



# 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**

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, 2023** through **November 10, 2023**
- This means the employee must make changes **ONLINE** no later than November 10, 2023

## What is the Effective Date of an Open Enrollment Request?

- Any coverage or dependents added through Open Enrollment will be effective **January 1, 2024**
- Required supportive documentation to add dependents must be received **no later than November 10, 2023** for the **January 1, 2024** 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, 2023](#) through [November 10, 2023](#)
- This means the employee must make changes [ONLINE](#) no later than November 10, 2023

## 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, 2024](#)

# 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/>



**MotivateMe**



**Wellness at Work**

# 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

- \$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://nmopsia.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

## 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 each other for the same lines of coverage.

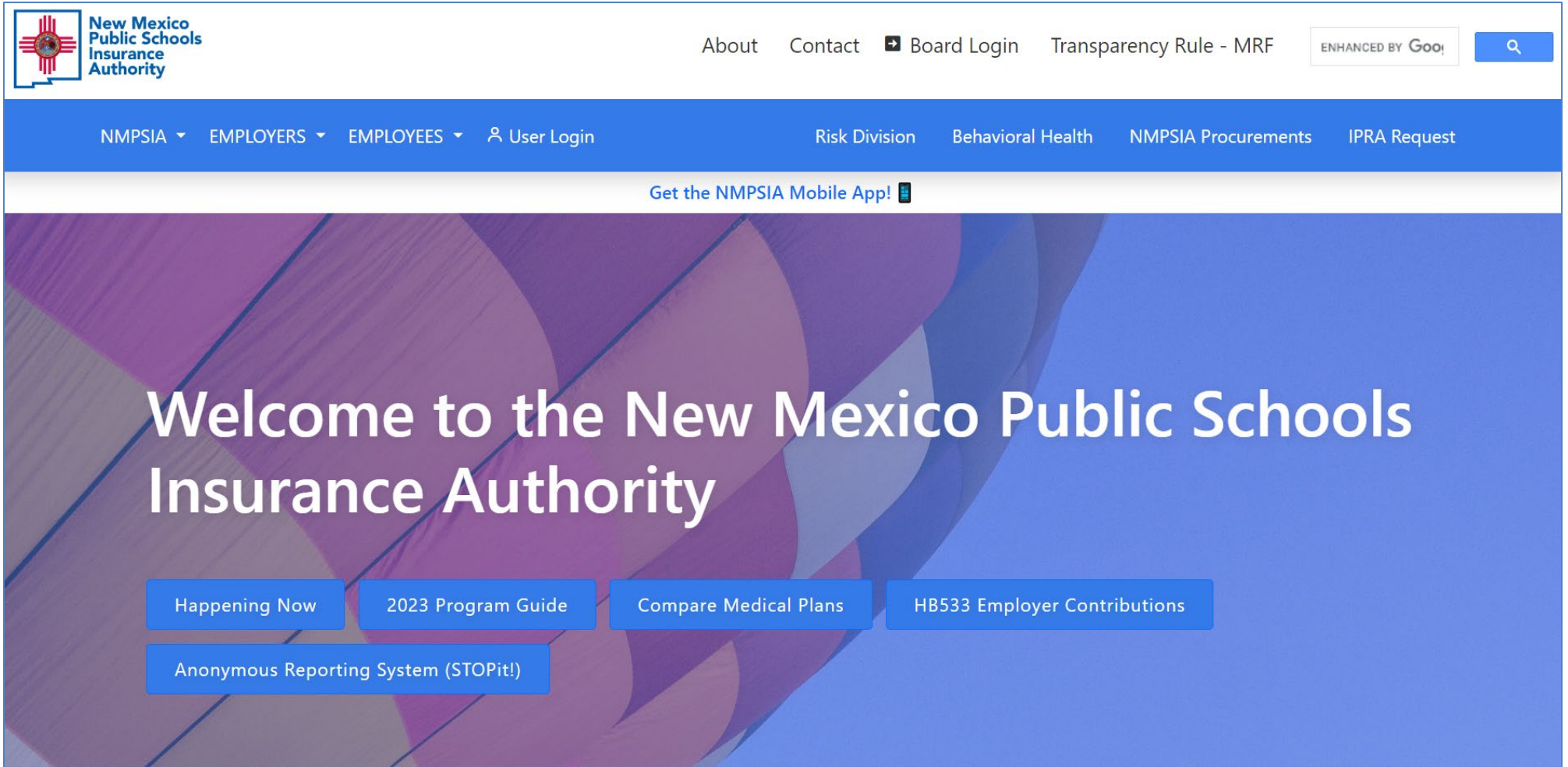
# General Information

## 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*)

# Resources

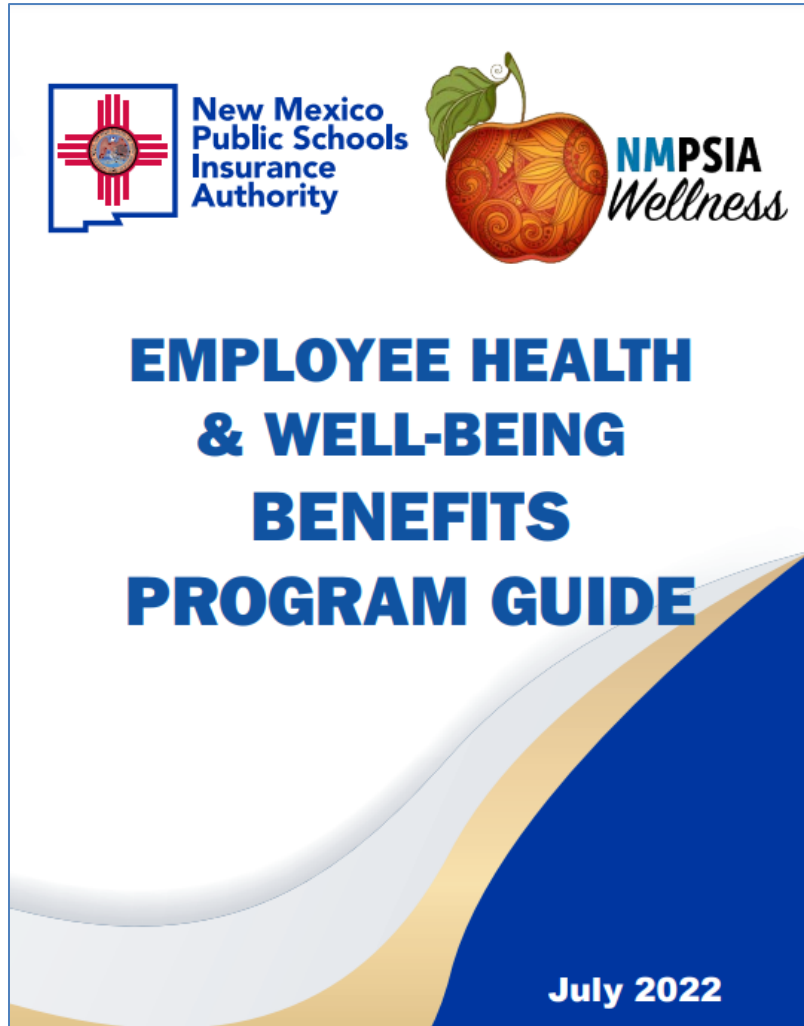


The screenshot shows the homepage of the New Mexico Public Schools Insurance Authority. At the top left is the logo. The top right contains navigation links: "About", "Contact", "Board Login", and "Transparency Rule - MRF", along with a search bar and a "GOOGLE" logo. Below this is a blue navigation bar with links for "NMPSIA", "EMPLOYERS", "EMPLOYEES", "User Login", "Risk Division", "Behavioral Health", "NMPSIA Procurements", and "IPRA Request". A white banner below the navigation bar says "Get the NMPSIA Mobile App!". The main content area features a large blue and purple graphic with the text "Welcome to the New Mexico Public Schools Insurance Authority". Below this are five blue buttons: "Happening Now", "2023 Program Guide", "Compare Medical Plans", "HB533 Employer Contributions", and "Anonymous Reporting System (STOPit!)"

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



# Resources



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

# Resources

## Confirm and View Benefits Enrollment

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



# 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](mailto:sf@easitpa.com)



EASI

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\\_112822\\_edit.pdf](https://nmpsia.com/pdfs/Release_of_Health_Information_112822_edit.pdf)

### Benefits Division

Phone: 505.988.2736

Toll Free: 1.800.548.3724

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