

Back to Basics Training Employer Frequently Asked Questions

- 1. Can an employee and his/her spouse who also works for a NMPSIA participating entity cover each other for the same lines of coverage?**
No. NMPSIA rules do not permit double coverage within the NMPSIA group plan.
- 2. What is the 2 Year Vision Rule?**
Vision coverage has a 2 year enrollment requirement. Once enrolled the vision plan cannot be dropped until the employee and each of his/her enrolled dependents have been enrolled for two years.
- 3. 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.
- 4. 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.
- 5. 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.
- 6. 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.
- 7. If a final divorce decree states that an employee is to keep ex-spouse on his insurance, does NMPSIA honor this stipulation?**
No. Ex spouses (even if stipulated in a final divorce decree) are not considered eligible dependents under the NMPSIA rules and if not reported, the employee will be responsible for repaying NMPSIA for losses.
- 8. Can an employee apply for LTD, ADL or SPLF at any time?**
Yes. Employee may apply to add/increase LTD, ADL or SPLF coverage, however, satisfactory evidence of insurability must be provided. If approved, coverage will become effective the first of the month following approval by The Standard.
- 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. If the employee is losing coverage, they must also provide a Loss of Coverage letter. The divorce decree provides the why, but we have no way of knowing which coverage they are losing if a Loss of Coverage is not provided.