For Employer Use:   MEDICAL   DENTAL   VISION     PAYROLL   \$   \$   \$   \$     DEDUCTIONS   \$   \$   \$	DISABILITY ADDITIONAL LIFE	Former Empl (if covered under N		Basic Life Eff. Date (mm/dd/yyyy)	Other Cvg Eff. Date (mm/dd/yyyy)
New Mexico       New Mexico       District/Entity       District/Entity					
Public Schools Insurance EMPLOYEE ENROLLMENT / CHANGE FORM					
Authority       This form is good from 7/1/2024-12/31/2024         Eligibility Administrative Office (505) 988-4974 (800) 233-3164 FAX (505) 988-8943					
Social Security Number       Name (Last, First, Middle)       Date of Birth					
Mailing Address	City		State Z	Cip Code Hom	ne Phone Number
Marital Status Gender E-Mail Address Mandatory (Do not block emails from no-reply@easipta.com) Work Phone Number Cell Phone Number					
F95GCB : CF 7<5B; 9 (Answer questions below).					
What event took place?        New Hire (enrolling within 31 days of hire)         Evidence of Insurability					
What date did event take place?					
2     ENROLLMENT       What is your current enrollment status?     Employee Only       What enrollment status are you requesting?     Employee Only       Check One :     ADD COVERAGE / DEPENDENTS					
BASIC LIFE: The Standard Decline Free Basic Life					
MEDICAL:			Decline Medical		
Blue Cross Blue Shield of NM   Presbyterian (Default)     High Option (Default)   High Option (Default)     Low Option   Low Option			Reason: Eligible for Medicaid?		
DENTAL: Delta Dental: High Option ( <i>Default</i> ) Low Option United Concordia: High Option ( <i>Default</i> ) Low Option Decline Dental					
VISION: Davis Vision (2 year enrollment required)					
LONG TERM DISABILITY: The Standard (New Hire, Qualifying Event, or Evidence of Insurability)					
ADDITIONAL LIFE: The Standard     Select:     1X     2X     3X Base Annual Salary        Decline Employee Additional Life					Life Decline Child Life
3 DEPENDENT INFORMATION List all dependents you wish to enroll. Provide requested information for additional dependents on separate form. Indicate an A (add), D (drop), C (continue coverage), or N/A (not applicable) for all names listed below.					
Med Dntl Visn Add'I Life Dependent's Name (Last, First, Mid	ddle) Social Security Number (REQUIRED)	Date of Birth (mm/dd/yyyy) (REQUIRED) (R		Dependent's Relationship to You (REQUIRED)	Proof of Marriage, Birth, Loss of Coverage, or Court Order Attached (REQUIRED)
			] F 🗌 M		🗌 Yes 🗌 No
			] F 🗌 M		□ Yes □ No
		Т	] F [] M		☐ Yes ☐ No
			 FM		☐ Yes ☐ No
4 EMPLOYEE AUTHORIZATION STATEME	NT				
I hereby authorize my school district/employer to deduct from my earnings until further written notice, amounts equal to the contribution required of me toward the plan(s) herein enrolled. I hereby apply to the Authority for the coverage offered to myself and dependents shown above. I understand that services will be available subject to the exclusions, limitations and the conditions described in the Master Group Insurance Policies. I authorize any hospital, physician, or other health care provider to fumish (when applicable) to the Insurance Carrier such medical information as it may require for myself and my dependents. I authorize the Insurance Carrier to coordinate benefits and/or reimbursements with other health plans or insurance companies. Under penalties of perjury and insurance fraud, I declare that I have examined this application and supporting documentation, and to the best of my knowledge and belief, they are true, correct, and complete. Read reverse side before signing.					
RETURN THIS FORM TO YOUR EMPLOYER BENEFITS OFFICE NO LATER THAN 31 DAYS FROM YOUR EVENT					
EMPLOYEE SIGNATURE DATE					
5 EMPLOYER CERTIFICATION ALL INFORMATION IN THIS SECTION IS REQUIRED TO DETERMINE ELIGIBILITY. PLEASE COMPLETE THIS SECTION THOROUGHLY. FORM MUST BE SIGNED BY EMPLOYER.					
I attest that to the best of my knowledge that this applicant is an employee of my district/entity (or meets the one-bus owner definition) and works the minimum number of hours per week required for NMPSIA benefits.					
Date of Hire Base Annual # of hours Salary worked weekly	Job Title Check on Variable H Employee				
\$   Date:					

## Please read the <u>NMPSIA Program Guide</u> as you complete this form.

NMPSIA's Program Guide outlines the NMPSIA Eligibility Rules and administrative guidelines for enrollment.

# ELIGIBILITY

If you are enrolling as a New Hire or if you are reporting a change in status, you must turn in this form within 31 days form your event.

**Contractors are not eligible to participate in NMPSIA coverage**, except for one-bus owners. Fleet bus owners and their employees **are not** eligible to participate in NMPSIA coverage.

To be eligible for NMPSIA Group Coverage, you must work the minimum number of hours per week established by your employer. In most cases, employees are eligible for basic life insurance coverage when they work a minimum of 15 hours per week. In most cases employees are eligible for all other lines of coverage when they work a minimum of 20 hours per week. Variable hour employees should confirm eligibility for medical benefits with their Employee Benefits Office.

Basic life insurance coverage is effective the first day of the month following your date of hire on contract. If you meet this requirement, your employer will enroll you in basic life even if you decline (or are not eligible to participate) in any other line of NMPSIA coverage. The effective date for all your other lines of coverage is determined by your employer. This effective date can never be any sooner than your basic life effective date and can never be made retroactive (prior to the date you officially apply).

## SALARY INFORMATION

NMPSIA uses your base annual salary to determine your additional life (ADL) coverage and long term disability (LTD) coverage. For ADL and LTD insurance purposes, your employer will not prorate your salary if you begin after the school year AND your employer will not include salary increments for other duties, such as coaching, department head, yearbook, etc.

#### ENROLLMENT

You may only apply for the lines of NMPSIA coverage offered by your employer.

Please keep the following in mind:

- If you decline medical coverage within 31 days of becoming eligible, you may apply to enroll in NMPSIA medical coverage within 31 days from a qualifying event or special enrollment event, or enroll during open enrollment for medical coverage in the fall with an effective date of January 1st.
- You may enroll as employee only for any line of NMPSIA coverage.
- If you enroll in vision coverage, you and each of your enrolled dependents must meet the 24-month enrollment requirement before you can cancel this coverage.
- If you enroll for ADL coverage, you may apply for coverage up to 1x, 2x, or 3x your base annual salary. You may also apply for life coverage for your spouse at the rate of 1x your salary or 50% of your additional life coverage, *whichever is less*. You may also insure your dependent children for \$5,000 of life coverage.
- If you decline ADL or LTD coverage, you may apply through the evidence of insurability process. The carrier will make a determination on this application.
- If you decline dental and/or vision coverage, you may not enroll late to either of these plans unless you apply within 31 days from involuntarily losing other dental and/or vision coverage, or enroll during the open enrollment for dental/vision in the fall with an effective date of January 1st.

Indicate the status (*employee only, two-party, or family*) for each line of coverage. If you enroll one eligible dependent, you must enroll all eligible dependents, unless one or more dependents have other coverage. When enrolling dependents, you may exclude a dependent from a particular line of NMPSIA coverage only if you provide evidence that the dependent you are excluding has that particular line of coverage elsewhere. In this case, evidence of the other coverage is required (i.e., letter of insurance verification, insurance ID card with dependent's name listed, etc.). If you

are excluding a dependent and do not provide this evidence, the dependents you are enrolling will suffer a delay in coverage until such evidence is provided. There is a 61-day deadline from your effective date of coverage to provide such evidence.

If both you and your spouse work for the same employer or for another NMPSIA affiliated employer, you and your spouse cannot double insure each other and your dependents under the NMPSIA Group Plan for any line of NMPSIA coverage. (i.e., You work for Las Cruces Public Schools and carry family medical, dental, vision, additional life insurance coverage for yourself, your spouse, and your children. Your spouse who is employed with Deming Public Schools cannot apply for family coverage to insure themselves, you and your children for these lines of NMPSIA coverage since you already carry this NMPSIA coverage at Las Cruces Public Schools. You and your spouse may decide it is best to carry the additional life independent from each other, and then the children can be insured either under your plan or your spouse's plan.)

To enroll your spouse and/or your married or unmarried children (who are up to 26 years old) for any line of NMPSIA coverage offered by your employer, you will be required to present your employee benefits office with copies of the supportive documentation to prove eligibility for your dependents.

To enroll your spouse, present your <u>official state publicly filed marriage</u> <u>certificate (from the County Clerk's Office)</u>. You may provide a chapel marriage certificate, but NMPSIA reserves the right to request the official state copy at any time. If you divorce, you must report this within 31 days and cancel coverage for your ex-spouse effective the last day of the month the divorce is final. You will be required to provide copies of certain pages of your final divorce decree. <u>Covering an ex-spouse is considered</u> <u>misrepresentation</u>.

To enroll your married or unmarried children (who are up to 26 years old) for any line of NMPSIA coverage offered by your employer, present their **official state publicly filed birth certificates** (from the Bureau of Vital <u>Statistics</u>). You may provide hospital birth certificates, but NMPSIA reserves the right to request the official state copy at any time.

Coverage for your dependents will begin on your effective date of coverage when you provide your employee benefits office with the appropriate supportive documentation at the time of application or prior to your coverage going into effect. You have 61 days from your effective date of coverage or 61 days from your qualifying event to provide the appropriate supportive documentation for your dependents, but their effective date of coverage will be on the first day of the month following the date your employee benefits office receives this documentation.

Coverage for your dependents will not be made retroactive. If you do not provide this information within 61 days, you may apply to cover your dependents during the established open enrollment period in the fall for coverage that will become effective on January 1.

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

## **BENEFICIARY DESIGNATION FOR LIFE COVERAGE**

Go to Employee Login to make your designation for your beneficiary for basic life and/or additional life coverage. You may change your beneficiary designation at any time. If you do not designate a beneficiary for your life insurance, the life insurance carrier will apply its established processes to determine the individual(s) entitled to your life benefit.

# CONFIRMATION OF ENROLLMENT

Once your enrollment has been processed, the NMPSIA Eligibility Administrative Office will email you or mail you a Confirmation of Enrollment Notice to your *home (and to your employer)*. <u>Please review this confirmation</u> <u>notice carefully and report any discrepancies to your Employee Benefits</u> <u>Office or to the NMPSIA Eligibility Administrative Office at 1 (800) 233-3164</u>.

If you do not provide your employer with all of the appropriate documentation necessary to finalize your enrollment request, you will be contacted for the appropriate documentation. <u>Please be sure to adhere to all deadlines</u> associated with this request.