changes and identify errors
- Comprehend deadlines to avoid penalties
- Use available resources

Monthly Premium Bill

Transactions That Create the Bill

- Enrollment for the current month
- Adjustments from prior months
 - Transactions that were received by the employer timely that were submitted after the bill was create
- Examples:

Adding or dropping employees

- New Hire
- Resignation, Term, and Retirement
- Reduction in Hours
- Death

Adding or dropping Dependents

- Loss of Coverage
- Newborns and Adoption
- Marriage/Domestic Partnership (if offered by employer)
- Divorce
- Child turning 26
- Death



Premium Billing & Bill Reconciliation Resources

Key Field Descriptions on the Monthly PDF Bill

Key Field Descriptions on the Monthly PDF Bill		
Carrier	Coverage	Voluntary Life
BCHI: Blue Cross Blue Shield High Option	CVRG: Coverage	1X: Base Annual Salary (1X)
BCLW: Blue Cross Blue Shield Low Option	EE: Employee Only	2X: Base Annual Salary (2X)
BCPO: Blue Cross Blue Shield EPO (Exclusive Provider Option)	E1: Employee/One Child	3X: Base Annual Salary (3X)
PRSH: Presbyterian Health Plan High Option	ES: Employee/Spouse	Xs: Spouse Life coverage (i.e. 2Xs)
PRSL: Presbyterian Health Plan Low Option	EC: Employee/Children	Xc: Dependent Life Coverage (i.e. 1Xc)
CIGH: Cigna High Option	EF: (Employee, Spouse, Chid(ren) Employee/Family	Example: 3X Employee, Spouse, Dependent Life (i.e. 3Xsc)
CIGL: Cigna Low Option		Long-Term Disability
DLTC: Delta Comprehensive (High Option)		30D: 30 Day Benefit Waiting Period
DLTB: Delta Basic (Low Option)		60D: 60 Day Benefit Waiting Period
UCDc: United Concordia Comprehensive (High Option)		90D: 90 Day Benefit Waiting Period
UCDb: United Concordia Basic (Low Option)		
DV: Davis Vision		





Monthly Premium Bill

How to Read PDF Version of the Bill

Recognize Key Field Descriptions on the Monthly PDF Bill:

- Carrier Selected
- Coverage Tier
- Employee Additional Life Benefit Level Selected
 - Election of Spouse Life
 - Election of Child Life
- Benefit Waiting Period for LTD
- Basic Life Benefit Amount
- Employee Date of Birth
- Employee Salary on January 1st



Erisa Administrative Services, Inc.

New Mexico Public Schools Insurance Authority																								
Erisa Administrative Services, Inc.; Santa Fe, NM 87504 (800) 233-3164																								
EASI																								
0777 - SAMPLE SCHOOL DISTRICT										Billing for August 2023										Page 1		Your Erisa Contact is Chere Garcia		
Social Security Number	Employee Name Last, First Middle	For Month	Medical			Dental			Vision			Additional Life			Long-Term Disability		\$ Subtotal	Basic Life		Total \$ Premium	Employee Date of Birth	Salary		
			Car rier	Cv rg	Premium	Car rier	Cv rg	Premium	Car rier	Cv rg	Premium	Plan	Jan 1 EE	SP	Premium	Plan		Premium	Amount				Premium	
		8/2023															50,000	5.26	5.26	Oct 1987	29,529			
		8/2023															50,000	5.26	5.26	Dec 1964	36,449			
		8/2023	PRSH	EE	695.76	UCDc	EE	28.60							30D	10.86	735.22	50,000	5.26	740.48	Jan 1950	22,464		
		8/2023	PRSL	EE	482.46										30D	13.94	496.40	50,000	5.26	501.66	Nov 1961	28,826		
		8/2023															50,000	5.26	5.26	Apr 1980	29,328			
		7/2023															50,000	5.26	5.26		29,328			
		8/2023	BCHI	EE	860.40	DLTC	ES	54.44									914.84	50,000	5.26	920.10	Aug 1995	52,100		
		8/2023															50,000	5.26	5.26	May 1990	24,048			
		8/2023	PRSH	EE	695.76	UCDc	EE	28.60	DV	EE	6.26	1X	34		3.52	30D	21.26	755.40	50,000	5.26	760.66	Mar 1988	43,987	
		8/2023	PRSH	EE	695.76	UCDc	EE	28.60									724.36	50,000	5.26	729.62	Dec 1982	50,000		
		8/2023															50,000	5.26	5.26	Nov 1987	48,198			
		7/2023															50,000	5.26	5.26		48,198			
		8/2023	PRSH	EF	1,948.18	UCDc	EF	85.54	DV	EF	14.14						2,047.86	50,000	5.26	2,053.12	Dec 1968	71,100		
		8/2023	BCHI	EE	860.40	UCDc	EE	28.60	DV	EE	6.26						896.26	50,000	5.26	900.52	Scp 1982	60,800		
		8/2023															30D	38.66	38.66	50,000	5.26	43.92	Dec 1997	80,000
		8/2023	BCHI	EE	860.40	UCDc	EE	28.60	DV	EE	6.26	3X	65		64.80	30D	13.02	973.08	50,000	5.26	978.34	Apr 1957	26,928	
		8/2023	BCHI	EE	860.40	UCDc	EE	28.60	DV	EE	6.26	3X	28		11.34	30D	30.22	936.82			936.82	May 1994	62,519	
		8/2023	BCHI	EF	2,185.48	UCDc	EF	85.54	DV	EF	14.14	2X	48		25.76	30D	43.50	2,354.42	50,000	5.26	2,359.68	Feb 1974	91,678	
		8/2023	BCHI	EE	860.40	DLTC	EE	28.60	DV	EE	6.26	1X	32		1.84	30D	10.86	907.96	50,000	5.26	913.22	Feb 1990	22,464	
		8/2023															50,000	5.26	5.26	May 1968	30,253			
		8/2023	PRSH	E1	1,461.02	UCDc	E1	54.44	DV	E1	10.48						30D	29.82	1,555.76	50,000	5.26	1,561.02	Feb 1971	61,700
		8/2023															50,000	5.26	5.26	Mar 1978	18,127			
		8/2023															50,000	5.26	5.26	Oct 1972	30,810			
		8/2023	PRSH	ES	1,461.02	UCDc	ES	54.44	DV	ES	10.48	3X	62		61.56	30D	18.24	1,605.74	50,000	5.26	1,611.00	Mar 1960	37,731	
		8/2023	PRSL	EE	482.46	UCDc	EE	28.60	DV	EE	6.26	1Xsc	46	50	9.26	30D	17.22	543.80	50,000	5.26	549.06	Nov 1976	35,623	
		8/2023	PRSH	EE	695.76	UCDc	EE	28.60	DV	EE	6.26						30D	38.78	769.40	50,000	5.26	774.66	Sep 1964	80,250
Subtotal		26			15,105.66			591.80			93.06				178.08		286.38	16,254.98		131.50	16,386.48	1,152,438		



Monthly Premium Bill

How to Read PDF Version of the Bill

Recognize Adjustments on the Monthly PDF Bill:

- No Social Security Number
- No Employee Name
- “For Month” is a Date Other Than the Current Billing Month
- One Line has a Credit Amount
- One Line has a Charge Amount
- An Asterisk “*” Denotes Life and/or LTD Waiver of Premium

Social Security Number		Employee Name Last, First Middle	For Month	Medical			Dental			Vision			Additional Life			Long-Term Disability		\$ Subtotal	Basic Life		Total \$ Premium	Employee Date of Birth	Salary	
				Car tier	Cv rg	Premium	Car tier	Cv rg	Premium	Car tier	Cv rg	Premium	Plan	Jan 1 EE	SP	Premium	Plan		Premium	Amount				Premium
			8/2023				UCDc	EE	28.60	DV	EE	6.26						34.86	50,000	5.26	40.12	Mar 1951	71,700	
			8/2023															50,000	5.26	5.26	Oct 1967	30,624		
			8/2023	PRSH	EE	695.76	UCDc	EE	28.60	DV	EE	6.26	3X	53	40.26	30D	29.48	800.36	50,000	5.26	805.62	Aug 1969	61,000	
			6/2023										3Xs	44	49	(11.02)	30D	(13.78)	(24.80)	(50,000)	(5.26)	(30.06)	Sep 1978	28,529
			6/2023										3Xs	44	49	*	30D	*	50,000				28,529	
			5/2023	PRSH	EF	(1,948.18)	UCDc	EF	(85.54)	DV	EF	(14.14)	3Xs	44	49	(11.02)	30D	(13.78)	(2,072.66)	(50,000)	(5.26)	(2,077.92)		28,529
			5/2023	PRSH	EF	1,948.18	UCDc	EF	85.54	DV	EF	14.14	3Xs	44	49	*	30D	*	2,047.86	50,000		2,047.86		28,529
			4/2023	PRSH	EF	(1,948.18)	UCDc	EF	(85.54)	DV	EF	(14.14)	3Xs	44	49	(11.02)	30D	(13.78)	(2,072.66)	(50,000)	(5.26)	(2,077.92)		28,529
			4/2023	PRSH	EF	1,948.18	UCDc	EF	85.54	DV	EF	14.14	3Xs	44	49	*	30D	*	2,047.86	50,000		2,047.86		28,529
			3/2023	PRSH	EF	(1,948.18)	UCDc	EF	(85.54)	DV	EF	(14.14)	3Xs	44	49	(11.02)	30D	(13.78)	(2,072.66)	(50,000)	(5.26)	(2,077.92)		28,529
			3/2023	PRSH	EF	1,948.18	UCDc	EF	85.54	DV	EF	14.14	3Xs	44	49	*	30D	*	2,047.86	50,000		2,047.86		28,529
			2/2023	PRSH	EF	(1,948.18)	UCDc	EF	(85.54)	DV	EF	(14.14)	3Xs	44	49	(11.02)	30D	(13.78)	(2,072.66)	(50,000)	(5.26)	(2,077.92)		28,529
			2/2023	PRSH	EF	1,948.18	UCDc	EF	85.54	DV	EF	14.14	3Xs	44	49	*	30D	13.78	2,061.64	50,000		2,061.64		28,529
			8/2023	BCHI	ES	1,636.30	UCDc	ES	54.44	DV	ES	10.48				30D	29.88	1,731.10	50,000	5.26	1,736.36	Dec 1971	61,800	
			8/2023													30D	30.40	30.40	50,000	5.26	35.66	Oct 1964	62,900	
			8/2023															50,000	5.26	5.26	Jul 1990	50,200		
			8/2023	PRSH	ES	1,461.02	DLTC	ES	54.44	DV	ES	10.48				30D	8.76	1,534.70	50,000	5.26	1,539.96	Sep 1962	18,127	
			8/2023	PRSH	EF	1,948.18	UCDc	EF	85.54	DV	EF	14.14						2,047.86	50,000	5.26	2,053.12	May 1979	71,400	
			8/2023															50,000	5.26	5.26	Dec 1993	27,840		
			8/2023	PRSH	EE	695.76	DLTC	ES	54.44	DV	ES	10.48	2Xs	52	57	61.60	30D	37.22	859.50	50,000	5.26	864.76	Dec 1970	77,000
			8/2023															50,000	5.26	5.26	Aug 1991	24,192		
			8/2023															50,000	5.26	5.26	Nov 1986	21,888		
			8/2023	PRSH	ES	1,461.02	UCDc	ES	54.44	DV	ES	10.48	1X	51	13.64			1,539.58	50,000	5.26	1,544.84	Feb 1971	61,700	
			8/2023	PRSH	EE	695.76	DLTC	EE	28.60	DV	EE	6.26	1X	42	4.16	30D	24.74	759.52	50,000	5.26	764.78	Jul 1980	51,200	
			8/2023	BCHI	EE	860.40	DLTC	EE	28.60	DV	EE	6.26						895.26	50,000	5.26	900.52	Jan 1996	50,800	
			8/2023	PRSL	ES	1,013.02	UCDb	ES	27.26									1,040.28	50,000	5.26	1,045.54	Sep 1980	51,100	
Subtotal			26			10,467.22			444.96			81.10			64.56		105.36	11,163.20		57.86	11,221.06		1,078,761	



Erisa Administrative Services, Inc.



Monthly Premium Bill

How to Read PDF Version of the Bill (continued)

New Mexico Public Schools Insurance Authority
Erisa Administrative Services, Inc.; Santa Fe, NM 87504 (800) 233-3164

0777 - SAMPLE SCHOOL DISTRICT **Billing for August 2023** Page 5 Your Erisa Contact is Chere Garcia

Benefit	Count	Total Premiums Billed	
Medical	BCHI	10	\$8,604.00
	EE	1	\$1,636.30
	ES	1	\$1,636.30
	E1	1	\$2,185.48
	EC	3	\$6,556.44
EF			
BCHI	16	\$20,618.52	
BCLW	EE		
	ES		
	E1		
	EC		
EF			
BCLW			
BCPO	EE		
	ES		
	E1		
	EC		
EF			
BCPO			
PRSH	EE	19	\$13,219.44
	ES	6	\$8,766.12
	E1	2	\$2,922.04
	EC	1	\$1,948.18
	EF	4	\$7,792.72
PRSH	32	\$34,648.50	
PRSL	EE	4	\$1,929.84
	ES	1	\$1,013.02
	E1		
	EC		
EF			
PRSL	5	\$2,942.86	

New Mexico Public Schools Insurance Authority
Erisa Administrative Services, Inc.; Santa Fe, NM 87504 (800) 233-3164

0777 - SAMPLE SCHOOL DISTRICT **Billing for August 2023** Page 6 Your Erisa Contact is Chere Garcia

CIGH	EE		
	ES		
	E1		
	EC		
	EF		
CIGL	EE		
	ES		
	E1		
	EC		
EF			
CIGL			
Medical		53	\$58,209.88

The summary pages of the bill show total enrollment by carrier, by plan and by enrollment tier for **MEDICAL, DENTAL, VISION, ADDITIONAL LIFE, LTD and BASIC LIFE.**



Monthly Premium Bill

How to Read PDF Version of the Bill (continued)

New Mexico Public Schools Insurance Authority
Erisa Administrative Services, Inc.; Santa Fe, NM 87504 (800) 233-3164

0777 - SAMPLE SCHOOL DISTRICT **Billing for August 2023** Page 7 Your Erisa Contact is Chere Garcia

Benefit	Count	Total	Premiums Billed	
Dental	UCDb	EE	1	\$14.32
		ES	1	\$27.26
		E1		
		EC		
		EF		
	UCDb	2	\$41.58	
	UCDc	EE	21	\$600.60
		ES	5	\$272.20
		E1	3	\$163.32
		EC	3	\$256.62
		EF	7	\$598.78
	UCDc	39	\$1,891.52	
	DLTb	EE		
		ES		
		E1		
EC				
EF				
DLTb				
DLTc	EE	10	\$286.00	
	ES	4	\$217.76	
	E1			
	EC			
	EF	1	\$85.54	
DLTc	15	\$589.30		
Dental	56	\$2,522.40		

New Mexico Public Schools Insurance Authority
Erisa Administrative Services, Inc.; Santa Fe, NM 87504 (800) 233-3164

0777 - SAMPLE SCHOOL DISTRICT **Billing for August 2023** Page 8 Your Erisa Contact is Chere Garcia

Vision	EE	30	\$187.80
	ES	8	\$83.84
	E1	3	\$31.44
	EC	3	\$42.42
	EF	8	\$113.12
Vision		52	\$458.62
Additional Life		27	\$845.52
LTD		40	\$1,052.16
Subtotal			\$63,088.58
Basic Life	<65	79	\$415.54
	<70	1	\$5.26
	<75	3	\$15.78
	75+		
Basic Life		83	\$436.58
Total			\$63,525.16

The summary pages of the bill show total enrollment by carrier, by plan and by enrollment tier for **MEDICAL, DENTAL, VISION, ADDITIONAL LIFE, LTD and BASIC LIFE.**




Monthly Premium Bill

How to Read PDF Version of the Bill (continued)


Last page of the PDF provides:

- Total Billing for the Current Month
- Accounts Receivable Balance from the Prior Month (if any)
- Late Payment Penalty (if any)
- Pay As Billed Penalty (if any)
- Grand Total Due
- NMPSIA Benefits Bank Account Information
- Late and Paid as Billed NMPSIA Penalty Policy





New Mexico Public Schools Insurance Authority
Erisa Administrative Services, Inc.; Santa Fe, NM 87504 (800) 233-3164



0777 - SAMPLE SCHOOL DISTRICT
Billing for August 2023
Page 9
Your Erisa Contact is
Chere Garcia

Total Billing for August 2023	\$63,399.16
Account Receivable Balance as of 07/31/23	\$0.00
Outstanding Late Payment Penalty Assessment as of 07/31/23	\$0.00
Outstanding Pay As Billed Penalty Assessment as of 07/31/23	\$990.86
Grand Total Due	\$64,390.02

Premium is due at Wells Fargo bank by the 10th of the month by either ACH or Wire Transfer. If using ACH, payment MUST be initiated before 3 p.m. on the 9th to ensure timely payment.
ACH payment must be initiated and approved before sending and may take up to 3 days to complete. Weekends and holidays may also slow the ACH process.

NMPSIA Benefits Account Routing Number: 121000248
NMPSIA Benefits Account Number: 4123105504

(Information provided to pay the NMPSIA Employee Benefits Bill. Risk premiums SHOULD NOT be directed to this account)

If payment is not received by the 10th of the month, you will be assessed a 1.5% penalty on the Grand Total Due.

If payment is not Paid as Billed, you will be assessed a 1.5% penalty on the Grand Total Due and the minimum penalty will be \$500. This penalty will be doubled in each subsequent month the penalty is not paid.



Premium Bill Reconciliation

Example: How to Use Employer Deduction Register

Sample Employer Benefits Deduction Register with Employee and Employer Portion Created in Excel:

- Payroll System Software May Provide for this Format

NMPISA Benefits Deduction Register															
Payroll through 7/31/2023															
SS#	HIPPA	Name	For Month	20.00%	80.00%	20.00%	80.00%	20.00%	80.00%	20.00%	80.00%	100%	100%	Total	
				Medical Employee	Medical Employer	Dental Employee	Dental Employer	Vision Employee	Vision Employer	LTD Employee	LTD Employer	ADL Employee	Employer Basic Life		
77777824	MB8CE0249	MCDONALD; RONALD	08/01/2023	0.00	0.00	5.72	22.88	1.25	5.01	3.87	15.47	0.00	5.26	59.46	
77777825	MB8CE0250	MONSTER; COOKIE	08/01/2023	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5.26	5.26	
77777826	MB8CE0251	MOUSE; JERRY	08/01/2023	0.00	0.00	0.00	0.00	1.25	5.01	5.90	23.58	9.76	5.26	50.76	
77777827	MB8CE0252	MOUSE; MICKEY	08/01/2023	96.49	385.97	5.72	22.88	1.25	5.01	0.00	0.00	0.00	5.26	522.58	
77777828	MB8CE0253	ORANGES; ORANGE	08/01/2023	172.08	688.32	5.72	22.88	1.25	5.01	5.94	23.78	0.00	5.26	930.24	
77777829	MB8CE0254	PLANT; RUBBER	08/01/2023	96.49	385.97	2.86	11.46	1.25	5.01	0.00	0.00	0.00	5.26	508.30	
77777830	MB8CE0255	PRESLEY; ELVIS	08/01/2023	172.08	688.32	5.72	22.88	1.25	5.01	5.84	23.36	40.26	5.26	969.98	
77777831	MB8CE0256	PUMPKIN; HALLOWEEN	08/01/2023	139.15	556.61	5.72	22.88	1.25	5.01	0.00	0.00	0.00	5.26	735.88	
77777832	MB8CE0257	RANGER; LONE	08/01/2023	139.15	556.61	5.72	22.88	1.25	5.01	0.00	0.00	0.00	5.26	735.88	
77777833	MB8CE0258	ROSE; A YELLOW	08/01/2023	172.08	688.32	5.72	22.88	1.25	5.01	5.91	23.63	0.00	5.26	930.06	
77777834	MB8CE0259	RUN; BORNTO	08/01/2023	139.15	556.61	5.72	22.88	1.25	5.01	0.00	0.00	0.00	5.26	735.88	
77777835	MB8CE0260	RUNNER; ROAD	08/01/2023	139.15	556.61	17.11	68.43	2.83	11.31	5.91	23.63	4.96	5.26	835.20	
77777836	MB8CE0261	RUSSEL; KITTY	08/01/2023	0.00	0.00	0.00	0.00	0.00	0.00	6.00	24.02	9.72	5.26	45.00	
77777837	MB8CE0262	SAW; BUZ	08/01/2023	139.15	556.61	5.72	22.88	1.25	5.01	0.00	0.00	0.00	5.26	735.88	
77777838	MB8CE0263	SCHOOL; GRADE	08/01/2023	139.15	556.61	5.72	22.88	0.00	0.00	6.01	24.05	0.00	5.26	759.68	
77777839	MB8CE0264	SEENA; JOHN	08/01/2023	437.10	1,748.38	17.11	68.43	2.83	11.31	5.70	22.80	0.00	5.26	2,318.92	
77777840	MB8CE0265	SERVING; SMALL	08/01/2023	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5.26	5.26	
77777841	MB8CE0266	SHORES; SANDY	08/01/2023	0.00	0.00	0.00	0.00	0.00	0.00	6.84	27.38	13.04	5.26	52.52	
77777842	MB8CE0267	SILVER; KWICK	08/01/2023	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5.26	5.26	
77777843	MB8CE0268	SKY; BLUE	08/01/2023	389.64	1,558.54	17.11	68.43	2.83	11.31	6.00	24.02	22.94	5.26	2,106.08	
77777844	MB8CE0269	SKYWALKER; LUKE	08/01/2023	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5.26	5.26	
77777845	MB8CE0270	SMILE; AKIND	08/01/2023	139.15	556.61	5.72	22.88	0.00	0.00	3.82	15.28	0.00	5.26	748.72	
77777846	MB8CE0271	SMILE; HAPPY	08/01/2023	292.20	1,168.82	10.89	43.55	2.10	8.38	0.00	0.00	201.30	5.26	1,732.50	
77777847	MB8CE0272	SOCKS; ARGILE	08/01/2023	389.64	1,558.54	17.11	68.43	2.83	11.31	4.43	17.73	19.32	5.26	2,094.60	
77777848	MB8CE0273	SOLO; HANS	08/01/2023	139.15	556.61	5.72	22.88	1.25	5.01	4.65	18.59	0.00	5.26	759.12	
77777849	MB8CE0274	SOMMER; DONNA	08/01/2023	139.15	556.61	5.72	22.88	1.25	5.01	0.00	0.00	0.00	5.26	735.88	
77777850	MB8CE0275	TEE; ICE	08/01/2023	292.20	1,168.82	10.89	43.55	2.10	8.38	0.00	0.00	0.00	5.26	1,531.20	
77777851	MB8CE0276	THEGROUCH; OSCAR	08/01/2023	0.00	0.00	0.00	0.00	2.83	11.31	8.70	34.80	98.56	5.26	161.46	
77777852	MB8CE0277	TREE; CHRISMAS	08/01/2023	139.15	556.61	5.72	22.88	1.25	5.01	3.62	14.48	9.12	5.26	763.10	
77777853	MB8CE0278	TURTLE; NINJA	08/01/2023	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5.26	5.26	
77777854	MB8CE0279	VADAR; DARTH	08/01/2023	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5.26	5.26	
77777855	MB8CE0280	VILLA; PANCHO	08/01/2023	0.00	0.00	0.00	0.00	1.25	5.01	0.00	0.00	59.40	5.26	70.92	
77777856	MB8CE0281	WALK; CAKE	08/01/2023	172.08	688.32	5.72	22.88	1.25	5.01	0.00	0.00	0.00	5.26	900.52	
77777857	MB8CE0282	WAYNE; JOHN	08/01/2023	0.00	0.00	10.89	43.55	2.10	8.38	0.00	0.00	0.00	5.26	70.18	
77777858	MB8CE0283	WITCHED; BEE	08/01/2023	437.10	1,748.38	17.11	68.43	2.83	11.31	6.75	27.01	0.00	5.26	2,324.18	
77777859	MB8CE0284	WOMAN; WONDER	08/01/2023	389.64	1,558.54	17.11	68.43	2.83	11.31	0.00	0.00	0.00	5.26	2,053.12	
77777860	MB8CE0285	YOURSELF; BEKINDTO	08/01/2023	327.26	1,309.04	10.89	43.55	2.10	8.38	0.00	0.00	0.00	5.26	1,706.48	
Total			84	11,641.98	46,567.90	504.48	2,017.92	91.72	366.90	210.43	841.73	845.52	436.58	63,525.16	



Erisa Administrative Services, Inc.



Premium Bill Reconciliation

How to Recognize a Variance – Deduction vs Bill

Sample Employer Benefits Deduction Register with Employee and Employer Portion Created in Excel:

- When utilizing a deduction register in Excel, you can simply paste the NMPSIA bill totals into the deduction register and create a variance column to find only those records that don't match


NMPSIA Benefits Deduction Register																	
Payroll through 7/31/2023																	
SS#	HIPPA	Name	For Month	20.00%	80.00%	20.00%	80.00%	20.00%	80.00%	20.00%	80.00%	100%	100%	Employee Employer Total	NMPSIA BILL	Variance Deduction - NMPSIA Bill	
				Medical Employee	Medical Employer	Dental Employee	Dental Employer	Vision Employee	Vision Employer	LTD Employee	LTD Employer	ADL Employee	Employer Basic Life				
77777825	MB8CE0250	MONSTER; COOKIE	08/01/2023	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5.26	5.26	\$5.26	0.00	
77777826	MB8CE0251	MOUSE; JERRY	08/01/2023	0.00	0.00	0.00	0.00	1.25	5.01	5.90	23.58	9.76	0.00	45.50	\$50.76	(5.26)	
77777827	MB8CE0252	MOUSE; MICKEY	08/01/2023	96.49	385.97	5.72	22.88	1.25	5.01	0.00	0.00	0.00	5.26	522.58	\$522.58	0.00	
77777828	MB8CE0253	ORANGES; ORANGE	08/01/2023	172.08	688.32	5.72	22.88	1.25	5.01	5.94	23.78	0.00	5.26	930.24	\$930.24	0.00	
77777829	MB8CE0254	PLANT; RUBBER	08/01/2023	96.49	385.97	2.86	11.46	1.25	5.01	0.00	0.00	0.00	5.26	508.30	\$508.30	0.00	
77777830	MB8CE0255	PRESLEY; ELVIS	08/01/2023	172.08	688.32	5.72	22.88	1.25	5.01	5.84	23.36	40.26	5.26	969.98	\$969.98	0.00	
77777831	MB8CE0256	PUMPKIN; HALLOWEEN	08/01/2023	139.15	556.61	5.72	22.88	1.25	5.01	0.00	0.00	0.00	5.26	735.88	\$735.88	0.00	
77777832	MB8CE0257	RANGER; LONE	08/01/2023	139.15	556.61	5.72	22.88	1.25	5.01	0.00	0.00	0.00	5.26	735.88	\$735.88	0.00	
77777833	MB8CE0258	ROSE; A YELLOW	08/01/2023	172.08	688.32	5.72	22.88	1.25	5.01	5.91	23.63	0.00	5.26	930.06	\$930.06	0.00	
77777834	MB8CE0259	RUN; BORNT0	08/01/2023	139.15	556.61	5.72	22.88	1.25	5.01	0.00	0.00	0.00	5.26	735.88	\$735.88	0.00	
77777835	MB8CE0260	RUNNER; ROAD	08/01/2023	139.15	556.61	17.11	68.43	2.83	11.31	5.91	23.63	4.96	5.26	835.20	\$835.20	0.00	
77777836	MB8CE0261	RUSSEL; KITTY	08/01/2023	0.00	0.00	0.00	0.00	0.00	0.00	6.00	24.02	9.72	5.26	45.00	\$45.00	0.00	
77777837	MB8CE0262	SAW; BUZ	08/01/2023	139.15	556.61	5.72	22.88	1.25	5.01	0.00	0.00	0.00	5.26	735.88	\$735.88	0.00	
77777838	MB8CE0263	SCHOOL; GRADE	08/01/2023	139.15	556.61	5.72	22.88	0.00	0.00	6.01	24.05	0.00	5.26	759.68	\$759.68	0.00	
77777839	MB8CE0264	SEENA; JOHN	08/01/2023	437.10	1,748.38	17.11	68.43	2.83	11.31	5.70	22.80	0.00	5.26	2,318.92	\$2,318.92	0.00	
77777840	MB8CE0265	SERVING; SMALL	08/01/2023	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5.26	5.26	\$5.26	0.00	
77777841	MB8CE0266	SHORES; SANDY	08/01/2023	0.00	0.00	0.00	0.00	0.00	0.00	6.84	27.38	13.04	5.26	52.52	\$52.52	0.00	
77777842	MB8CE0267	SILVER; KWICK	08/01/2023	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5.26	5.26	\$5.26	0.00	
77777843	MB8CE0268	SKY; BLUE	08/01/2023	389.64	1,558.54	17.11	68.43	2.83	11.31	6.00	24.02	22.94	5.26	2,106.08	\$2,106.08	0.00	
77777844	MB8CE0269	SKYWALKER; LUKE	08/01/2023	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5.26	5.26	\$5.26	0.00	
77777845	MB8CE0270	SMILE; AKIND	08/01/2023	139.15	556.61	5.72	22.88	0.00	0.00	3.82	15.28	0.00	5.26	748.72	\$748.72	0.00	
77777846	MB8CE0271	SMILE; HAPPY	08/01/2023	292.20	1,168.82	10.89	43.55	2.10	8.38	0.00	0.00	201.30	5.26	1,732.50	\$1,732.50	0.00	
77777847	MB8CE0272	SOCKS; ARGILE	08/01/2023	389.64	1,558.54	17.11	68.43	2.83	11.31	4.43	17.73	19.32	5.26	2,094.60	\$2,094.60	0.00	
77777848	MB8CE0273	SOLO; HANS	08/01/2023	139.15	556.61	5.72	22.88	1.25	5.01	4.65	18.59	0.00	5.26	759.12	\$759.12	0.00	
77777849	MB8CE0274	SOMMER; DONNA	08/01/2023	139.15	556.61	5.72	22.88	1.25	5.01	0.00	0.00	0.00	5.26	735.88	\$735.88	0.00	
77777850	MB8CE0275	TEE; ICE	08/01/2023	292.20	1,168.82	10.89	43.55	2.10	8.38	0.00	0.00	0.00	5.26	1,531.20	\$1,531.20	0.00	
77777851	MB8CE0276	THEGROUCH; OSCAR	08/01/2023	0.00	0.00	0.00	0.00	2.83	11.31	8.70	34.80	98.56	5.26	161.46	\$161.46	0.00	
77777852	MB8CE0277	TREE; CHRISTMAS	08/01/2023	139.15	556.61	5.72	22.88	1.25	5.01	3.62	0.00	9.12	5.26	748.62	\$763.10	(14.48)	
77777853	MB8CE0278	TURTLE; NINJA	08/01/2023	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5.26	5.26	\$5.26	0.00	
77777854	MB8CE0279	VADAR; DARTH	08/01/2023	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5.26	5.26	\$5.26	0.00	
77777855	MB8CE0280	VILLA; PANCHO	08/01/2023	0.00	0.00	0.00	0.00	1.25	5.01	0.00	0.00	59.40	5.26	70.92	\$70.92	0.00	
77777856	MB8CE0281	WALK; CAKE	08/01/2023	172.08	688.32	5.72	22.88	1.25	5.01	0.00	0.00	0.00	5.26	900.52	\$900.52	0.00	
77777857	MB8CE0282	WAYNE; JOHN	08/01/2023	0.00	0.00	10.89	43.55	2.10	8.38	0.00	0.00	0.00	5.26	70.18	\$70.18	0.00	
77777858	MB8CE0283	WITCHED; BEE	08/01/2023	437.10	1,748.38	17.11	68.43	2.83	11.31	6.75	27.01	0.00	5.26	2,324.18	\$2,324.18	0.00	
77777859	MB8CE0284	WOMAN; WONDER	08/01/2023	389.64	1,558.54	17.11	68.43	2.83	11.31	0.00	0.00	0.00	5.26	2,053.12	\$2,053.12	0.00	
77777860	MB8CE0285	YOURSELF; BEKINDTO	08/01/2023	327.26	1,309.04	10.89	43.55	2.10	8.38	0.00	0.00	0.00	5.26	1,706.48	\$1,706.48	0.00	
Total			84	11,641.98	46,567.90	504.48	2,017.92	91.72	366.90	210.43	827.25	845.52	431.32	63,505.42	63,525.16	(19.74)	



Premium Bill Reconciliation


How to Track Transactions for the Next Month's Bill

✓ Check Confirmation notices daily



New Mexico Public Schools Insurance Authority

c/o Erisa Administrative Services, Inc. (505) 988-4974 or (800) 233-3164
P. O. Box 9054; Santa Fe, NM 87504-9054



Confirmation of Enrollment

07/18/2023

SAMPLE SCHOOL DISTRICT

777

COOKIE MONSTER, MB8CE0225
123 SESAME ST
SANTA FE NM 87505

This Confirmation of Enrollment was generated for the following reason:
The Standard has approved your Long Term Disability claim. Your waiver of premium is effective 03/01/2023. You will not be charged premiums for your Long Term Disability insurance. For any information regarding your disability payments, contact The Standard at 1-800-368-1135. The Standard has approved your request for waiver of premium. Your \$50,000 Basic Life, \$87,000 Additional Life, and \$29,000 Spouse Life has been put on a waiver of premium effective 02/01/2023.

You have the following coverages in effect

Benefit	Medical	Dental	Vision	Long Term Disability	Additional Life	Spouse Life	Dependent Life	Basic Life
Carrier	None	None	None	The Standard	The Standard	The Standard	None	The Standard
Coverage	Declined	Declined	Declined	30 Day Plan	XX \$87,000	\$ 29,000	Declined	\$ 50,000

Information regarding you and your family as of 7/18/2023

ID	Name	Relation-ship	SS# Hipaa	Sex	Birth Date	Eligible until	M	D	V	L	Additional Information
19	COOKIE MONSTER	SELF	MB8CE0225	F	xxxx/1978	06/30/2023	N	N	N	Y	
20	BOCCOCHTO MONSTER	SPOU	xxxx-xx-1111	M	xxxx/1973	06/30/2023	N	N	N	Y	

Please visit <https://myeasi.com> to view important plan documents, including the new wellness benefit and the video visit opportunity under the medical plan. Review and update your contact information at <https://myeasi.com>. This site may also be used for performing benefit enrollment transactions (subject to employer policy).
 If you have any questions, please contact Chere Orris at Erisa Administrative Services, Inc. (800) 233-3164 or (505) 988-4974 within five (5) business days of this notice.

Premium Bill Reconciliation

How to Track Transactions for the Next Month's Bill

Review Premium screen
from the Online Inquiry view

Search Summary Address Phone Family Enrollments Compliances Beneficiaries **Premium** Eligibles Salary Notes Transaction Log Close

HIPAA SSN Search

Premium

Detail for Coverage month of 06/2023

	Billed			Current			Received	A/R
	Uw	Cvrg	Premium	Uw	Cvrg	Premium		
Medical								
Dental								
Vision								
	Plan	Face	Premium	Plan	Face	Premium		
Ltd	30D W	1,584.94		30D W	1,584.94			
Bif	50KW	50000		50KW	50,000.00			
Vlf	3 W	87000		3 W	87,000.00			
Spf	3 W	29000		3 W	29,000.00			
Dplf	N W			N W				
Penalty								
Total								

Premium History

Type	Dist.ID	Dist Name	Date	Billed	Current	Received	A/R	Rcvd_Date	AR_Date
A			06/2023	0.00	0.00	0.00	0.00	08/03/2023	N/A
A			05/2023	2,047.86	2,047.86	2,047.86	0.00	08/03/2023	N/A
A			04/2023	2,047.86	2,047.86	2,047.86	0.00	08/03/2023	N/A
A			03/2023	2,047.86	2,047.86	2,047.86	0.00	08/03/2023	N/A
A			02/2023	2,061.64	2,061.64	2,061.64	0.00	08/03/2023	N/A
A			01/2023	2,077.92	2,077.92	2,077.92	0.00	01/06/2023	N/A

Click on any line for details

Previous six months Next six months

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Premium Bill Reconciliation

Identify Errors

Common errors

- Payroll deductions are processed **before** Erisa has received the transaction to process and apply NMPSIA Rules of enrollment
 - Erisa may not honor the request
- Employee enrollment requests are not sent timely to Erisa and/or are incomplete
 - Erisa is unable to process the transaction for the next month's bill



Premium Bill Reconciliation

Identify Errors (continued)

How to avoid future errors

- Submit employee requests timely
- Submit “complete” employee requests
- Respond to Erisa employee enrollment inquiries
- Review Confirmation notices daily
- Review the employee electronic enrollment record under the Online Inquiry view



Erisa Administrative Services, Inc.



Premium Bill Deadlines

Erisa Transaction Processing Deadline

Erisa must process
all “complete”
transactions received
by 5:00 p.m. on the
last business day of
the month



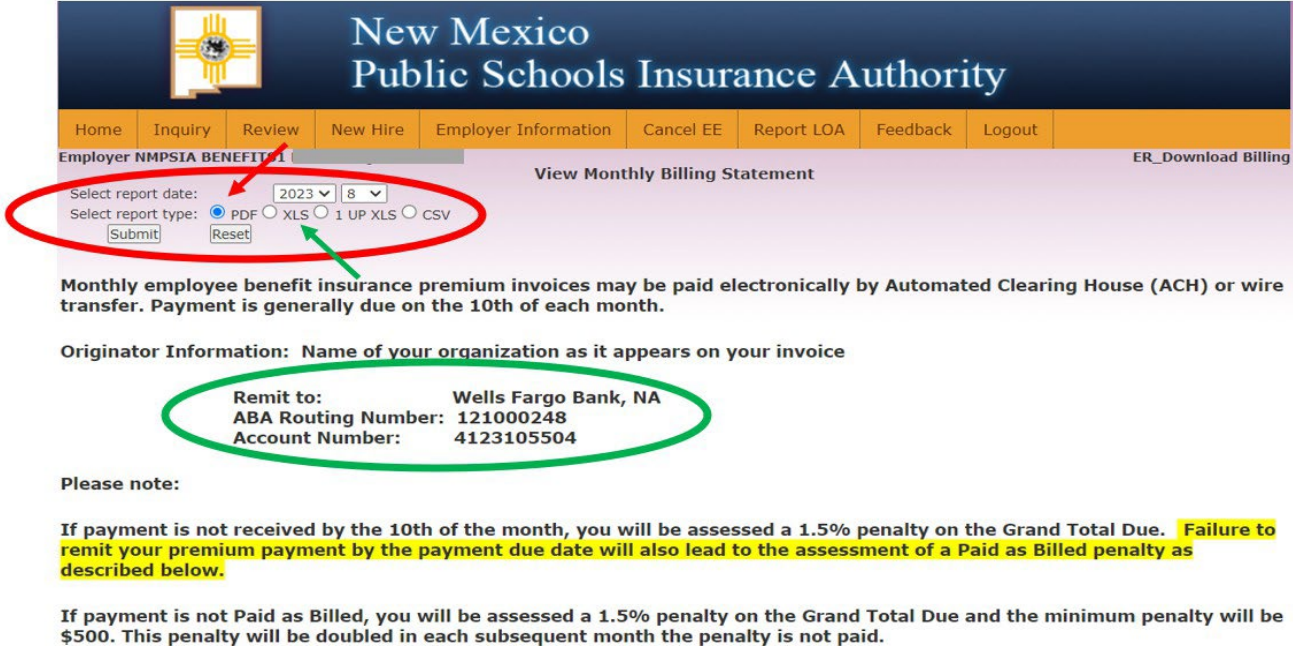
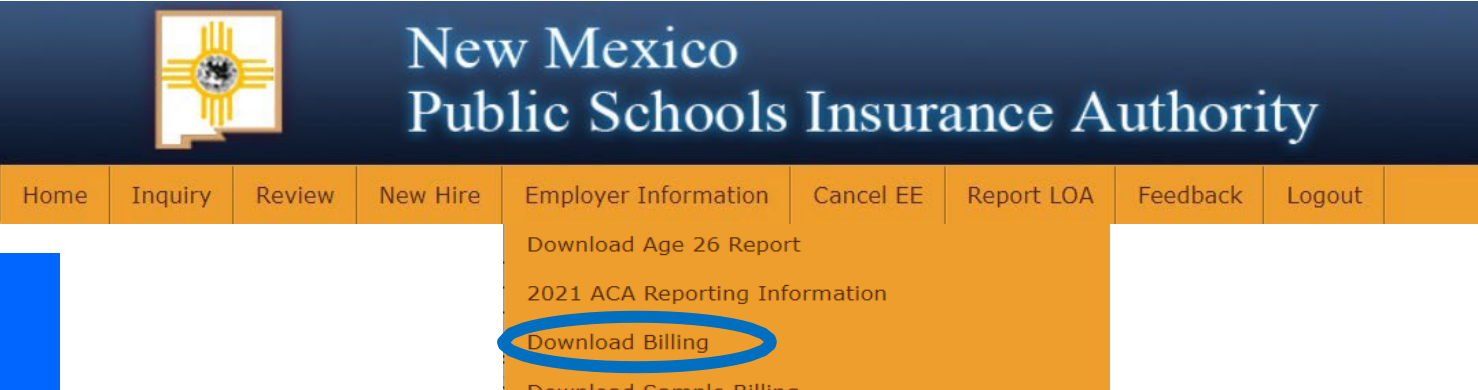
Erisa Administrative Services, Inc.



Premium Bill Deadlines

Bill Availability

Bill is available to download and view on the 1st business day of the month



Premium Bill Deadlines

Premium Payment Due Date

Payment Due
by the “10th” of
the Month



6.50.8.9 PREMIUM PAYMENT FOR EMPLOYEE BENEFITS COVERAGES



Premium Bill Deadlines

“Late Penalty” and Not “Paid as Billed” Penalty

If payment is not **Paid by the 10th**, a 1.5% Late Penalty will be assessed on the **Grand Total Due** along with a Pay as Billed Penalty

If payment is “not **Paid as Billed**”, a penalty of 1.5% or a minimum \$500 (whichever is greater), will be assessed on the **Grand Total Due** along with a not Paid as Billed Penalty.

New Mexico Public Schools Insurance Authority Erisa Administrative Services, Inc.; Santa Fe, NM 87504 (800) 233-3164																	
0777 - SAMPLE SCHOOL DISTRICT	Billing for August 2023	Page 9															
<table border="1"> <tr> <td>Total Billing for August 2023</td> <td></td> <td>\$63,399.16</td> </tr> <tr> <td>Account Receivable Balance as of 07/31/23</td> <td></td> <td>\$0.00</td> </tr> <tr> <td>Outstanding Late Payment Penalty Assessment as of 07/31/23</td> <td></td> <td>\$0.00</td> </tr> <tr> <td>Outstanding Pay As Billed Penalty Assessment as of 07/31/23</td> <td></td> <td>\$990.86</td> </tr> <tr> <td>Grand Total Due</td> <td></td> <td>\$64,390.02</td> </tr> </table>			Total Billing for August 2023		\$63,399.16	Account Receivable Balance as of 07/31/23		\$0.00	Outstanding Late Payment Penalty Assessment as of 07/31/23		\$0.00	Outstanding Pay As Billed Penalty Assessment as of 07/31/23		\$990.86	Grand Total Due		\$64,390.02
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<p>Premium is due at Wells Fargo bank by the 10th of the month by either ACH or Wire Transfer. If using ACH, payment MUST be initiated before 3 p.m. on the 9th to ensure timely payment. ACH payment must be initiated and approved before sending and may take up to 3 days to complete. Weekends and holidays may also slow the ACH process.</p> <p>NMPSIA Benefits Account Routing Number: 121000248 NMPSIA Benefits Account Number: 4123105504</p> <p>(Information provided to pay the NMPSIA Employee Benefits Bill. Risk premiums SHOULD NOT be directed to this account)</p> <p>If payment is not received by the 10th of the month, you will be assessed a 1.5% penalty on the Grand Total Due.</p> <p>If payment is not Paid as Billed, you will be assessed a 1.5% penalty on the Grand Total Due and the minimum penalty will be \$500. This penalty will be doubled in each subsequent month the penalty is not paid.</p>																	



Premium Bill Deadlines Waiver of Payment Penalties

The NMPSIA Board approved policy allows NMPSIA staff to consider a review and approval of a penalty waiver



One Waiver in a Rolling
12-month Period



Premium Billing & Bill Reconciliation Resources

Premium Billing and Bill Reconciliation Toolbox

- Glossary of Acronyms and Term Definitions
- Tips for Staying Organized
- Key Field Descriptions on the Monthly PDF Bill
- Payment Deadline Flowchart
- Frequently Asked Questions (FAQ)
- Erisa Email Reminders
- Erisa Staff Resources



Erisa Administrative Services, Inc.



Premium Billing & Bill Reconciliation Resources

Glossary of Acronyms and Term Definitions

Monthly Billing and Bill Reconciliation Glossary of Acronyms and Term Definitions

Acronym	Term	Definition
ACH	Automated Clearing House	A way to move money between banks without using paper checks, wire transfers, credit card networks, or cash.
Bill	NMPSIA Monthly Premium Bill	NMPSIA monthly premium bill is a monthly invoice provided to NMPSIA participating employers for employee benefits coverage.
EASI or Erisa	Erisa Administrative Services, Inc.	NMPSIA's Third Party Administrator who handles enrollment, eligibility, premium billing, premium collection and COBRA administration.
EE	Employee	A benefits eligible person employed by a NMPSIA participating employer.
ER	Employer	NMPSIA participating employer.
FAQ	Frequently Asked Questions	A list of questions and answers relating to a particular subject
LTD	Long Term Disability	A benefit under the Standard Group Long Term Disability Policy that insures an employee's earnings. This applies if the employer offers this benefit, the employee is enrolled for this benefit and meets the minimum requirements of the definition of disability.
NMPSIA	New Mexico Public Schools Insurance Authority	Serves as the purchasing agency for public school districts, post-secondary educational entities, charter schools and other educational entities. Through NMPSIA, member participating employers are afforded the opportunity to offer quality employee benefit and risk coverages.
Online	NMPSIA Online Benefits System	NMPSIA's electronic enrollment system available to participating employers and benefits enrolled employees that allows users to view, update and change enrollment.

Term	Definition
"Complete"	Refers to a benefits enrollment that is complete to process and not missing data or documents to support the request.
Confirmation	Written notice confirming a benefits transaction has been processed.
Deduction	Refers to an employer payroll deduction for benefits enrollment.
Inquiry	A reference to the access point to view the employee electronic enrollment record.
Late Penalty	NMPSIA Board policy term used to document a Late Payment Penalty assessment of 1.5% of the Grand Total Due amount along with a Pay as Billed penalty equal to 1.5% of the Grand Total Due or a minimum of \$500, whichever is more.
Pay as Billed or Paid as Billed	NMPSIA Board policy term used when NMPSIA participating employers do not pay the Grand Total Due amount and submit an amount over or under the Grand Total Due.
Pay as Billed Penalty	NMPSIA Board policy term used to document a Pay as Billed Penalty assessment of 1.5% of the Grand Total Due amount or a minimum of \$500, whichever is more.
Transaction or Transactions	Requests to process benefit enrollment updates.
Variance	A discrepancy or difference between two or more data sets that are being compared to each other.
Waiver of Penalty	A NMPSIA Board approved policy provision that allows NMPSIA staff to review and approve a penalty waiver within a rolling 12-month period when an employer pays late or fails to pay as billed.





Premium Billing & Bill Reconciliation Resources

Tips for Staying Organized

DAILY

Tips for Staying Organized

- Keep a file of all NMPSIA/Erisa transactions
- Keep a file of employee benefits enrollment requests submitted to Erisa
- Check NMPSIA Online system for Confirmation notices and review for accuracy
- Verify Transactions (Examples)
 - Child reaching age 26, aging out of benefits
 - Tier Changes such as Employee Only (EE) to Employee Family (EF)
 - Incomplete Enrollment Confirmation Notices (documents needed)
 - Qualifying events such as marriage, divorce, birth, loss of coverage
- Keep a file with upcoming transactions and requests until the monthly bill arrives

MONTHLY

Tips for Staying Organized

- Download and print the monthly premium bill
- Establish a bill reconciliation method to compare payroll deductions to billing and create a variance report
- A deduction register is generated on the employer's accounting software for billing by pay periods
- Confirmations are compared to the monthly billing
When verification is complete all documents are filed



Erisa Administrative Services, Inc.



Premium Billing & Bill Reconciliation Resources

Key Field Descriptions on the Monthly PDF Bill

Key Field Descriptions on the Monthly PDF Bill		
Carrier	Coverage	Voluntary Life
BCHI: Blue Cross Blue Shield High Option	CVRG: Coverage	1X: Base Annual Salary (1X)
BCLW: Blue Cross Blue Shield Low Option	EE: Employee Only	2X: Base Annual Salary (2X)
BCPO: Blue Cross Blue Shield EPO (Exclusive Provider Option)	E1: Employee/One Child	3X: Base Annual Salary (3X)
PRSH: Presbyterian Health Plan High Option	ES: Employee/Spouse	Xs: Spouse Life coverage (i.e. 2Xs)
PRSL: Presbyterian Health Plan Low Option	EC: Employee/Children	Xc: Dependent Life Coverage (i.e. 1Xc)
CIGH: Cigna High Option	EF: (Employee, Spouse, Chid(ren) Employee/Family	Example: 3X Employee, Spouse, Dependent Life (i.e. 3Xsc)
CIGL: Cigna Low Option		Long-Term Disability
DLTC: Delta Comprehensive (High Option)		30D: 30 Day Benefit Waiting Period
DLTB: Delta Basic (Low Option)		60D: 60 Day Benefit Waiting Period
UCDc: United Concordia Comprehensive (High Option)		90D: 90 Day Benefit Waiting Period
UCDb: United Concordia Basic (Low Option)		
DV: Davis Vision		





Premium Billing & Bill Reconciliation Resources

Payment Deadline Flowchart

Bill Available on the
1st Business Day of
the Month

“Pay As Billed” by the
10th of the Month

If Past Due, a 1.5% Late
Payment Penalty Assessed. If
not “Paid as Billed”, 1.5% or a
Minimum Penalty of \$500

NEW MEXICO PUBLIC SCHOOLS INSURANCE AUTHORITY
Erisa Administrative Services, Inc.; Santa Fe, NM 87504 (800) 233-3164

777 - SAMPLE SCHOOL DISTRICT Billing for August 2023 Page 9

Total Billing for August 2023	\$63,399.16
Account Receivable Balance as of 07/31/23	\$0.00
Outstanding Late Payment Penalty Assessment as of 07/31/23	\$0.00
Outstanding Pay As Billed Penalty Assessment as of 07/31/23	\$990.86
Grand Total Due	\$64,390.02

Premium is due at Wells Fargo bank by the 10th of the month by either ACH or Wire Transfer. If using ACH, payment MUST be initiated before 3 p.m. on the 9th to ensure timely payment. ACH payment must be initiated and approved before sending and may take up to 3 days to complete. Weekends and holidays may also slow the ACH process.

NMPSIA Benefits Account Routing Number: 121000248
NMPSIA Benefits Account Number: 4123105504

(Information provided to pay the NMPSIA Employee Benefits Bill. Risk premiums SHOULD NOT be directed to this account)

If payment is not received by the 10th of the month, you will be assessed a 1.5% penalty on the Grand Total Due.

If payment is not Paid as Billed, you will be assessed a 1.5% penalty on the Grand Total Due and the minimum penalty will be \$500. This penalty will be doubled in each subsequent month the penalty is not paid.



“Pay As Corrected” by the 10th of the
month, is when the school can prove
transactions were provided timely to
show up on the next month’s bill and
match payroll deductions.



Premium Billing & Bill Reconciliation Resources Frequently Asked Questions (FAQ)



Premium Billing and Bill Reconciliation Employer Frequently Asked Questions



- 1. A discrepancy was discovered while reviewing the monthly premium bill, when should this be reported?**
Discrepancies should be reported immediately to the Erisa Benefits Representative upon discovery.
- 2. When should the monthly bill be reconciled?**
It is recommended that employers reconcile the bill monthly.
- 3. What happens if a new hire enrollment is not submitted before the next month's bill is generated?**
The new hire enrollment and eligibility for the employee will be delayed and the transaction will not appear on the next month's bill. Once the transaction is processed it will appear as an adjustment on the subsequent month's bill.
- 4. What is the penalty for paying the monthly bill after the 10th of the month deadline?**
The penalty for paying late is assessed at 1.5% of the Grand Total Due amount along with an additional assessment of 1.5% of the Grand Total Due or a minimum of \$500, whichever is more. The penalty will double in each subsequent month the penalty is not paid.
- 5. If the 10th of the month falls on a weekend or holiday, what is the last date that payment can be made for that month?**
If the 10th of the month falls on a weekend or holiday, payment is due on the first business day following the weekend or holiday.
- 6. When should an ACH payment be submitted to ensure the bill is paid on time?**
It is recommended that an ACH payment be initiated at least 3 days before 3 p.m. on the 9th of the month or the business day before the due date. ACH payments require approvals that may delay the deposit into the NMSPIA Benefits account.
- 7. When and where can Confirmation notices be accessed?**
Confirmation notices are made available 24-48 hours after the transaction has been processed. The Confirmation notices can be accessed on the Online system at Employer Login>Employer Information>Reports/Statistics>Confirmation link.
- 8. Why does Erisa send an email reminder on the last day business day of the month to submit all enrollment transactions and documents before 5 pm?**
Erisa is required to process all "complete" transactions received by 5:00 p.m. on the last business day of the month to create the next month's bill.
- 9. What report formats are available to download the monthly premium bill?**
There are three different formats available. An Adobe PDF that should be used to pay the bill and an Excel or CSV format to assist with monthly bill reconciliation.
- 10. What is the penalty for paying the incorrect amount on the premium bill? If the payment is not equal to the Grand Total Due amount a "Paid as Billed" penalty will be assessed at 1.5% of the Grand Total Due amount or a minimum of \$500, whichever is more. The penalty will double in each subsequent month the penalty is not paid.**





Premium Billing & Bill Reconciliation Resources

Erisa Email Reminders to Employers



Erisa Email Reminders to Employers

- **Email reminder sent on the 1st business day of the month:
Availability of the NMPSIA Bill**

The benefits premium bill is available from the Employer Login option on the NMPSIA Online Benefit System. You may download your NMPSIA bill by selecting Employer Information > Download Billing. **Payments are due by the 10th of the month.**
- **Email reminder sent the day before the premium due date:
Premium Payment Reminder**

The premium bill is due tomorrow! To avoid penalties, make sure that your payment is received timely. Disregard this notice if you have already remitted your payment and have verified that it has been sent and/or payment has been recorded on the Online system.
- **Email reminder sent two days before closing the month:
Submit All Enrollment Transactions and Documents**

To avoid a bill reconciliation nightmare next month, confirm you have submitted all received enrollment transactions and required or requested supportive documents. All received enrollment requests must be submitted to Erisa immediately, and no later than _____. Supportive documentation include items such as marriage and birth certificates, as well as signatures of both the employer and employee. ***It is imperative that every form submitted be complete.***

INCOMPLETE FORMS WILL NOT BE PROCESSED.
Erisa cannot enter information that is not received. An email to complete the request will ***not*** be accepted. **An "AMENDED" form must be sent with any changes.**

If you have any questions, please contact us. We want to try to resolve any issues before the last day of the month.
- **Email reminder sent the last business day of the month:
End of Month Transaction Processing**

Please be sure to send Erisa all transactions that will **affect the next month's bill, by 5:00 p.m.**

Confirm all forms are complete and signed. If any items are missing, the request will be placed on a "pending" status until we obtain clarification from you. To avoid bill reconciliation discrepancies, please submit transactions as they are received.



Erisa Administrative Services, Inc.

Recap Premium Billing and Bill Reconciliation

Covered in today's session

- ✓ How to read the PDF version of the bill
- ✓ Reviewed transactions that create the bill
- ✓ An example of bill reconciliation with the Excel version of the bill and the employer's payroll deduction register
- ✓ How to track transactions for the next month's bill
- ✓ How to identify common errors
- ✓ Premium bill deadlines, penalties and penalty waiver
- ✓ Resources related to the premium bill and bill reconciliation



QUESTIONS



Open Forum

- ➡ 10/1 Premium Rates
- ➡ Benefit Changes
- ➡ Closing Remarks

Frequently Asked Questions



¡Visita la página [SurgeryPlus.com](https://surgeryplus.com) y selecciona español para obtener más información!



SurgeryPlus is an additional medical benefit that provides you with access to excellent and affordable care for many planned surgical procedures. In partnership with NMPSIA, SurgeryPlus covers the most expensive costs associated with your surgery so you don't have to.

What does SurgeryPlus cover?

Your SurgeryPlus coverage includes:

- Dedicated support and guidance
- Access to our network of thousands of highly qualified and carefully selected surgeons
- Consults and appointments with your SurgeryPlus surgeon
- Anesthesia, procedure and facility (hospital) fees

How do I access the benefit?

If you have questions about the benefit, or if you or one of your dependents need surgery, so make us your first call. To learn more, contact your SurgeryPlus Care Advocate today at (888) 726-1350.

Does SurgeryPlus cost me anything?

You're automatically enrolled in the benefit as part of the medical benefits offered by NMPSIA at no additional cost to you.

Who will help me through this process?

Your benefit includes guided access from a SurgeryPlus Care Advocate who will:

- Provide personalized support throughout your surgical journey.
- Educate you on the benefit, with an understanding of your surgical need.
- Provide you with the resources to help you make the best decisions regarding your care, including how to find the best surgeon in our network.

How do I know if a surgery is covered?

Contact us at (888) 726-1350 or visit your portal to confirm whether your procedure is covered.

How do I find the right surgeon?

With an understanding of your healthcare needs, your Care Advocate will provide a list of the best surgeons in our network so you can choose the one that's right for you.

If I already have a surgeon, how do I know if they are in the SurgeryPlus network?

Call your Care Advocate and they will be able to confirm whether your current surgeon is in our network.

What will my surgery cost?

We cover the most expensive costs associated with surgery, so you'll pay less for your procedure when you use your benefit. To maximize your savings, call your Care Advocate as soon as possible to confirm the details of your benefit and what you'll be responsible for covering, if anything.

What happens after my surgery?

Your Care Advocate will follow up and ensure you received the highest quality care and schedule any post-procedure appointments.

What isn't covered by SurgeryPlus?

Testing, scans, imaging, durable medical equipment, and physical therapy expenses may not be included. However, coverage may be available through your medical plan.

When you need to plan a surgery, make SurgeryPlus your first call:
(888) 726-1350



Scan to log in to your personalized portal to understand what's covered.

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¡Visita la página [SurgeryPlus.com](https://surgeryplus.com) y selecciona español para obtener más información!

Need spine, orthopedic or joint surgery?

Activate your SurgeryPlus benefit and plan your procedure today.

New Mexico Public Schools Insurance Authority
cares about your health, wellbeing, and quality of health care.

That's why you're automatically given SurgeryPlus at no cost to you. NMPSIA partners with SurgeryPlus to ensure you get excellent care and personalized support from start to finish.

If you, or a family member on your medical plan, need or are planning a spine or joint procedure, make SurgeryPlus your first call.

The SurgeryPlus Difference



Excellent Care

Access to our network of thousands of highly qualified surgeons



Real Savings

The cost related to your surgery will be at little to no cost



Guided Support

Your personal Care Advocate will support you every step of the way through your care



If spine, orthopedic or joint surgery could be in your future, or you already have one scheduled, make SurgeryPlus your first call:
(888) 726-1350



Scan to log in to your personalized portal to understand what's covered.

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<https://surgeryplus.com/>

Your Cost Savings on the High Option, Low Option and EPO Plans

In-network Coverage	<u>High Option Plans</u> (BCBSNM, Cigna, PHP)	<u>Low Option/Plans</u> (BCBSNM, Cigna, PHP)	<u>BCBS Preferred EPO Plan</u>	SurgeryPlus
Deductible	\$750 individual coverage / \$1,500 family coverage	\$2,000 individual coverage/ \$4,000 family coverage	\$500 individual coverage/ \$1,000 family coverage	\$0
Coinsurance	20% after deductible	25% after deductible	25% after deductible	\$0
Total	Up to the out-of-pocket maximum: \$4,100 individual coverage / \$8,200 family coverage	Up to the out-of-pocket maximum: \$4,100 individual coverage / \$8,200 family coverage	Up to the out-of-pocket maximum: \$3,250 individual coverage/\$6,500 family coverage	There is zero cost for your SurgeryPlus procedure

<https://surgeryplus.com/>



New Mexico
Public Schools
Insurance
Authority



Erisa Administrative Services, Inc.

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