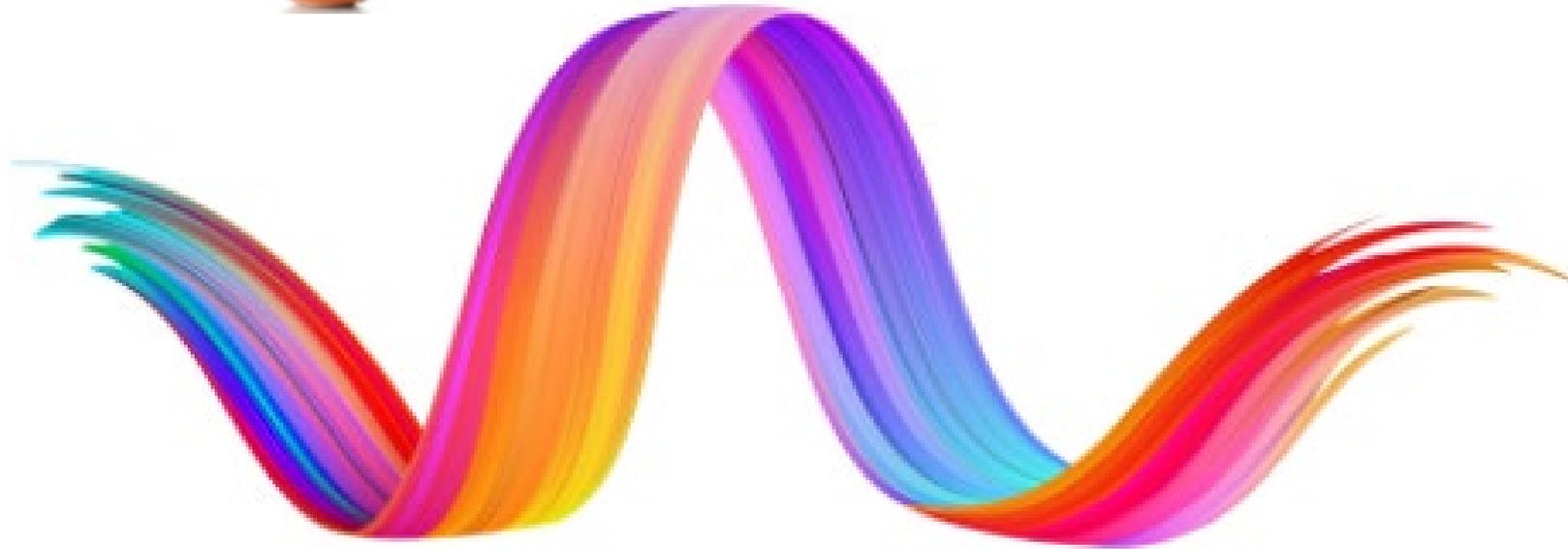




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Public Schools
Insurance
Authority



Timely



Benefits Enrollment

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Today's Objectives

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

- Understand the importance of Timely Benefits Enrollment and the impact on all parties when untimely
- Understand the Enrollment Process
- Review the steps for Timely Benefits Enrollment
- Process and submit a new hire enrollment to Erisa
- Recognize Available Resources



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Timely Benefits Enrollment

Why is it Important?

NMPSIA Rule 6.50.10.12 NMAC

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]

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Timely Benefits Enrollment

Why is it Important?

What is the impact on ALL parties involved when enrollment is not submitted timely?

- Employee
- Employer
- NMPSIA
- Erisa



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Timely Benefits Enrollment

Why is it Important?

What is the impact on the **EMPLOYEE?**

- No coverage for employee or their dependents
- Unable to enroll in benefits until the next open enrollment
- Possible hardship with uninsured medical expenses
- May not be eligible for Additional Life or Long Term Disability



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Timely Benefits Enrollment

Why is it Important?

What is the impact on the **EMPLOYER**?

- Employer may be responsible for claims if the employee requires medical, dental or vision care, or passes away
- NMPSIA Rule 6.50.10.12 NMAC ..”*Participating entity shall be liable for any losses on eligible employee may incur as a result of the failure to timely report.*”
- Affects the monthly premium billing



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Timely Benefits Enrollment

Why is it Important?

What is the impact on **NMPSIA**?

- NMPSIA may be involved if there are claims against the employer



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Timely Benefits Enrollment

Why is it Important?

What is the impact on **ERISA**?

- Creates additional administrative work resulting in unnecessary delays



Timely Benefits Enrollment Timelines and Deadlines





Timelines and Deadlines

New Hire Enrollment

- Enroll within 31 days of Date of Hire
- Provide supportive documentation within 61 days from the Date of Hire

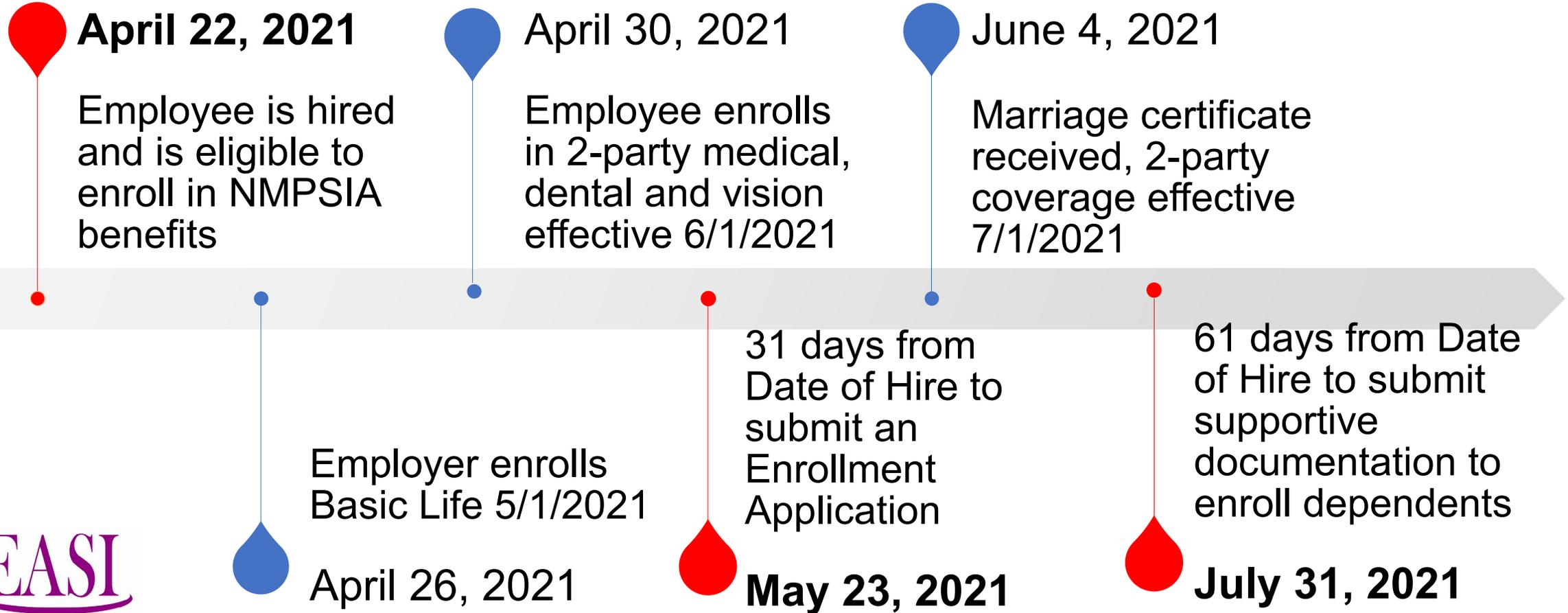


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Timelines and Deadlines

New Hire Enrollment - EXAMPLE





Steps to Timely Benefits Enrollment



Steps to Timely Benefits Enrollment

Step 1:

A New Employee is hired



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Steps to Timely Benefits Enrollment

Step 2:

Collect the information needed for Basic Life coverage enrollment

- Date of Hire
- Hours worked per week
- Base annual salary



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Steps to Timely Benefits Enrollment 3

Step 3:

- Confirm the Employee is benefits eligible based on the information collected in Step 2 and the Employer's policies

Eligible for Benefits if:

- The Employer has deemed New Hire is eligible for benefits.
- Active at work on the day coverage is scheduled to start
- Work the minimum qualifying number of hours established by the employer.



Steps to Timely Benefits Enrollment

NMPSIA requirements:

- 15 hours or more per week for basic life insurance
- 20 hours or more per week for all other lines of coverage

Note: If you work fewer than 20 hours per week, but at least 15 hours per week, you may be eligible to participate if your employer has adopted an annual part-time employee resolution and has been approved by the NMPSIA Board of Directors.

- You are a one-bus owner operator, designated as a bus employee. You are an international employee on a work visa in the U.S.
- You are a variable hour or seasonal employee (or substitute), as determined by the employer eligible for medical coverage only, under the Affordable Care Act guidelines.
- Ineligible Employee • An employee of an independent contractor or fleet bus drivers



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Steps to Timely Benefits Enrollment

Step 4:

Initiate a meeting with the New Employee

- Discuss additional lines of coverage and eligibility
- Decide on an effective date for other lines of coverage
- Explain importance of returning completed paperwork and documentation within the timeframe allowed



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Steps to Timely Benefits Enrollment

Step 5:

New Employee returns signed Employee Enrollment Application and additional documentation

- Date stamp all documents
- Review all documents for signatures and completion
- Advise New Employee if additional documentation is required
- Remind New Employee of submission deadlines



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Steps to Timely Benefits Enrollment

Step 6:

Receive completed Employee Enrollment Application and/or documentation

- Date stamp all forms and documents with a “Received Date”
- Make sure New Employee is enrolled in Basic Life
- Review the form is completed in its entirety, signed and dated by the Employee



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Steps to Timely Benefits Enrollment

Step 6 (Continued):

- Review any supportive documents provided
- Complete the Basic Life and other coverage effective date
- Provide District/Entity name and number
- Complete section 6 **EMPLOYER CERTIFICATION** with date of hire, base annual salary, # of hours worked weekly, job title, sign and date



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Steps to Timely Benefits Enrollment

Step 7:

Submit to assigned Erisa Benefits Representative through either of the following options:

- NMPSIA Benefits Online System (Online) Employer login
- NMPSIA Benefits Online System (Online) Employer login **Feedback** link
- Secure Email



Steps to Timely Benefits Enrollment

Step 8:

Confirmation

- Check submitted enrollment within 24 hours of uploading to Benefits Online System
- Check Online Inquiry or Confirmation of Enrollment
- Confirm the effective dates were honored

NOTE:

During Peak enrollment seasons, Erisa has an allowable 4-Day turnaround period for processing transactions. Transactions will be viewable within 24-48 hours following this time.



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Steps to Timely Benefits Enrollment

Step 9:

Monthly Premium Billing

- Check Online Premium tab in Inquiry record
 - Validate premiums for payroll deductions
- Report any discrepancies to Erisa immediately



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Submitting Enrollments to Erisa

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Submitting Enrollment to Erisa NMPSIA “Online” Employer Login

<https://nmpsiaonline.nmpsia.com/>





Submitting Enrollment to Erisa

NMPSIA Benefits “Online” Employer Login (continued)

A screenshot of the website's navigation bar. The top section is a dark blue header with the New Mexico Public Schools Insurance Authority logo and name. Below this is a horizontal menu with orange buttons for "Home", "Inquiry", "Review", "New Hire", "Employer Information", "Cancel EE", "Report LOA", "Training Material", "Feedback", and "Logout". A sub-menu is open under "New Hire", showing "New Hire" and "Emp" as column headers, and "Single New Hire" and "Batch New Hire" as row options. The "Single New Hire" option is circled in red.

Home	Inquiry	Review	New Hire	Employer Information	Cancel EE	Report LOA	Training Material	Feedback	Logout
			New Hire	Emp					
			Single New Hire						
			Batch New Hire						



Reporting Enrollment to Erisa

NMPSIA Benefits “Online” Employer Login (continued)



The screenshot shows the 'Employer New Hire' page. At the top is the New Mexico Public Schools Insurance Authority logo and name. Below is a navigation menu with buttons for Home, Inquiry, Review, New Hire, Employer Information, Cancel EE, Report LOA, Training Material, Feedback, and Logout. The 'New Hire' button is highlighted. Below the navigation menu is a form with the following fields and elements:

- Employer:
- Effective Date:
- SSN:
- Search:

Red arrows point to the SSN and Effective Date input fields. The Search button is circled in red. The text 'ER_SingleNewHire' is visible in the bottom right corner of the form area.



Reporting Enrollment to Erisa

NMPSIA Benefits “Online” Employer Login (continued)

New Mexico
Public Schools Insurance Authority

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

Employer ER_SingleNewHire

Employer New Hire

SSN: Effective Date: Search

Social Security No.	Last Name	First Name	Middle Name	Suffix
011-11-1111				

Date Of Birth	Marital Status	Gender	Home Phone	Work Phone	Cell Phone	E-Mail	Preferred Contact
	Single ▾	▾					Physical Address ▾

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

Employer (District or Entity Name):

Job Title	Date of Hire	Base Annual Salary	No.of Hours Contracted Per Week	Basic Life Effective Date
				08/01/2021



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Submitting Enrollment to Erisa

NMPSIA Benefits “Online” Employer Login (continued)

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

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.

Select ONLY if variable
hour employee applies



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Submitting Enrollment to Erisa NMPSIA Benefits “Feedback” Employer Login



New Mexico
Public Schools Insurance Authority

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

Send New Message

Check Message

EE Name

Description
or instruction

Select
assigned
Erisa rep

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

Subject:

Message Content

Attachment: No file chosen

Send to:

0/1000

CC To



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Submitting Enrollment to Erisa

NMPSIA Benefits “Feedback” Employer Login (continued)

Feedback						
Staff: LR	Dist ID:	EE-SSN:	Last Replied: last 35 Days	Active-Status: OPEN	Read-Status: ALL	Search:
Message List						
Title	Receiver	Create Time	Last Reply	Status	Author	
		8/18/2021 7:59:32 AM	8/18/2021 7:59:32 AM	OPEN		

↑
Name of Employee and Attachment(s)

↑
Name of Erisa Rep Receiving Feedback

↑
Date/Time Feedback Sent

↑
Status

↑
Person Who Sent Message



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Submitting Enrollment to Erisa NMPSIA Online System “Feedback Message”

Reply Reply All Forward

Món 1/4/2021 8:47 AM

DA Data Admin
SECURE: NMPSIA Online System Feedback Message

To: [redacted]
Cc: [redacted]

 472 KB .pdf

Dist ID: 87 BELEN CONSOLIDATED SCHOOLS
You have received a feedback message from |
Subject:
Content: [redacted]



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New Hire Timely Benefits Enrollment Process

Did you Know?

As an Employer, you can enroll a new hire in Basic Life benefits **without** their signature or beneficiary assignment.

Employer must date stamp, sign and complete information regarding the Employee.

NOT REQUIRED FOR BASIC LIFE ONLY

RETURN THIS FORM TO YOUR EMPLOYEE BENEFITS OFFICE NO LATER THAN 31 DAYS FROM YOUR DATE OF HIRE

6 EMPLOYER CERTIFICATION ALL INFORMATION IN THIS SECTION IS REQUIRED TO DETERMINE ELIGIBILITY. PLEASE COMPLETE THIS SECTION THOROUGHLY. FORM MUST BE SIGNED BY EMPLOYER.

Date of Hire	Base Annual Salary	# of hours worked weekly	Job title	Check only if Variable Hour Employee	List date Variable Hour Employee became eligible for medical only coverage	Date Received in Your Office
	\$			<input type="checkbox"/>		

BENEFITS SPECIALIST SIGNATURE _____ **DATE** _____

Revised September 2020





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NMPSIA Employee Enrollment Application

https://nmpsia.com/pdfs/1.1.2021_Enrollment_Application_2020-09-10.pdf

District Name and
District Number

Section 4 Dependent
Information reflects
selection of
Section 2 Enrollment
Status

ER is responsible to
complete the EMPLOYER
CERTIFICATION section
after verifying the form is
completed in its entirety



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The form is titled "EMPLOYEE ENROLLMENT APPLICATION" and includes sections for:

- For Employer Use:** MEDICAL, DENTAL, VISION, DISABILITY, ADDITIONAL LIFE, Former Employer, Basic Life Eff. Date, Other Core Eff. Date.
- Section 1:** Social Security Number, Name (Last, First, Middle), Date of Birth (mm/dd/yyyy), Mailing Address, City, State, Zip Code, Home Phone Number, Marital Status, Gender, Preferred E-Mail Address, Work Phone Number, Cell Phone Number.
- Section 2:** ENROLLMENT STATUS (Employee Only, 2-Party, Family).
- Section 3:** ENROLLMENT (Elect your coverage offered by your employer). Includes options for MEDICAL (Blue Cross Blue Shield of NM, Cigna, Presbyterian, High/Low Option Plans), DENTAL (Delta Dental, United Concordia, High/Low Option Plans), VISION (Davis Vision), LONG TERM DISABILITY, and ADDITIONAL LIFE.
- Section 4:** DEPENDENT INFORMATION. Table with columns: Med, Dntl, Vison, Add'l Life, Dependent's Name (Last, First, Middle), Social Security Number (REQUIRED), Date of Birth (mm/dd/yyyy), Gender, Dependent's Relationship to You, Proof of Marriage, Birth, or Court Order Attached.
- Section 5:** EMPLOYEE AUTHORIZATION STATEMENT. Includes signature and date lines.
- Section 6:** EMPLOYER CERTIFICATION. Includes fields for Date of Hire, Base Annual Salary, # of hours worked weekly, Job Title, and Date Received in Your Office.

Basic Life is always
effective 1st of the month
following the EE's date of
hire

No retroactive
effective dates allowed

Date Stamp
Upon receipt



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IMPORTANT REMINDERS

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IMPORTANT REMINDERS

Submit Employee Enrollment Applications to Erisa upon receipt.

**Do not hold on to them or
wait until you have a
“batch”!**

**Send immediately
WHETHER OR NOT ALL
DOCUMENTATION HAS
BEEN RECEIVED.**

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IMPORTANT REMINDERS

All documents submitted to Erisa must be LEGIBLE.



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IMPORTANT REMINDERS

Use the NEW Enrollment Application that offers both Delta Dental and Cigna. (Revised September 2019).

Do not “recycle” or use old applications that have signatures on them. Use ONLY the CURRENT version available for download at:

<https://nmmpsia.com/EmployerEnrollment.html>

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IMPORTANT REMINDERS

If a New Employee is enrolling their spouse or dependents in Spouse or Dependent Life coverage, Employee must have Additional Life coverage themselves.



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IMPORTANT REMINDERS

**Fill out forms in
their entirety,
if a section does
not apply write
N/A.**

**Make sure
Beneficiary
Designations
equal 100%.**

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IMPORTANT REMINDERS

Write your District's Name and Number in the upper right hand corner of the Employee Enrollment Application.

Make sure Employee provides a valid email address.



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IMPORTANT REMINDERS

Check online “**pending**” transactions regularly and approve or close them.



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Recognize Timely Benefits Enrollment Resources

NMPSIA Timely Benefits Enrollment Toolbox

- Employer's Local Policies
- NMPSIA Website and Program Guide
- Glossary of Terms and Acronyms
- Enrollment Process – Follow the Steps
- Employee Enrollment Application
- Frequently Asked Questions (FAQ)
- Erisa Staff Resources



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Review Time

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Timely Benefits Enrollment Training Recap

A review of today's session

- ✓ Why timely enrollment is important
- ✓ The enrollment process
- ✓ Employer/Employer responsibility
- ✓ Timelines
- ✓ Submitting to Erisa



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