

Accurate and Timely Reporting Employer Frequently Asked Questions

- 1. How many days does a new employee have to enroll in benefits?**
A new hire employee has 31 days from their date of hire to enroll in benefits.
- 2. When does Basic Life coverage become effective?**
Basic Life coverage is effective on the first day of the following month from the date of hire.
- 3. How many days does an employee have to report a Qualifying Event?**
An employee MUST report a qualifying event within 31 days of the occurrence.
- 4. How many days does a new hire employee have to submit documentation to enroll dependents?**
A new employee has 61 days from the date the employee's coverage starts.
- 5. What effective date do other lines of coverage begin for a new employee whose date of hire is 4/15/2021?**
The employee can select to add coverage beginning either 5/1, 6/1 or 7/1 as long as they are enrolling within 31 days of their date of hire and payroll deductions are approved by the employer.
- 6. Is a part-time employee who works 16 hours per week eligible for Basic Life benefits?**
Yes. A benefits eligible employee working a minimum of 15 hours per week is eligible for the Basic Life benefit.
- 7. A new employee forgot to sign the Enrollment Application can I submit to Erisa without the signature?**
No. Erisa will not accept an Enrollment Application or Change Card without the employee or employer's signatures.
- 8. How can the employer check to make sure that a submitted Change Card via the NMPSIA Online Benefits system was processed by Erisa?**
Transactions processed by Erisa can be found by checking Online Inquiry or the Confirmation notice on the Online Benefits System.
- 9. Is a divorce a qualifying event?**
Yes. The employee MUST report within 31 days of the final divorce date and MUST submit a copy of the final divorce decree as supportive documentation when removing the ex-spouse and any enrolled step-children from benefit coverage.
- 10. Can Erisa or NMPSIA determine whether an employee is a Regular or Variable Hour employee?**
No. The employer is responsible for identifying regular and variable hour employees through their local policies and must confirm a variable hour employee on the Employer Certification section of the NMPSIA forms.

11. Can other lines of coverage begin on the first day of the current month the employee enrolls?

No. Retroactive effective dates are not allowed.

12. Where does the employer date stamp “Received” the Enrollment Application or Change Card?

The NMPSIA Enrollment Application and Change Card have a space for date stamping on the lower right hand corner of the form under the Employer Certification section.