

2026 Open/Switch Enrollment



**New Mexico
Public Schools
Insurance
Authority**

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, 2026 through October 30, 2026**
- This means the employee must make changes **ONLINE** no later than October 30, 2026

What is the Effective Date of an Open Enrollment Request?

- Any coverage or dependents added through Open Enrollment will be effective **January 1, 2027**
- Required supportive documentation to add dependents must be received **no later than October 30, 2026 for the January 1, 2027 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 or Low)
- 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, 2026 through October 30, 2026](#)
- This means the employee must make changes [ONLINE](#) no later than October 30, 2026

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, 2027](#)

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

Employee Benefits

Wellness and Well-Being Programs

NMPSIA Medical Plan Coverage Self-Insured Medical Plan Options	 BlueCross BlueShield of New Mexico	 PRESBYTERIAN Health Plan, Inc.	
Wellness & Well Being Program <i>Discounted Gym Memberships, Member Wellness & Well Being Strategic Planning, Member Health and Wellness Onsite Events, Screenings, and Activities</i>	 NMPSIA Wellness		
NMPSIA Prescription Drug Coverage NEW Carrier as of 7/1/2026 Self Insured Coverage for all on a Medical Plan	Express Scripts By EVERNORTH		
NMPSIA Dental Plan Coverage Self-Insured Dental Plan Options	BlueCare Dental SM	 DELTA DENTAL [®]	United Concordia dental SM
NMPSIA Vision Plan Coverage Fully-Insured Vision Plan	 DavisVision [™]		
NMPSIA Life and Long term Disability Coverage Fully-Insured Plan	 TheStandard [®]		
NMPSIA Customer Service <i>Claim Issues and Reconsideration of Enrollment Determinations</i>	 New Mexico Public Schools Insurance Authority		
Employer Benefits Administration <i>Support with Enrollment, Billing and Premium Collection, COBRA Administration</i>	EASI Edu INCORPORATED		

Program Guide & Medical Plan Side-By-Side Comparison

Visit <https://nmpsia.com>

In-Network Medical Plan

HIGH OPTION MEDICAL PLAN

\$30 copay for office visits

\$55 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

\$825 Individual Deductible for other services and **25% coinsurance**

\$4,500 Individual Calendar Year Maximum for covered in-network services (copays, deductible, coinsurance)

Out of network benefits at **50% coinsurance** after **\$3,000** individual deductible



BlueCross BlueShield
of New Mexico

 **PRESBYTERIAN**
Health Plan, Inc.

In-Network Medical Plan

LOW OPTION MEDICAL PLAN

\$35 copay for office visits

\$70 copay for specialist office visit

\$0 copay for Telehealth virtual video visits access (via carrier website)

\$0 Routine annual wellness visits

\$2,200 Individual Deductible and **30%** coinsurance

\$5,500 Individual Calendar Year Maximum for covered in-network services (copays, deductible, coinsurance)

Out of network benefits at **60%** coinsurance after **\$6,000** individual deductible

Visit <https://nmpsia.com/> to view benefit summaries and side-by-side medical plan comparison chart.

Wellness Benefits

NO COST TO MEMBERS



Online Platforms

	 	 BlueCross BlueShield of New Mexico 
	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.	Well onTarget: Online Member Wellness Portal with several tools and resources to assist you in a personalized health & wellness journey.
	Mobile App: myPres 	Mobile App: Always On 

Incentives & Discounts

	 	 BlueCross BlueShield of New Mexico
Rewards	NMPSIA Wellness Rewards: Earn up to \$75 in Amazon.com gift cards by participating in wellness activities.	Well on Target: Redeem "Blue Points" in the online Shopping mall with over a million products.
Gym Memberships	Fitness Pass Membership	Fitness Programs- Unlimited access to tiered national gym network including digital programs.
Discounts	Presbyterian MemberPerks	Blue 365 Health & Wellness Discounts

Weight Loss

Weight Loss	 PRESBYTERIAN	 BlueCross BlueShield of New Mexico
	Health Coaching through The Solutions Group	Wondr Health Obesity & Metabolic Syndrome Reversal Program
	Health Coaching through Good Measures	
	Noom: App that is a Psychology-based program to help individuals make healthier choices.	

Mental Health

Mental Health	 PRESBYTERIAN	 BlueCross BlueShield of New Mexico
	*Life on Mindfulness: Online Platform with live workshops & daily live guided meditations Talkspace: Messaging Therapy for emotional wellbeing My Stress Tools: Online suite of stress management and resilience-building resources	Learn to Live: Digital programming with lessons, activities and one-to-one support.

Prescription Drug Coverage

Automatically enrolled when you enroll in medical coverage



Rx **ID card** issued
by Express Scripts
(ESI)



Cost Calculator found at
express-scripts.com/nmpsia



\$0 Generic & Preferred
Diabetic Supplies &
Injectable Diabetic
Medications

EncircleRx for ***diabetes & hypertension***, managed by Omada, offers extra support to manage diabetes at no cost to the member providing digital scale, blood glucose meter, blood pressure monitor and access to medical professionals.

EncircleRx for ***prevention & weight health***, managed by Omada, offers personalized tools and extra support at no cost to the member providing digital scale and access to medical professionals.

*Your plan includes the SaveOn program for certain eligible specialty medications exclusively dispensed by Express Scripts Specialty. For these medications, 30% coinsurance will apply. If you are enrolled in SaveOn, your final out of pocket cost will be \$0. If you opt out of SaveOn, 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.

Prescription Drug Coverage Plan Design

HIGH Option Medical Enrollees		LOW Option Medical Enrollees
Maximum Out-of-Pocket	\$3,000 Individual / \$6,000 Family	
Generics	\$10 for 30-day supply at the pharmacy	\$15 for 30-day supply at the pharmacy
	\$22 for 31-90 day supply at the pharmacy	\$35 for 31-90 day supply at the pharmacy
	\$22 for 90-day supply via mail-order	\$35 for 90-day supply via mail-order
Preferred Brand-Name	30% (\$30 min/\$75 max) for 30-day supply at the pharmacy	30% (\$45 min/\$112 max) for 30-day supply at the pharmacy
	\$150 for 31-90 day supply at the pharmacy	\$175 for 31-90 day supply at the pharmacy
	\$150 for 90-day supply via mail-order	\$175 for 90-day supply via mail-order
Specialty Medications (Limited to 30-day supply)	\$55 for Generic	\$55 for Generic
	\$80 for Preferred Brand	\$120 for Preferred Brand
	\$130 for Non-Preferred Brand	\$170 for Non-Preferred Brand
Non-Formulary Brand Name	70% coinsurance	
\$0 Generic & Preferred Diabetic Supplies & Injectable Diabetic Medications		

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

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.

***Benefits renew on July 1 of each year**

List of National contracted providers can be found at 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: Electing Long Term Disability, Additional Employee Life, and/or Additional Spouse Life is allowed any time of the year by submitting a request to your employer via the [MyBenefits Portal](#). *(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 Edu
INCORPORATED

Do not mistake for junk mail!

General Information and Rules

Insurance Fraud

Under NMPSIA Rules, anyone who knowingly provides false or fraudulent information forfeits all coverage and benefits.

Employers must discipline offending officials or employees; failure to do so may result in termination of the entity's coverage. Federal and state insurance laws apply.

Double Coverage Rule

NMPSIA rules do not permit double coverage within the NMPSIA group plans.

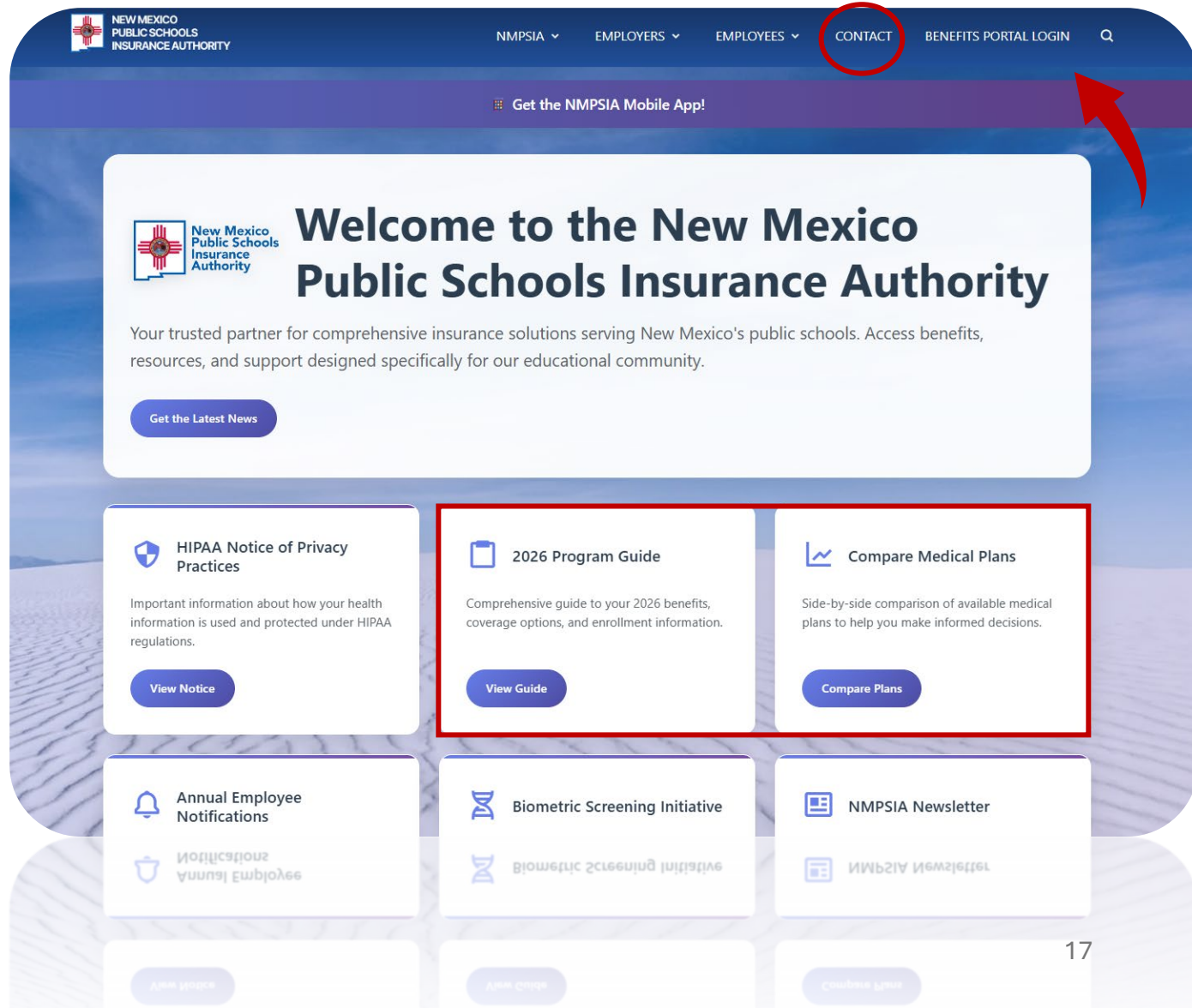
If an employee, spouse, or their child work for a NMPSIA participating employer, neither can cover the other for the same lines of coverage.

NMPSIA.COM

Need to reach us? Use the **“CONTACT”** button!

Need to check your enrollment, change contact information or beneficiary information? Use the **“BENEFITS PORTAL LOGIN”** button.

Want help choosing the plan that fits your family’s needs? Visit the **“2026 PROGRAM GUIDE”** and **“COMPARE MEDICAL PLANS”** tiles!



NMPSIA.COM

Welcome to the New Mexico Public Schools Insurance Authority

Your trusted partner for comprehensive insurance solutions serving New Mexico's public schools. Access benefits, resources, and support designed specifically for our educational community.

[Get the Latest News](#)

HIPAA Notice of Privacy Practices
Important information about how your health information is used and protected under HIPAA regulations.
[View Notice](#)

2026 Program Guide
Comprehensive guide to your 2026 benefits, coverage options, and enrollment information.
[View Guide](#)

Compare Medical Plans
Side-by-side comparison of available medical plans to help you make informed decisions.
[Compare Plans](#)

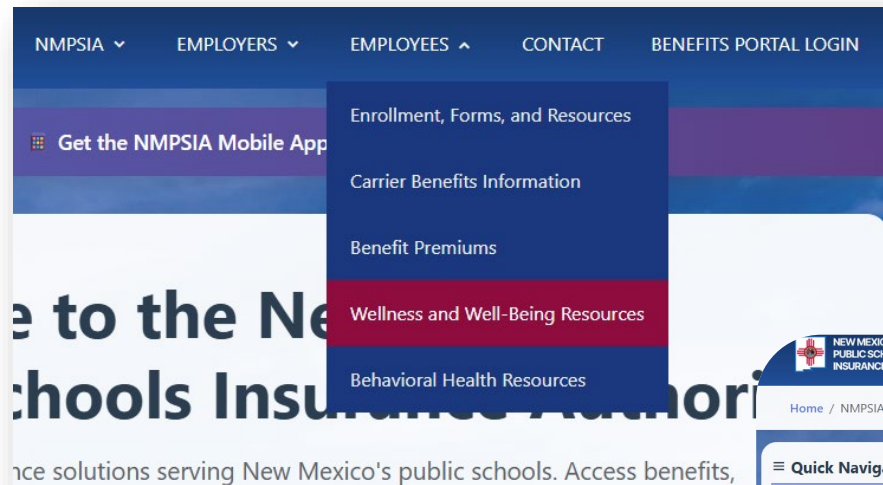


Program Guide

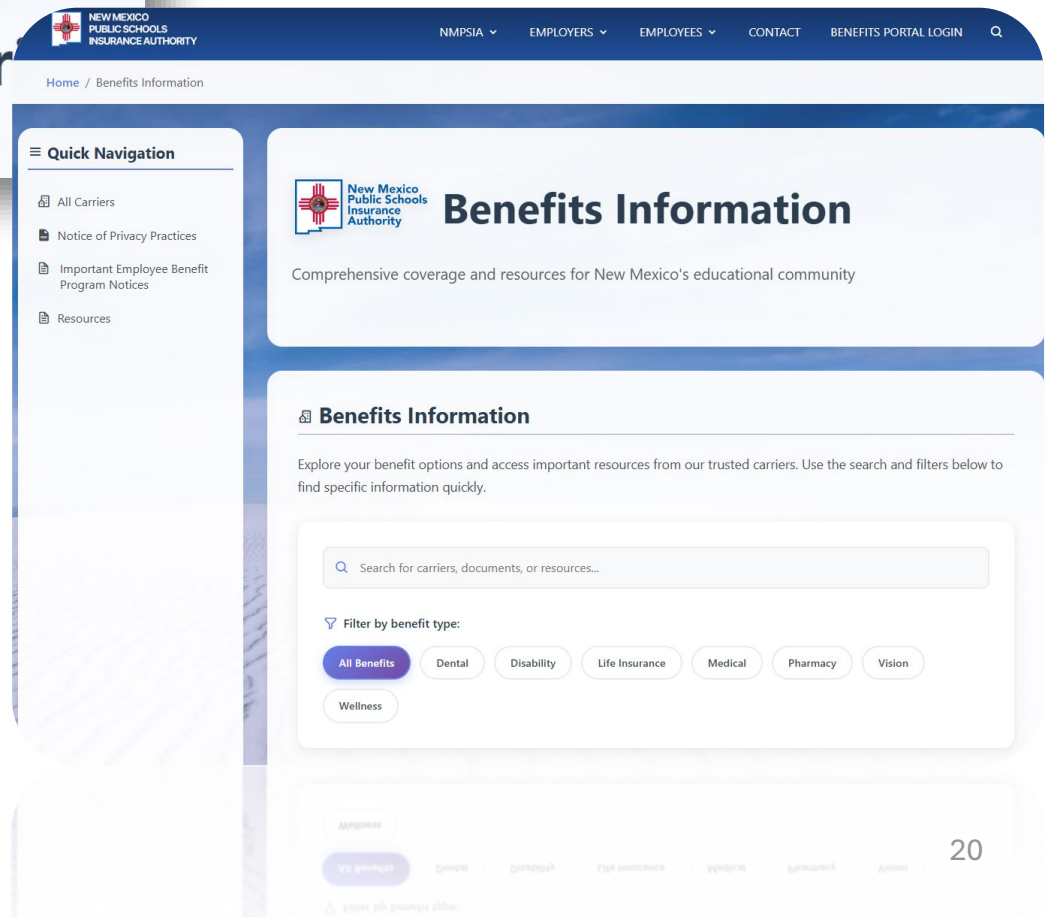
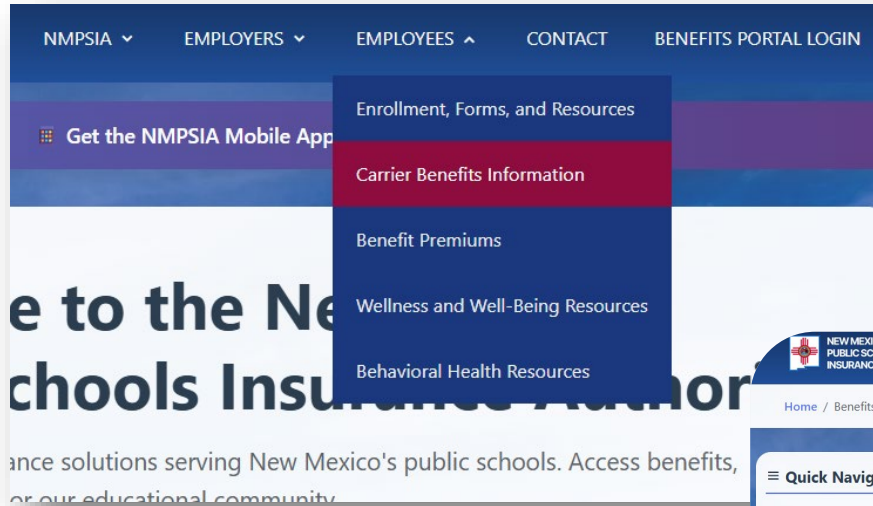
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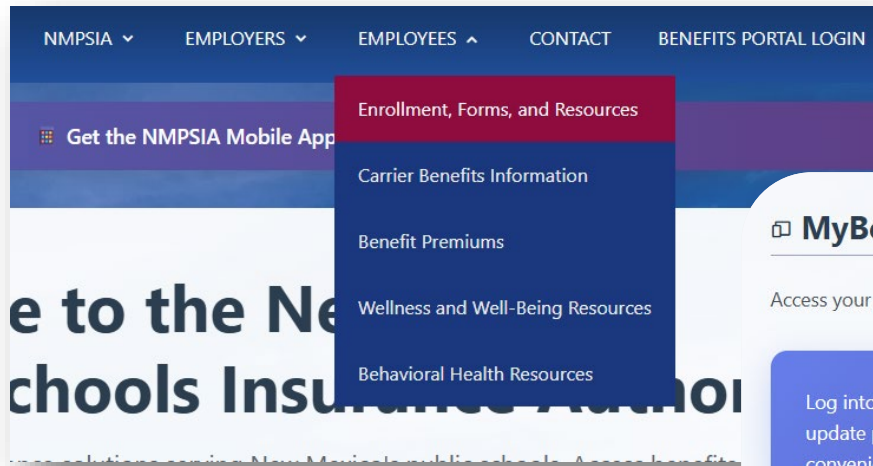
Wellness



ID Cards



Tutorials



MyBenefits Portal Resources

Access your benefits enrollment system to make changes, view coverage, and manage your account.

Log into your personal benefits portal to view your current coverage, make changes during open enrollment, update personal information, and access important benefit documents. The system is available 24/7 for your convenience.

[→ MyBenefits Portal Login](#)

Tutorials



Employee — Log In Process

Step-by-step guide to logging into the MyBenefits portal



Get to Know the MyBenefits Portal

MyBenefits Portal introduction and overview



Change Beneficiary Tutorial

Step-by-step guide to updating your beneficiary



MyBenefits Portal FAQ

Frequently asked questions about the MyBenefits portal



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kethoq zffhens8YhM

Employee Open / Switch Enrollment Tutorials



Employee MyBenefits Portal Tutorial

Open Enrollment
Add Coverage/Add Dependent

Employee MyBenefits Portal Tutorial

Switch Enrollment
Switch Coverage

Resources

NMPSIA Enrollment & Eligibility Administrative Office

Eligibility and Enrollment

Premium Billing and
Collection

COBRA Administration

1-800-233-3164 or 505-988-4974
sf@easitpa.com



Resources

NMPSIA Customer Service & Claims Matters

Dispute Resolution

Benefits Questions

Risk Questions

1-800-548-3724 or 505-988-2736

<https://nmpsia.com/contact-us.html>



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