



New Mexico Public Schools Insurance Authority

Annual Open & Switch Enrollment
Serving Members Since 1986

Employee Benefits Programs

NMPSIA offers the following Benefits:

Self Insured Medical Options



Self-insured Prescription Drug Coverage 

Self-insured High & Low Option Dental Plans



Fully insured Vision Plan 

Fully insured Life & Disability Plan 

Confirm the coverage available and offered by employer

**Program Guide & Medical Plan Side-By-Side Comparison
to keep all members informed**

Visit <https://nmpsia.com> to access all information

Annual Open Enrollment

What is Open Enrollment?

- Allows an 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, 2022 through November 11, 2022**
- This means the employee must complete an Employee Change Card (paper form or Online-if allowed by the employer) and submit the Employee Change Card to their employer's benefits office **no later than November 11, 2022** to be date stamped received by the employer on this date

What is the Effective Date of an Open Enrollment Request?

- Any coverage or dependents added through Open Enrollment will be effective **January 1, 2023**
 - Required supportive documentation to add dependents must be received **no later than November 11, 2022 for the January 1, 2023 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, Cigna Health, 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 (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, 2022 through November 11, 2022**
- This means the employee must complete an Employee Change Card (paper form or Online-if allowed by the employer) and submit the Employee Change Card to their employer's benefits office **no later than November 11, 2022** to be date stamped received by the employer on this date

What is the Effective Date of a Switch Enrollment Request?

- Any medical or dental carrier or medical and dental option switch changes during Switch Enrollment will be effective **January 1, 2023**

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://nmopsia.com/> to view benefit summaries and side-by-side medical plan comparison chart

In-Network Medical Plans



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



- \$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

- Medical Carrier Online Wellness Portals
 - Personal Health Assessments
 - Sync Health Devices
 - Wellness Topic & Resources
- Monthly Wellness and Well-being Resources and Events
- Newsletters & Mailers
- Health Coaching & Disease Management Outreach
- Mindfulness Based Stress Reduction Subscription
- Resiliency Program
- Weigh Loss Programs
- Free Glucose Monitors
- Incentive Rewards (online shops & gift cards)
- Fitness Challenges
- Ergonomic Programs
- Virtual Cooking Demonstrations
- On-Site Health & Wellness Presentations
- Wellness Grant Opportunities
- Information found at NMPSIA Website – <https://nmpsia.com/>



WonderHealth



MotivateMe



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**

* 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

- \$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 <https://nmpsia.com/>

In-Network Dental Coverage

Low Option

- \$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 <https://nmpsia.com/>

Vision Coverage

Vision Plan

- \$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 24 months)
 - Additional discounted Lens options & coatings
- 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
- Locate contracted providers – nationwide at <https://davisvision.com/>

NO Open Enrollment for 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 enrollment deadline**
 - Evidence of Insurability and approval by The Standard is required for Additional Life, Spouse Life and Long-Term Disability
- Annual Open Enrollment is **NOT** the time to apply for Additional Life, Spouse Life or LTD via Evidence of Insurability and Approval by The Standard
 - The approval process will take 4-6 months if applying between October through January
- The **best time to apply** for Additional Life, Spouse Life or LTD via Evidence of Insurability and Approval by The Standard are **the months of February through September**
 - The approval process will take **4-6 weeks** if applying between February through September

Eligibility Rules for Employee & Dependents

Other Lines of Coverage

- Medical, dental, or vision – the employee works 20 hours or more per week
(confirm requirements with 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
- Children - natural, adopted, or legal guardianship up to age 26 (married or unmarried)

Proof of Dependency Required

Submit 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 each other for the same lines of coverage.

Resources

NMPSIA is pleased to announce their selection of **CVS caremark**® as the Pharmacy Benefits Manager (PBM) effective July 1, 2022

→ See more details

Don't worry - you will **NOT be limited to CVS pharmacies!**

→ Locate an in-network pharmacy near you



Welcome to the New Mexico Public Schools Insurance Authority

Happening Now

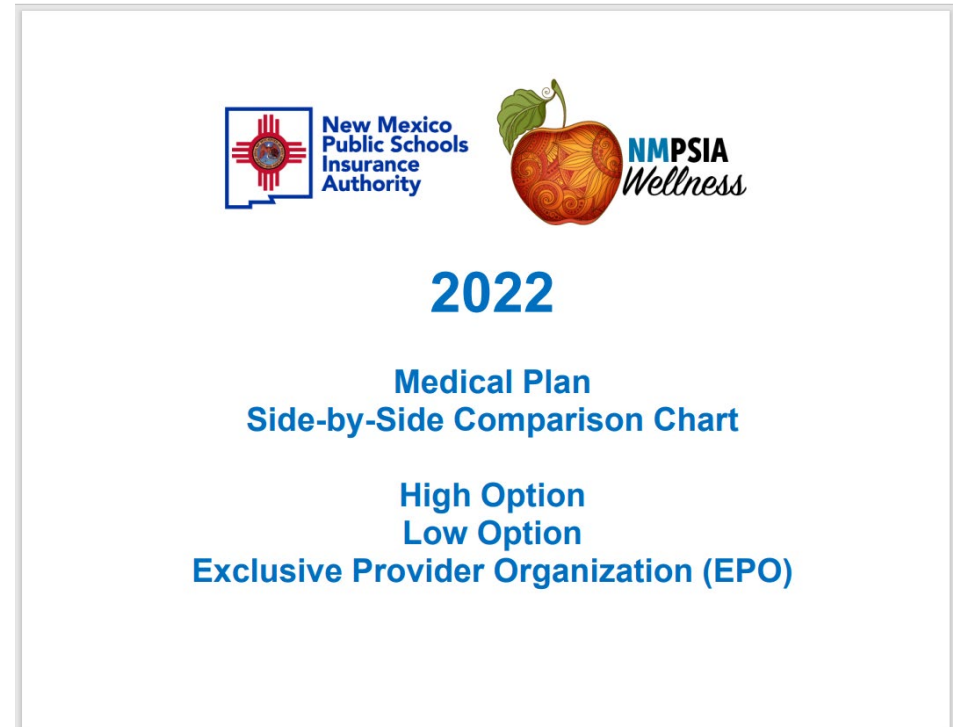
Program Guide

Compare Plans

Transparency in Coverage

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

Resources



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

Resources

Confirm and View Benefits Enrollment

Visit <https://nmpsiaonline.nmpsia.com/> Employee Login



The screenshot shows the website's header with the logo and the text "New Mexico Public Schools Insurance Authority". Below the header, the text "Sign In..." is centered. Underneath, there are three login buttons: "Employee Login" with the subtext "You are an Employee.", "Employer Login" with the subtext "You are an Employer.", and "Manager Login" with the subtext "You are a Manager." Each button has a colored horizontal line at the bottom: blue for Employee, purple for Employer, and green for Manager.

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



EASI

Erisa Administrative Services, Inc.

Mood Check

On this sheep-scale,
how do you feel today?



WOOL FOR EVERY DAY #IWOOLWOOLYOU

Thank you