

2027 Open/Switch Enrollment Frequently Asked Questions (FAQ)

1. When is Open/Switch Enrollment?

The NMPSIA Open/Switch Enrollment period is October 1 through October 30, 2026. Coverage changes made during this time will be effective January 1, 2027.

2. What is Open/Switch Enrollment?

Open/Switch Enrollment is the period each fall during which eligible employees may elect to:

- Enroll in any of the medical, dental, and/or vision plans offered by NMPSIA
- Add eligible dependents to medical, dental, or vision coverage (2-year lock-in rule applies to vision coverage)
- Change medical and/or dental carrier plans and/or options

3. When do the benefits I choose during Open/Switch Enrollment begin?

Benefits you elect during Open/Switch Enrollment will begin January 1, 2027.

4. How do I enroll or make changes?

Employees must enroll and/or make changes via the MyBenefits Portal. You can learn how to do so by visiting the NMPSIA MyBenefits Portal Enrollment Tutorials available on the Employee Enrollment Resources page.

NOTE: If you are adding an eligible dependent to your medical, dental or vision plan during Open/Switch Enrollment, you will need to submit supporting documentation (marriage certificate to add spouse and birth certificates to add children). If your employer offers domestic partner coverage, a notarized Domestic Partner Affidavit is required to add a qualified domestic partner or domestic partner's children.

5. What if I decide to make a change after I have submitted by Open/Switch enrollment?

Please carefully consider your options before submitting your Open/Switch enrollment changes. Once the Open/Switch Enrollment period ends, your elections are locked in. You will not be able to make a change to your elections unless a Qualifying Event is reported in a timely manner.

6. How will I know which medical plan option is right for me?

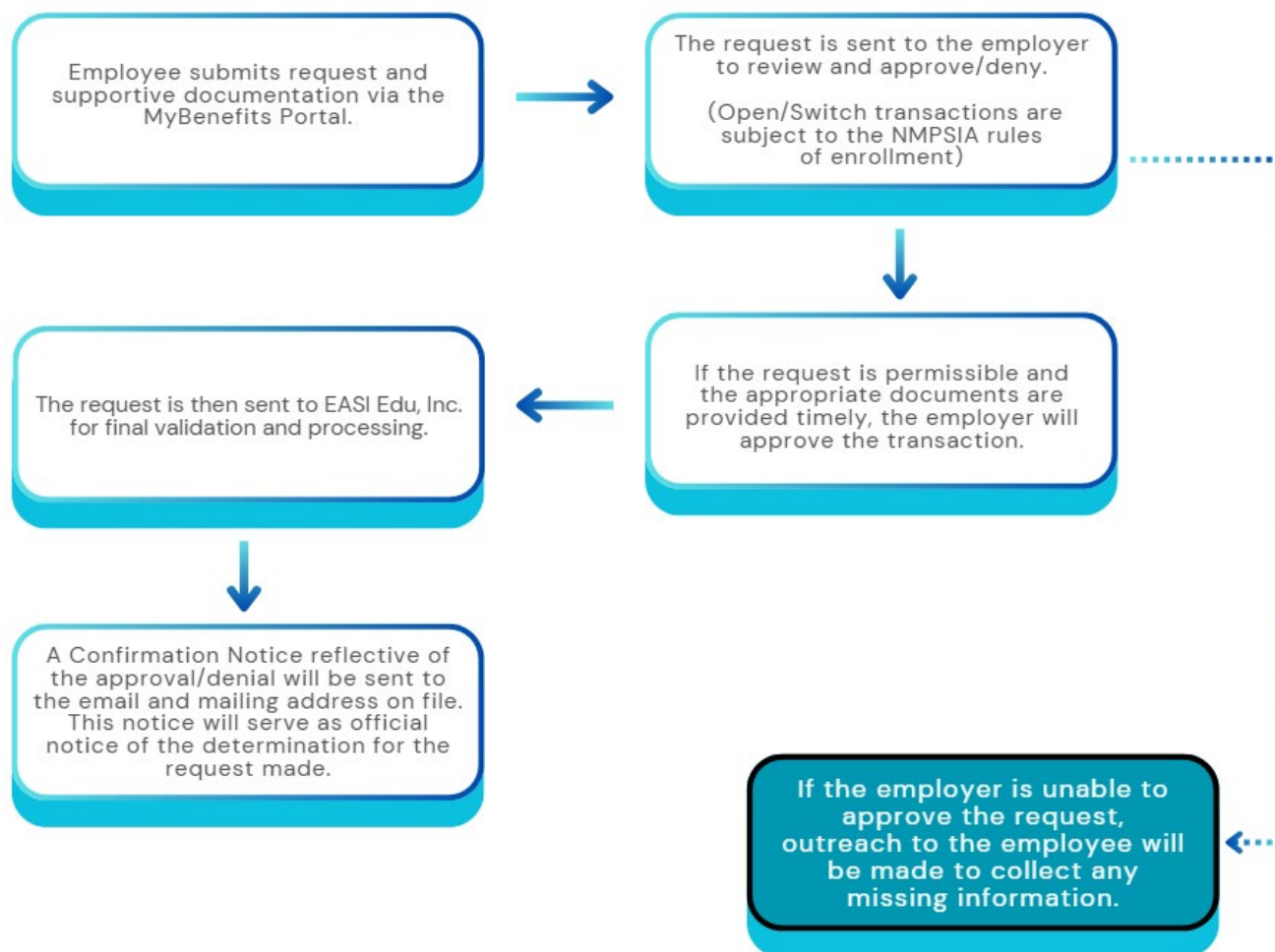
To assist employees in making this decision, we strongly suggest employees visit <https://nmpsia.com/open-enrollment.html> to view the carrier recorded or slide presentations. The presentations include an overview of the plans offered by NMPSIA through our carrier partners.

7. I am already enrolled in NMPSIA benefits and I am satisfied with my current plans. Do I have to enroll again for 2027?

If you do not wish to change plans or carriers, you do not need to enroll again. Coverages will automatically renew for the new plan year if no changes are made.

8. How do I know if my Open/Switch Enrollment changes were successful?

The Open/Switch Enrollment process:



9. Are there changes to the benefits for 2027?

There will be a 9.95% premium increase for medical plans and a 4% increase for dental plans. There are no plan design changes to be effective January 2027. Please review the Side-by-Side Medical Plan Comparison chart on the NMPSIA website for a complete overview of plans.

10. Am I able to enroll in prescription drug coverage without enrolling in a medical plan?

No. Prescription drug coverage is included with your medical plan and cannot be elected separately. When you enroll in a medical plan, you automatically receive prescription drug coverage through Express Scripts. There is no separate enrollment or election required for prescription drug coverage.