

2024 ORIENTATION



**New Mexico
Public Schools
Insurance
Authority**

NMPSIA Today

- **School Districts**

- 88 Mandatory (*Excludes APS*)

- **Charter Schools**

- 100 Mandatory

- **28 Other Educational Entities**

- 9 Higher Education and 19 Other Entities

- **Monthly Membership**

- 77,545 Employees and Dependents
- 49,916 Employees
- Employees and Dependents by Coverage
 - 46,876 Medical & Rx
 - 55,044 Dental
 - 47,926 Vision
 - 12,850 Long-Term Disability
 - 18,760 Additional Life



- **Staff**

- 12 Positions

- **Board of Directors**

- 11 Board Members

- **Governor Appointees**

- Alfred Park, President
- Denise Balderas
- Sammy J. Quintana

- **New Mexico Association of School Business Officials**

- Chris Parrino, Vice President

- **Educational Entities at Large**

- Trish Ruiz, Secretary

- **AFT-NM**

- Tim Crone

- **NEA-NM**

- Bethany Jarrell
- David Martinez, Jr.

- **Public Education Commission**

- K.T. Manis














- **School Boards Association**

- Pauline Jaramillo

- **Superintendents' Association**

- Vicki Chavez

Employee Benefits Wellness and Well-Being Programs

<p>NMPSIA Medical Plan Coverage Self-Insured Medical Plan Options</p>	 <p>BlueCross BlueShield of New Mexico</p>	 <p>PRESBYTERIAN Health Plan, Inc.</p>	
<p>NMPSIA Prescription Drug Coverage Self Insured Coverage for all on a Medical Plan</p>	 <p>CVS caremark</p>		
<p>NMPSIA Dental Plan Coverage Self-Insured Dental Plan Options</p>	 <p>BlueCross BlueShield of New Mexico Eff. 1/1/2025</p>	 <p>DELTA DENTAL</p>	 <p>UNITED CONCORDIA DENTAL Protecting More Than Just Your Smile®</p>
<p>NMPSIA Vision Plan Coverage Fully-Insured Vision Plan</p>	 <p>DavisVision</p>		
<p>NMPSIA Life and Long term Disability Coverage Fully-Insured Plan</p>	 <p>The Standard</p>		
<p>NMPSIA Musculoskeletal Surgical Services</p>	 <p>Surgery Plus</p>		
<p>Wellness & Well Being Program <i>Discounted Gym Memberships, Member Wellness & Well Being Strategic Planning, Member Health and Wellness Onsite Events, Screenings, and Activities</i></p>	 <p>NMPSIA Wellness</p>		
<p>NMPSIA Customer Service <i>Claim Issues and Reconsideration of Enrollment Determinations</i></p>	 <p>New Mexico Public Schools Insurance Authority</p>		
<p>Employer Benefits Administration <i>Support with Enrollment, Billing and Premium Collection, COBRA Administration</i></p>	 <p>EASI Erisa Administrative Services, Inc.</p>		

Program Guide & Medical Plan Side-By-Side Comparison
Visit <https://nmpsia.com>

In-Network Medical Plan

HIGH OPTION MEDICAL PLAN

- \$25 copay for office visits
- \$50 copay for specialist office visit
- \$0 copay for Telehealth virtual video visits access (via carrier website)
- \$0 Routine annual wellness visits
- Deductible waived for in-network lab and radiology
 - \$30 copay when using free-standing labs or radiology facilities
 - More expensive at out-patient hospital labs (\$60 copay)
 - No charge for Professional Interpretation/Reading of lab and radiology
 - \$600 copay or 20% (*whichever is less*) for MRI, MRA, CT Scan, Pet Scan
- \$750 Individual Deductible for other services and 20% coinsurance
- \$4,100 Individual Calendar Year Maximum for covered in-network services (*copays, deductible, coinsurance*)
- Out of network benefits at 40% coinsurance after \$1,500 individual deductible

Visit <https://nmpsia.com/> to view benefit summaries and side-by-side medical plan comparison chart

In-Network Medical Plan

LOW OPTION MEDICAL PLAN – “catastrophic plan”

- \$30 copay for office visits
- \$60 copay for specialist office visit
- \$0 copay for Telehealth virtual video visits access (via carrier website)
- \$0 Routine annual wellness visits
- \$2,000 Individual Deductible and 25% coinsurance
- \$4,100 Individual Calendar Year Maximum for covered in-network services (*copays, deductible, coinsurance*)
- Out of network benefits at 50% coinsurance after \$4,000 individual deductible

EPO Plan – Narrow NM Network (BCBS ONLY)






- \$25 copay for office visits
- \$35 copay for specialist office visit
- \$0 copay for Telehealth virtual video visits access (via carrier website)
- \$0 Routine annual wellness visits
- \$500 Individual Deductible
- \$3,250 Individual Calendar Year Maximum for covered in-network services (*copays, deductible, coinsurance*)
- No out of network benefits except in an emergency

Wellness Benefits



NO COST TO MEMBERS





Online Platforms

 	
<p>Wellness at Work: Online wellness portal with tons of wellness tools you can utilize. Everything is covered from nutrition, physical activities, health challenges, event registration, and health education.</p>	<p>Well onTarget: Online Member Wellness Portal with several tools and resources to assist you in a personalized health & wellness journey.</p>
<p>Mobile App: Virgin Pulse</p> 	<p>Mobile App: Always On</p> 




Weight Loss

	
<p>Health Coaching through The Solutions Group</p> <p>Health Coaching through Good Measures</p> <p>Noom: App that is a Psychology-based program to help individuals make healthier choices.</p>	<p>Wondr Health Obesity & Metabolic Syndrome Reversal Program</p>

Mental Health

	
<p>*Life on Mindfulness: Online Platform with live workshops & daily live guided meditations</p> <p>Talkspace: Messaging Therapy for emotional wellbeing</p> <p>My Stress Tools: Online suite of stress management and resilience-building resources</p>	<p>Learn to Live: Digital programming with lessons, activities and one-to-one support.</p>

Incentives & Discounts

	 	
<p>Rewards</p>	<p>NMPSIA Wellness Rewards: Earn up to \$75 in Amazon.com gift cards by participating in wellness activities.</p>	<p>Blue Points: Redeem points in the online Shopping mall with over a million products.</p>
<p>Gym Memberships</p>	<p>Fitness Pass Membership</p>	<p>Fitness Programs- Unlimited access to tiered national gym network including digital programs.</p>
<p>Discounts</p>	<p>Presbyterian MemberPerks</p>	<p>Blue 365 Health & Wellness Discounts</p>

Musculoskeletal Surgical Services Coverage

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

In-network Coverage	<u>High Option Plans</u> (BCBS and Presbyterian)	<u>Low Option/Plans</u> (BCBS and Presbyterian)	<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

Learn more and find contracted providers at [surgeryplus.com](https://www.surgeryplus.com)



Prescription Drug Coverage

Automatically enrolled when you enroll in medical coverage

- Rx ID card issued by CVS Caremark
- Formulary - <https://nmopsia.com/>
- Generics
 - \$10 copay for 30-day supply at the pharmacy
 - \$22 copay for 31-90 day supply at the pharmacy
 - \$22 copay for 90-day supply via mail-order
- Preferred Brand-Name
 - 30% coinsurance (\$30 min/\$60 max) for 30-day supply at the pharmacy
 - \$60 copay for 31–90 day supply at the pharmacy
 - \$60 for 90-day supply via mail-order
- 70% coinsurance for non-formulary brand name drugs
- \$0 Generic & Preferred Diabetic Supplies & Injectable Diabetic Medications
- *Specialty Medications - \$55 Generic; \$80 Preferred; \$130 Non-Preferred
- \$3,000 Individual Calendar Year Maximum for High & Low Option medical plans
- \$3,100 Individual Calendar Year Maximum for EPO Option medical plan



Transform Diabetes Care® (TDC) offers extra support to manage diabetes at no cost to the member providing digital tools, blood glucose meter, blood pressure monitor and access to a minute clinic.



*Your plan includes the PrudentRx program for certain eligible specialty medications exclusively dispensed by CVS Specialty. For these medications, 30% coinsurance will apply. If you are enrolled in PrudentRx, your final out of pocket cost will be \$0. If you opt out of PrudentRx, you will be responsible for the 30% coinsurance.

Note: only the amount you pay out of pocket will be reflected in your annual deductible and/or maximum out of pocket.



In-Network Dental Coverage

HIGH OPTION DENTAL PLAN

- \$0 Diagnostic & Preventive Services (*Deductible waived*)
 - Routine Oral Exams (twice every calendar year)
 - Routine Cleanings (twice every calendar year)
 - Periodontal Cleanings (twice every calendar year)
 - X-rays - complete mouth (once every 5 years);
 - bitewings (twice every calendar year through age 13, once every calendar year thereafter)
- 20% Coinsurance for Basic Services
- 50% Coinsurance for Major Services & Orthodontic Services
- \$50 Individual Deductible for Basic and Major Services
- \$1,500 Calendar Year Maximum
- \$1,500 *Lifetime* Maximum for Orthodontics
- Out of network benefits at 45% - 65% coinsurance after deductible

List of NM contracted dentists for each carrier can be found at nmipsia.com



In-Network Dental Coverage

LOW OPTION DENTAL PLAN

- \$0 Diagnostic & Preventive Services (*Deductible waived*)
 - Routine Oral Exams (twice every calendar year)
 - Routine Cleanings (twice every calendar year)
 - Periodontal Cleanings (twice every calendar year)
 - X-rays - complete mouth (once every 5 years);
 - bitewings (twice every calendar year through age 13, once every calendar year thereafter)
- 20% Coinsurance for Basic Services
- **NO Major Services or Orthodontic Services**
- \$50 Individual Deductible for Basic Services
- \$1,500 Calendar Year Maximum
- Out of network benefits at 75% coinsurance after deductible

List of NM contracted dentists for each carrier can be found at nmpsia.com



In-Network Vision Coverage

- \$10 copay Eye Exam (covered every 12 months from last date of service)
- \$15 copay Spectacle Lenses (standard single-vision, lined bifocal, or trifocal lenses - covered every 12 months from last date of service)
- Frames (covered every 12 months)
 - Additional discounted Lens options & coatings
 - Frame allowance \$150, VisionWorks allowance \$200
- Contacts (covered every 12 months)
 - Order contact replacement lenses online
- *Be sure to ask to see the Davis Vision Frame and Contact collection*
- Includes discounts for Lasik and hearing aids

List of National contracted providers can be found at <https://davisvision.com>

Life & Long-Term Disability Coverage

Basic Life and Accidental Death & Dismemberment (AD&D)

- Employer chooses benefit level (**\$10,000, \$25,000, \$50,000**)

Additional Life and AD&D

- Employee Life and AD&D – employee chooses 1, 2, or 3 times base annual salary
- Spouse Life - 1 time or 50% of employee coverage benefit amount (the lesser of the two)
- Child(ren) Life - \$5,000 per child

Included in Life benefit coverage

- Accelerated Benefit (Basic and Additional Life)
- Specified Disease Benefit (Basic Life Only)
- Travel Assistance & Life Services Tool Kit
- Repatriation Benefit for the Employee
- Funeral Assignment
- Options to continue coverage upon retirement or employment separation

Long Term Disability (LTD) – (Insures your salary during a disability and unable to work)

- Employer chooses benefit waiting period (**30-Day, 60-Day, 90-Day**)
- 66 2/3% of the first \$7,500 monthly covered earnings



PAY ATTENTION!

(Important communication materials
branded with these logos)



New Mexico
Public Schools
Insurance
Authority



EASI

Erisa Administrative Services, Inc.

Do not mistake for junk mail!

Eligibility Rules for Employee

Basic Life Enrollment

- Work 15 hours or more per week ([confirm requirements with employer](#))
- Automatically enrolled by your employer

Other Lines of Coverage

- Medical, dental, vision, additional life or long-term disability
- Work 20 hours or more per week ([confirm requirements with employer](#))

An employee is eligible for benefits if:

- Employer has determined the employee is eligible for benefits
- Employee is at work on the day coverage is scheduled to start
- Employee works the minimum qualifying number of hours established by the employer

Eligibility Rules for Dependents

- Submit **required proof** with your application to avoid a delay of coverage for your dependents.
- **Proof of other coverage** if you are excluding a dependent from a line of coverage when you are enrolling at least one other eligible family member.

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 For children of international employees, a copy of a passport or U.S. visa is required.
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).
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).

2-Year Vision Rule

Vision coverage has a two-year enrollment requirement. The vision plan cannot be dropped until the employee and each enrolled dependent have been enrolled for two years.

Double Coverage Rule

NMPSIA rules do not permit double coverage within the NMPSIA group plans. If an employee, spouse, or their child work for a NMPSIA participating employer, neither can cover the other for the same lines of coverage.

Effective Dates of Coverage

Basic Life

- 1st of the month following date of hire

All other lines of coverage

- 1st of the month following employee date of hire coinciding with premium payroll deduction arrangements ([your employer determines your effective date](#))

Advise Employer

- If you are transferring benefits from another NMPSIA participating employer, to coordinate enrollment effective dates and premium collection
- If you are a return-to-work RETIREE covered under the New Mexico Retiree Health Care Authority (NMRHCA), the NMRHCA requires you to cancel retiree medical coverage and enroll for health coverage with your active employer

Employer Contribution Rules

Basic Life

- 100% paid by employer based on benefit level offered at the employer

Additional and Dependent Life

- 100% paid by employee premium determined by age and base annual salary

All other lines of coverage

- Employer contributes the majority percentage toward premium
 - The premium percentage is determined on your base annual salary
- Payroll deductions determined by your employer

Timely Enrollment Requirement

- Enroll in other lines of coverage within 31 calendar days from date of hire (**first day actively at work**)
- If coverage is declined as a New Hire:
 - **Medical, dental or vision** - Open Enrollment in the fall with an effective date of January 1 of the following year, or with qualifying event
 - **Additional Life and/or Long-Term Disability** - Evidence of Insurability and approval by the carrier is required for Additional Life, Spouse Life and Long-Term Disability
- Switching medical or dental plans or options is allowed annually during the fall with an effective date of January 1 of the following year

Qualifying Event to Enroll

- Birth of a child
- Adoption or Legal Guardianship
- Marriage
- Divorce
- Involuntary Loss of Other Coverage
- Promotion to a new job classification with salary increase
- Part-time to full-time employment change with salary increase

Report life events within 31 calendar days from date of event.

Insurance Fraud

Under NMPSIA Rules and Regulations, anyone who knowingly makes any false or fraudulent statement or representation shall forfeit all employee and dependent rights to coverage or benefits. In the event of prohibited actions by an official or employee of a participating school or other educational entity, the employer shall take the appropriate disciplinary action against the offending official or employee.

If such appropriate disciplinary action is not taken, NMPSIA reserves the right to terminate coverage for the participating school, charter or other education entity. *(Federal and State Insurance Laws Will Apply)*

Closing Gaps in Care

Access Affordable Care

Get the Right Care at the Right Time

Awareness

- Program Guide
- Side-by-side medical comparison chart
- Know your plan's benefits – <https://nmpsia.com>
- Wellness programs offered - \$0 cost to members

Engagement

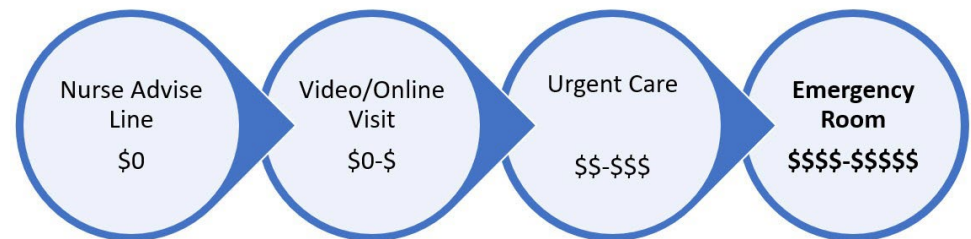
- Know your free in and out of network services
- Schedule routine primary care provider visits
- Register for each enrolled plan's member portal and/or cell phone app
- Encourage your employer to create a staff wellness strategy with NMPSIA support

Risk Reduction

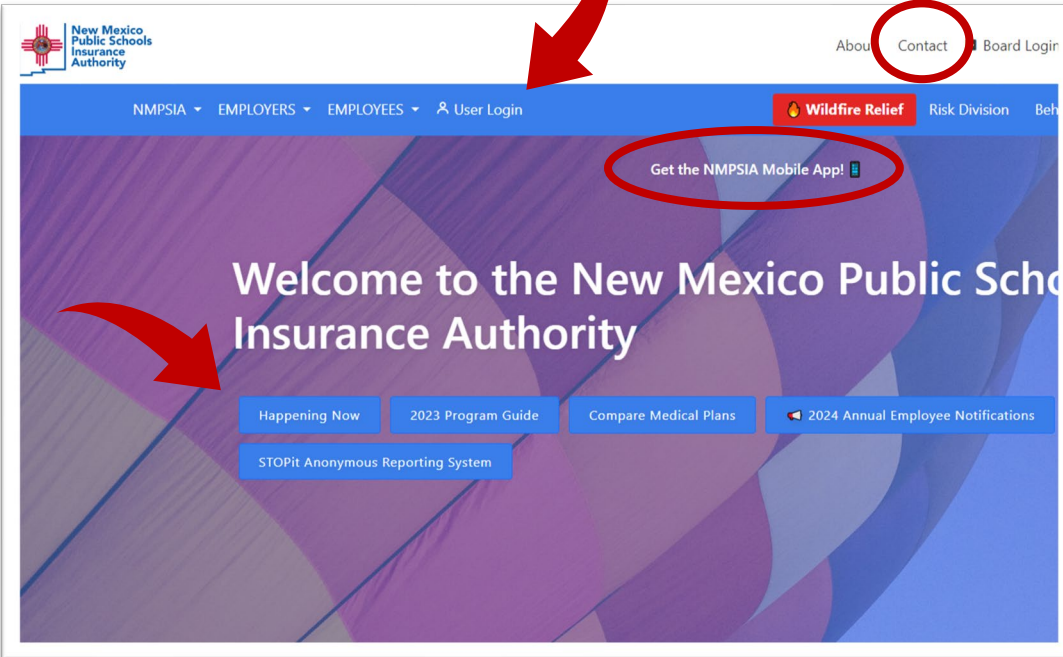
- Know your numbers
- Maintain preventive screenings
- Medicine Adherence

Health Management

- Right care and the right time



Home Page

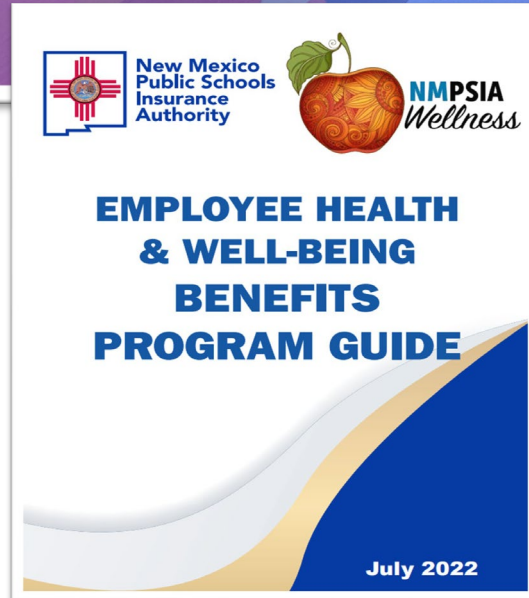
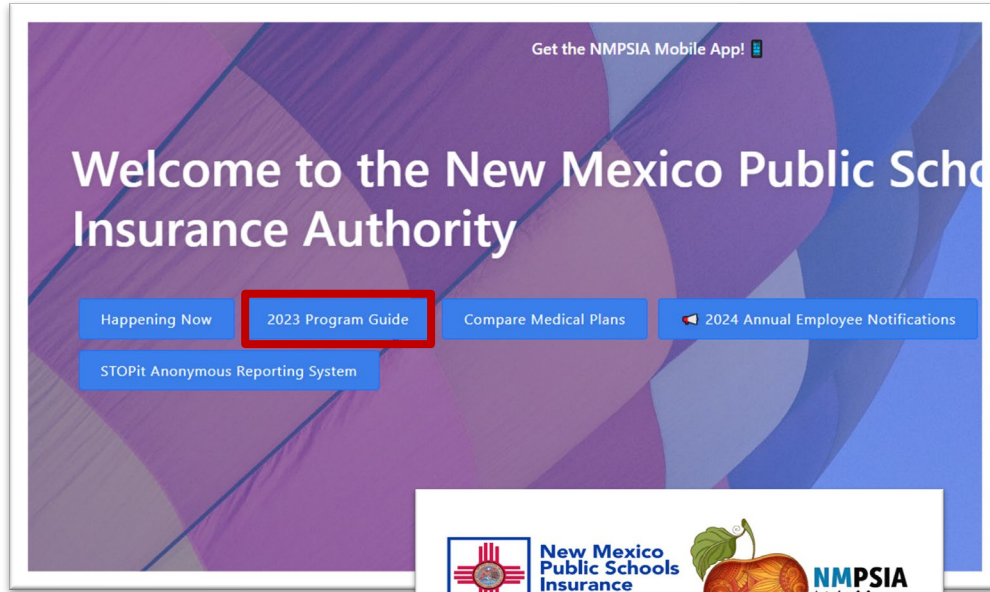


Need to reach us?
Use the **“CONTACT”**
button!

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”**.



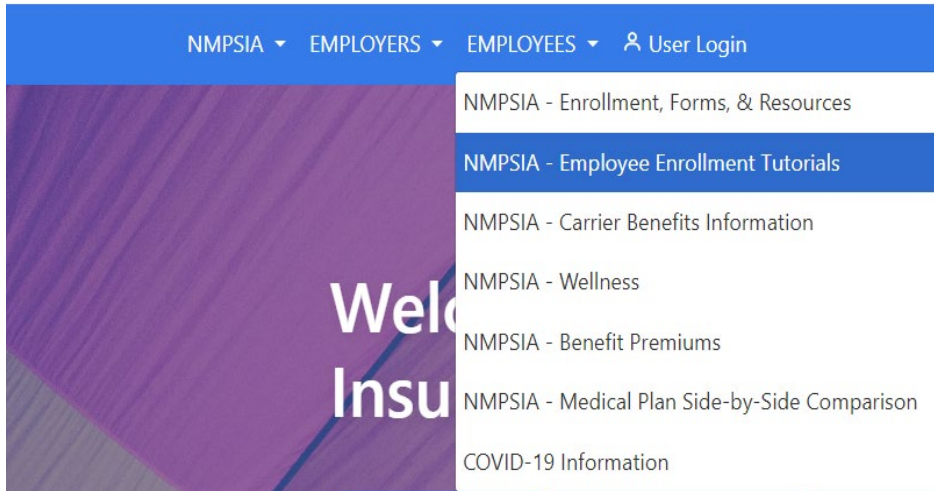
Program Guide



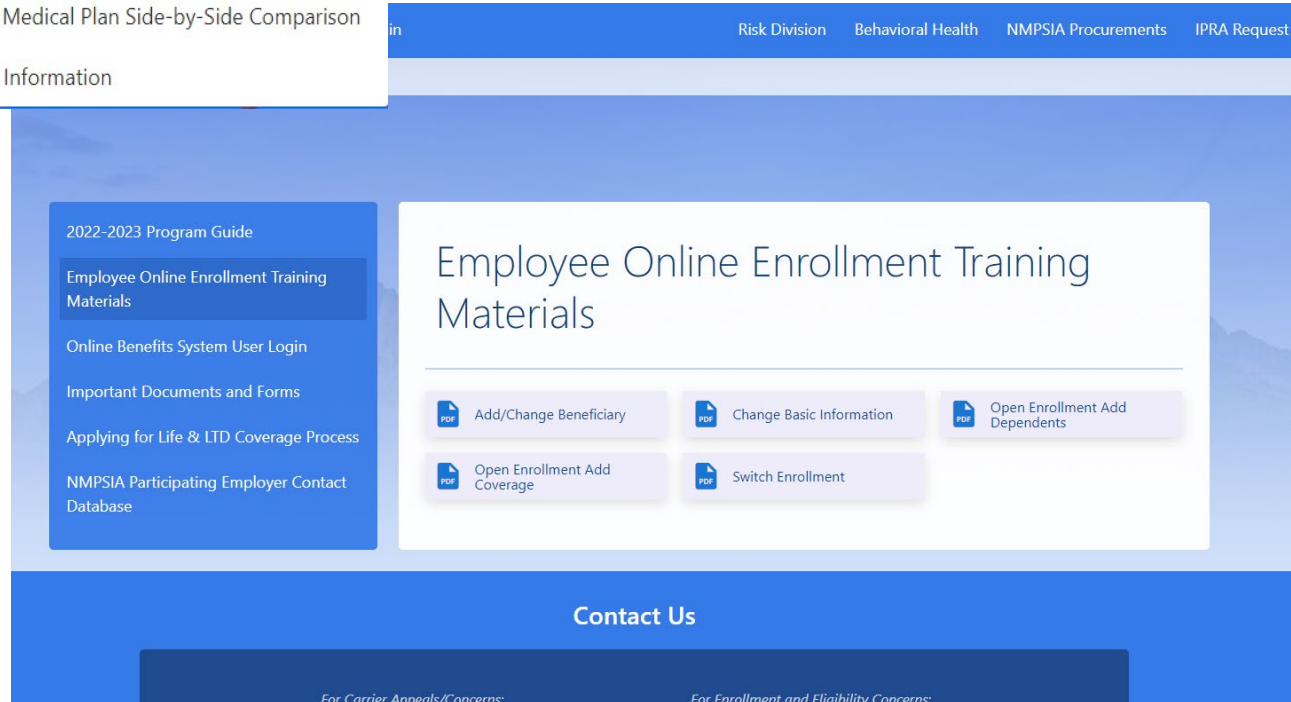
Table of Contents

General Information	
NMPSIA Carriers and Consultants	Inside Cover
Table of Contents	2
Letter from NMPSIA	3
NMPSIA Participating Employers, Benefit Plan Offerings	4
Introduction & Benefit Enrollment Guidelines	8
Important Information for Successful Enrollment	17
Cost-Effective Benefits & Access to Care	18
Life Insurance & Long-Term Disability Plans	
The Standard Basic Life, Additional Life & Long-Term Disability	19
Medical Plans	
BlueCross BlueShield of New Mexico Health Plan	24
Cigna Health Plan	33
Presbyterian Health Plan	47
High Option Summary of Benefits	53
Low Option Summary of Benefits	55
Exclusive Provider Option (EPO) Summary of Benefits	57
Medical Plan Exclusions & Limitations	59
Prescription Drug Plan	
CVS Caremark Prescription Plan	60
Dental Plans	
Delta Dental Plan	69
United Concordia Plan	77
Vision Plan	
Davis Vision Plan	81
Premium Rates	
Premium Rates	84
Monthly Contribution Schedule	85
Additional Life & Long-Term Disability Rates	88
Notices	
Important Employee Benefit Program Notices	89

Tutorials



The screenshot shows the top navigation bar of the NMPSIA.COM website. The navigation items are: NMPSIA, EMPLOYERS, EMPLOYEES, and User Login. A dropdown menu is open under the EMPLOYEES tab, listing the following options: NMPSIA - Enrollment, Forms, & Resources; NMPSIA - Employee Enrollment Tutorials; NMPSIA - Carrier Benefits Information; NMPSIA - Wellness; NMPSIA - Benefit Premiums; NMPSIA - Medical Plan Side-by-Side Comparison; and COVID-19 Information. A red arrow points from the 'Employee Enrollment Tutorials' option to the main content area.



The screenshot shows the main content area of the NMPSIA.COM website. The top navigation bar includes links for Risk Division, Behavioral Health, NMPSIA Procurements, and IPRA Request. The main content area features a sidebar with the following links: 2022-2023 Program Guide; Employee Online Enrollment Training Materials; Online Benefits System User Login; Important Documents and Forms; Applying for Life & LTD Coverage Process; and NMPSIA Participating Employer Contact Database. The main content area is titled 'Employee Online Enrollment Training Materials' and contains five PDF links: Add/Change Beneficiary, Change Basic Information, Open Enrollment Add Dependents, Open Enrollment Add Coverage, and Switch Enrollment. At the bottom, there is a 'Contact Us' section with two sub-sections: 'For Carrier Appeals/Concerns:' and 'For Enrollment and Eligibility Concerns:'.

Wellness

NMPSIA ▾ EMPLOYERS ▾ EMPLOYEES ▾ User Login

- NMPSIA - The Authority
- NMPSIA - Benefits Division
- NMPSIA - Risk Division
- NMPSIA - Wellness**
- Cybersecurity Alert
- NMPSIA - Newsletters

Welcome to the N
Insurance Author

Risk Division Behavioral Health NMPSIA Procurements IPRA Request



NMPSIA Wellness & Well-Being Programs

- \$0 Video Visits/Telehealth
- 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

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

ID Cards

NMPSIA ▾ EMPLOYERS ▾ EMPLOYEES ▾ User Login

Weld
Insu

- NMPSIA - Enrollment, Forms, & Resources
- NMPSIA - Employee Enrollment Tutorials
- NMPSIA - Carrier Benefits Information**
- NMPSIA - Wellness
- NMPSIA - Benefit Premiums
- NMPSIA - Medical Plan Side-by-Side Comparison
- COVID-19 Information



Risk Division Behavioral Health NMPSIA Procurements IPRA Request

Home / NMPSIA - Carrier benefits information

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

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			

Resources

NMPSIA Enrollment & Eligibility Administrative Office

Erisa Administrative Services, Inc.

- Eligibility • Enrollment • Premium Billing
- Premium Collection • COBRA Administration

1.800.233.3164 or 505.988.4974

sf@easitpa.com



Erisa Administrative Services, Inc.

Resources

NMPSIA Customer Service & Claims Matters

New Mexico Public Schools Insurance Authority

<https://nmpsia.com/contactUs.html>

Email Claims Matters with Release of Health Information Form

https://nmpsia.com/pdfs/Release_of_Health_Information_1.12.2021.pdf

Benefits Division

Phone: 505.988.2736

Toll Free: 1.800.548.3724

Fax: 505.983.8670



**New Mexico
Public Schools
Insurance
Authority**