















**2024
Open/Switch
Enrollment**



**New Mexico
Public Schools
Insurance
Authority**

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>LANTERN New Name In 2018 Same Trusted Team</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>

Annual Open Enrollment

What is Open Enrollment?

- Allows an eligible employee to add medical, dental or vision coverage if currently not enrolled for these coverages
- Allows an employee to add eligible family members not currently enrolled in any employee-enrolled medical, dental or vision coverage

When is the Open Enrollment Period?

- Open Enrollment starts on **October 1, 2024** through **November 1, 2024**
- This means the employee must make changes **ONLINE** no later than **November 1, 2024**

What is the Effective Date of an Open Enrollment Request?

- Any coverage or dependents added through Open Enrollment will be effective **January 1, 2025**
- Required supportive documentation to add dependents must be received **no later than November 1, 2024** for the **January 1, 2025** effective date

Annual Switch Enrollment

What is Switch Enrollment?

- Allows an employee who is currently enrolled in a medical plan to switch between medical carriers (Blue Cross Blue Shield NM or Presbyterian) or switch between medical plan options (High, Low, or EPO)
- Allows an employee who is currently enrolled in a dental plan to switch between dental carriers (Blue Cross Blue Shield NM, Delta Dental or United Concordia Dental) or switch between dental plan options (High or Low)

When is the Switch Enrollment Period?

- Switch Enrollment starts on **October 1, 2024 through November 1, 2024**
- This means the employee must make changes **ONLINE** no later than November 1, 2024

What is the Effective Date of a Switch Enrollment Request?

- Any medical or dental carrier or medical and dental option changes during Switch Enrollment will be **effective January 1, 2025**

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

Prescription Drug Coverage

Automatically enrolled when you enroll in medical coverage

- Rx ID card issued by CVS Caremark
- Formulary - <https://nmpsia.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 nmpsia.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>

EOI Connect for Additional Life & Long-Term Disability Coverage

Additional Life and AD&D and Long Term Disability (LTD)

If Additional Life and/or Long-Term Disability **was declined** and/or you chose to enroll after the 31-day New Hire enrollment deadline:

NOTE: Long Term Disability, Additional Employee Life, and/or Additional Spouse Life is allowed any time of the year by requesting **Evidence of Insurability** on the [Employee Enrollment/Change Form](#) or via the [Employee Login](#) online system and submitting to your employer for signature or approval. *(Evidence of insurability and approval by The Standard will be required. If approved, the effective date will be determined as the first of the following month from the decision date.)*



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

Other Lines of Coverage

- Medical, Dental, or Vision- the employee must work 20 hours or more per week ([confirm requirements with your employer](#))

Employee is eligible for benefits if:

- Employer has determined the employee is eligible for benefits
- Employee works the minimum qualifying number of hours established by the employer

Eligible Dependents

- Spouse, Domestic Partner ([if offered by employer](#))
- Children - natural, adopted or legal guardianship, and domestic partner children ([if offered by employer](#)) up to age 26 (married or unmarried)

Proof of Dependency Required

Submit the required proof with your application to avoid a delay of coverage for your dependents

- Social Security Number or Individual Tax Identification Number
- Marriage Certificate
- Birth Certificate
- 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

General Information and Rules

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

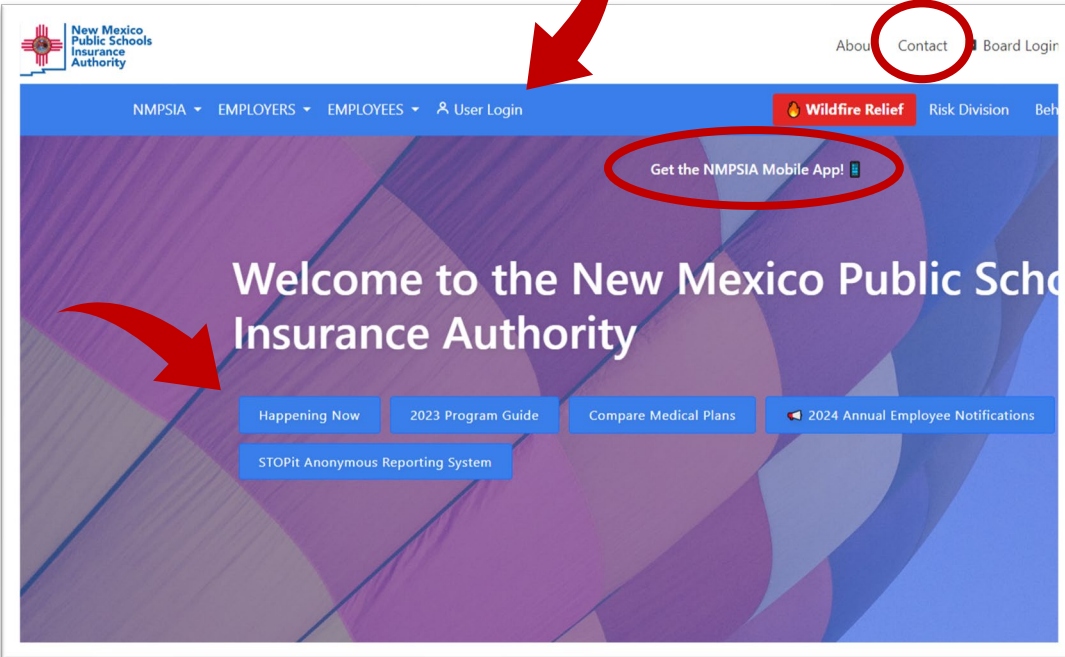
NMPSIA rules do not permit double coverage within the NMPSIA group plans. If an employee, spouse, or their child work for a NMPSIA participating employer, neither can cover the other for the same lines of coverage.

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*)

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

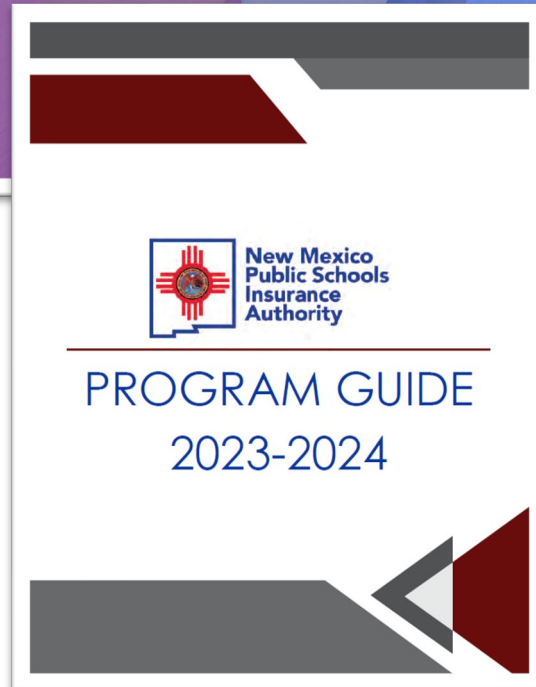
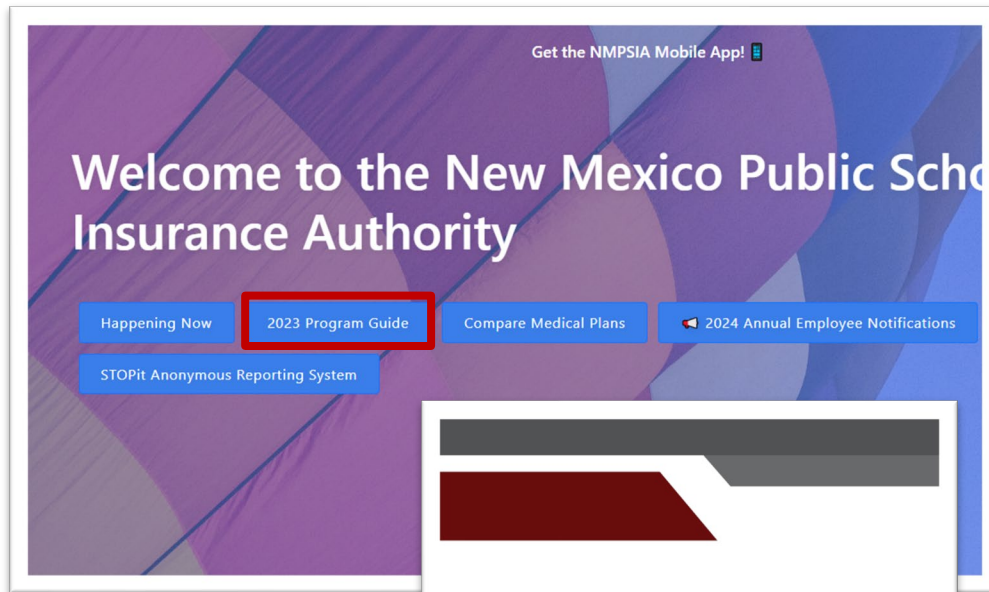
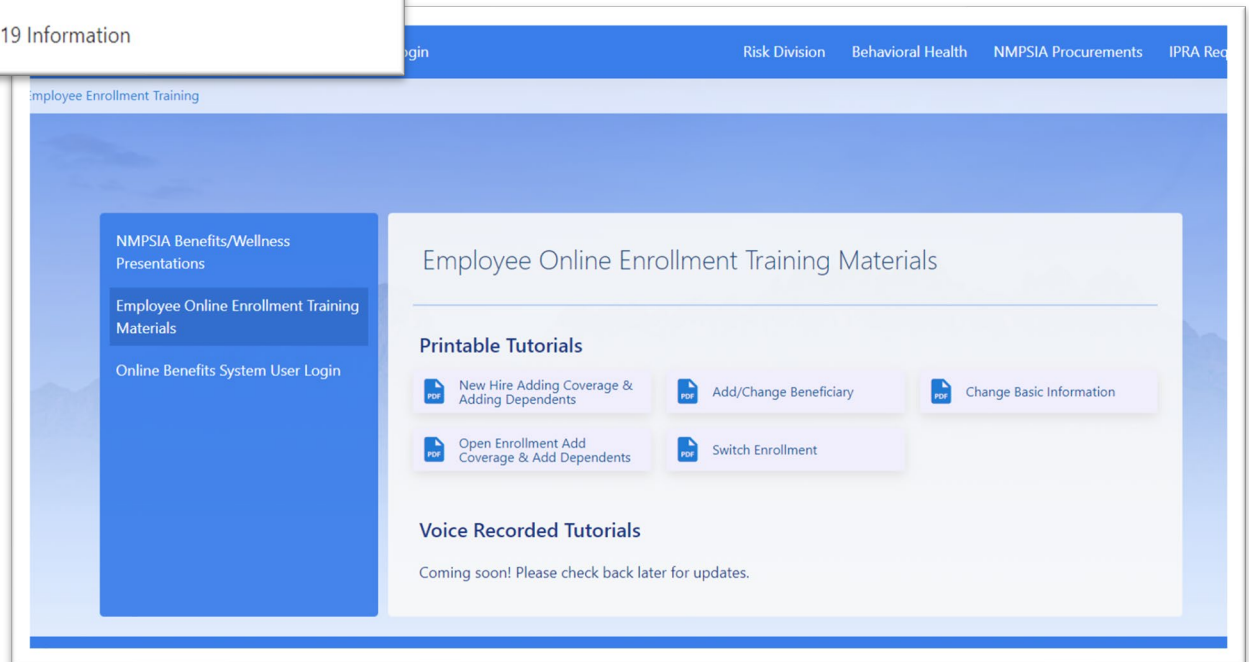
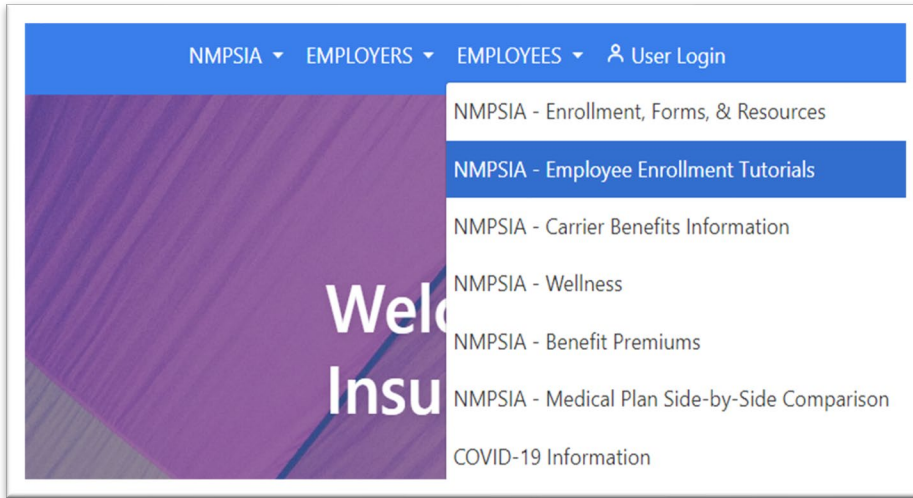


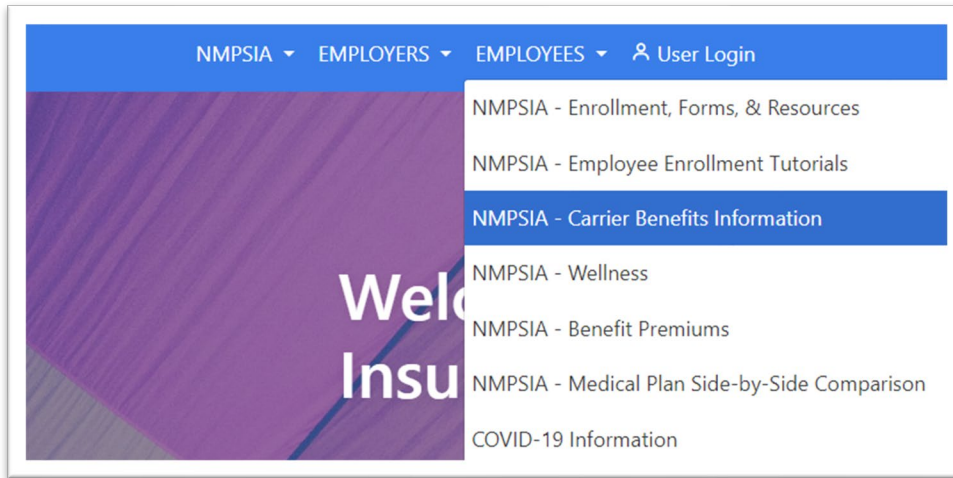
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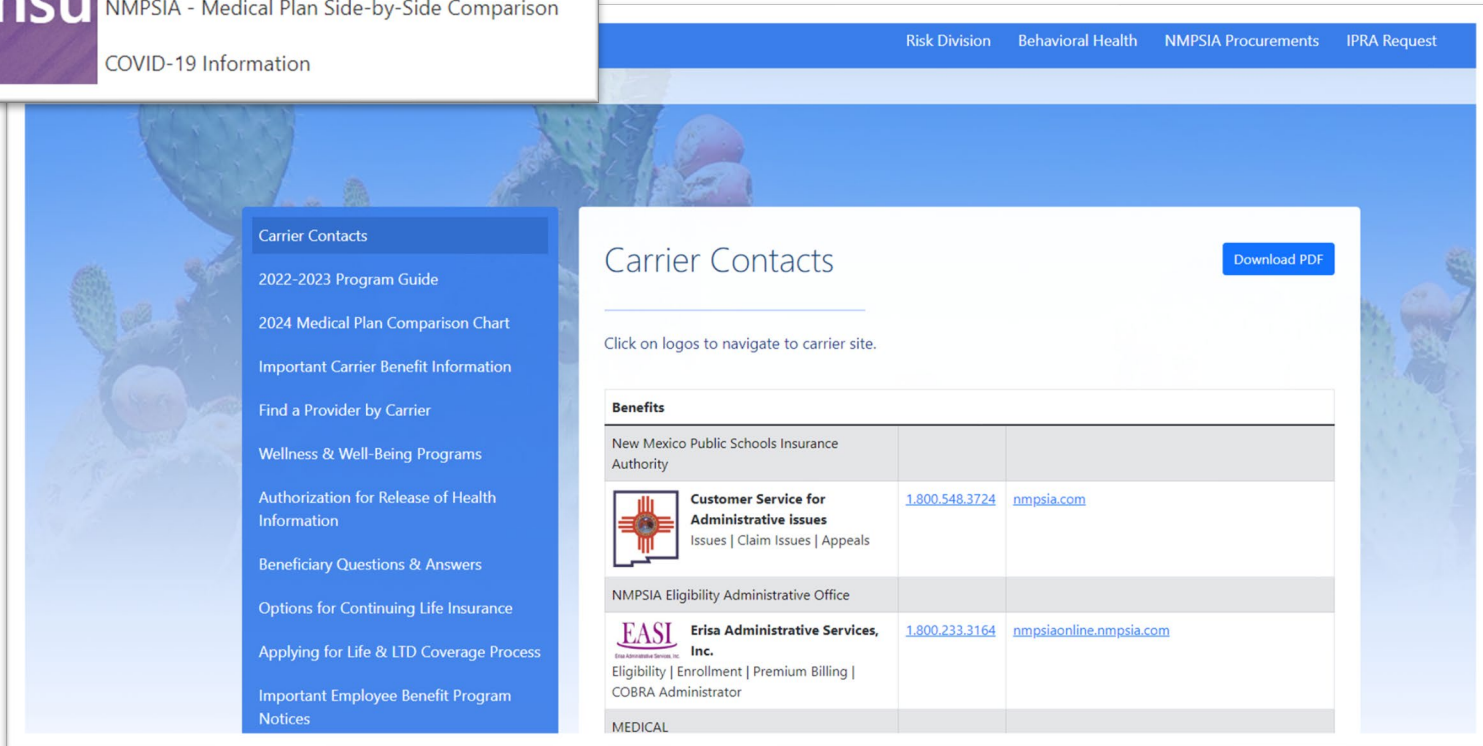


ID Cards



NMPSIA ▾ EMPLOYERS ▾ EMPLOYEES ▾ User Login

- 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

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			

Wellness

NMPSIA ▾ EMPLOYERS ▾ EMPLOYEES ▾ User Login

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

Welcome to the
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

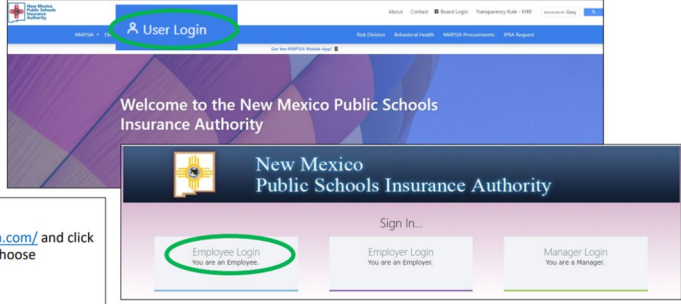


Employee Open Enrollment Tutorials

Step 1

Employee Login Process from <https://nmpsia.com/>

All Employees will have access to the Online System during Open Enrollment.

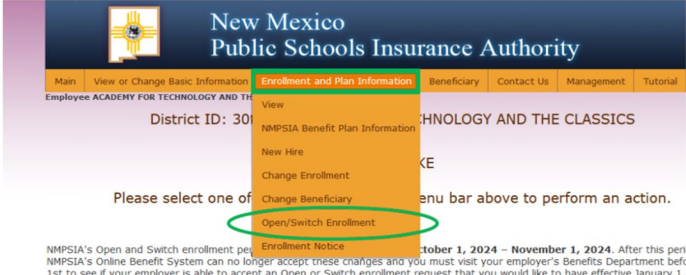


Go to <https://nmpsia.com/> and click on User Login then choose Employee Login.

Step 5

Employee Login - Open/Switch Enrollment

Under **Enrollment and Plan Information**, click on **Open/Switch Enrollment**.



Please select one of the menu bar above to perform an action.

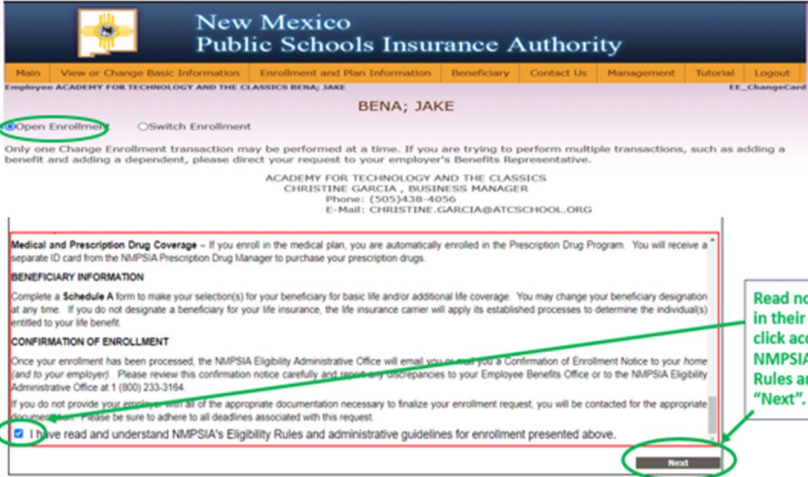
NMPPIA's Open and Switch enrollment period is **October 1, 2024 – November 1, 2024**. After this period NMPPIA's Online Benefit System can no longer accept these changes and you must visit your employer's Benefits Department before 1st to see if your employer is able to accept an Open or Switch enrollment request that you would like to have effective January 1.

Step 6

Employee Login - Choose Open Enrollment

On this screen the employee will start the **"Open Enrollment"** process.

"Open Enrollment" allows Employees to ADD eligible dependents to existing coverage and allows ENROLLMENT into medical, dental, and/or vision coverage. (Note the 2-year minimum requirement for vision coverage).



Read notifications in their entirety and click acceptance of NMPPIA's Eligibility Rules and click "Next".

Only one Change Enrollment transaction may be performed at a time. If you are trying to perform multiple transactions, such as adding a benefit and adding a dependent, please direct your request to your employer's Benefits Representative.

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 NMPPIA Prescription Drug Manager to purchase your prescription drugs.

BENEFICIARY INFORMATION
Complete a **Schedule A** form to make your selection(s) 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 NMPPIA Eligibility Administrative Office will email you and mail you a Confirmation of Enrollment Notice to your home (and to your employer). Please review this confirmation notice carefully and report any discrepancies to your Employer Benefits Office or to the NMPPIA Eligibility Administrative Office at 1 (800) 233-3164. If you do not provide your **consent** and all of the appropriate documentation necessary to finalize your enrollment request, you will be contacted for the appropriate documentation. Please be sure to adhere to all deadlines associated with this request.

I have read and understand NMPPIA's Eligibility Rules and administrative guidelines for enrollment presented above.

Next

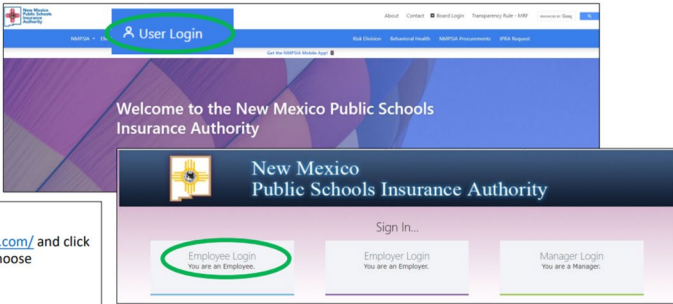


Employee Switch Enrollment Tutorials

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Step 5

Employee Login - Open/Switch Enrollment

Under **Enrollment and Plan Information**, click on **Open/Switch Enrollment**.



NMPPIA's Open and Switch enrollment period is **October 1, 2024 – November 1, 2024**. After this period NMPPIA's Online Benefit System can no longer accept these changes and you must visit your employer's Benefits Department before 1st to see if your employer is able to accept an Open or Switch enrollment request that you would like to have effective January 1.

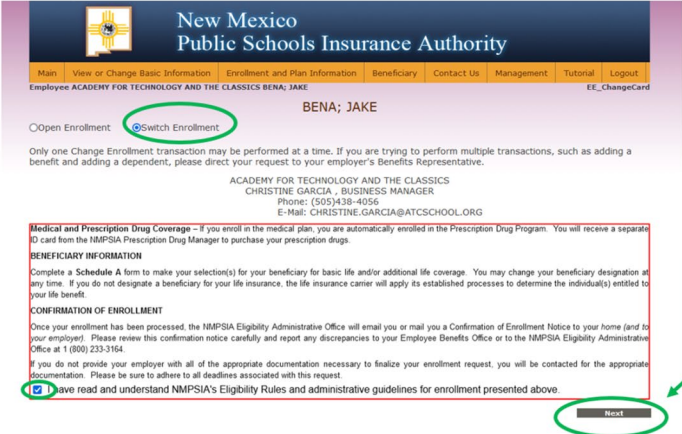
Step 6

Employee Login - Choose Switch Enrollment



On this screen the employee will select **"Switch Enrollment"**.

"Switch Enrollment" allows Employees to:

- SWITCH **medical carrier** (e.g., (PRES to BCBS) or plan option (e.g., High Option to Low Option) or vice versa
- SWITCH **dental carrier** (e.g., DLTA to UCD/BCBS) or plan option (e.g., High Option to Low Option) or vice versa



Read notifications in their entirety and click acceptance of NMPPIA's Eligibility Rules and click "Next".

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](https://nmpsia.com/pdfs/Release%20of%20Health%20Information%201.12.2021.pdf)

Benefits Division

Phone: 505.988.2736

Toll Free: 1.800.548.3724

Fax: 505.983.8670



New Mexico
Public Schools
Insurance
Authority