

Please read the NMPSIA Program Guide as you complete this enrollment application.

This Guide outlines the NMPSIA Eligibility Rules and administrative guidelines for enrollment. If you do not have this Guide, you can obtain one from your school district/entity benefits office or at <https://nmpsia.com>.

ELIGIBILITY

If you are a newly elected board member, you must sign and mail this form to us at the following address within 31 days from the date you take oath of office: **NMPSIA Eligibility Office; P. O. Box 20639; Albuquerque, NM 87154**. If you are also enrolling a spouse and/or children, you need to provide the necessary supportive documentation (marriage certificate, proof of birth, etc.). If you are reporting a change in status, you must mail this form with any supportive documentation within 31 days from your qualifying event.

To be eligible for NMPSIA Group Coverage, you must be an active Board Member.

EFFECTIVE DATE OF COVERAGE AND PREMIUM PAYMENT

Your effective date of coverage can be as early as the first of the month following the date you take office, provided that you mail your application and premium payment to us prior to your effective date.

When your application and supportive documentation (if required) arrives at our office with your premium payment, our office will mail you a coupon book to assist you in mailing future premium payments. If you have any questions about this process, please contact us at **1-(800) 233-3164**.

ENROLLMENT

You may only apply for the lines of NMPSIA coverage offered by the school district/educational entity you represent. Basic life coverage and long term disability coverage **is not** available to you. Please keep the following in mind:

- If you decline medical coverage within 31 days from becoming eligible, you may apply to enroll in NMPSIA medical coverage within 31 days from a qualifying event or special enrollment event, or enroll during the open enrollment for medical in the fall with an effective date of January 1st.
- You may enroll as board member only for any line of NMPSIA coverage.
- If you enroll in vision coverage, you and each of your enrolled dependents must meet the 24-month enrollment requirement before you can cancel this coverage.
- If you enroll for additional life (ADL) coverage, you may apply for coverage up to the amount of basic life coverage your district/entity offers to its employees. You may also apply for life coverage for your spouse at the rate of 50% of your (ADL) coverage. You may also insure your dependent children for \$5,000 of life coverage.
- If you decline (ADL) coverage, you may apply through the evidence of insurability process. The life insurance carrier will make a determination on this application.
- If you decline dental and/or vision coverage, you may not enroll late to either of these plans unless you apply within 31 days from involuntarily losing other dental and/or vision coverage, or enroll during the open enrollment for dental/vision in the fall with an effective date of January 1st.

To enroll your spouse and/or your married or unmarried children who are up to 26 years old for any line of NMPSIA coverage offered by the school district/educational entity you represent, you will be required to present the supportive documentation to prove eligibility for your dependents.

Indicate the status (board member only, two-party, or family) for each line of coverage. If you enroll one eligible dependent, you must enroll all eligible dependents, unless one or more dependents have other coverage. When enrolling dependents, you may exclude a dependent from a particular line of NMPSIA coverage only if you provide evidence that the dependent you are excluding has that particular line of coverage elsewhere. In this case, evidence of the other coverage is required (*i.e., letter of insurance verification, insurance ID card with dependent's name listed, etc.*). If you are excluding a dependent and do not provide this evidence, the dependents you are enrolling will suffer a delay in coverage until such evidence is provided. Further, there is a 61-day deadline from your effective date of coverage to provide such evidence.

If your spouse works for a NMPSIA affiliated employer, you and your spouse cannot double insure each other and your dependents under the NMPSIA Group Plan for any line of NMPSIA coverage.

To enroll your spouse, present your **official state publicly filed marriage certificate** (*from the County Clerk's Office*). You may provide a chapel marriage certificate, but NMPSIA reserves the right to request the official state copy at any time.

If you divorce, you must report this within 31 days and cancel coverage for your ex-spouse effective the last day of the month the divorce is final. You will be required to provide copies of certain pages of your final divorce decree. Covering an ex-spouse is considered misrepresentation.

To enroll your married or unmarried children (*who are up to 26 years old*) for any line of NMPSIA coverage offered by the school district/educational entity you represent, present their **official state publicly filed birth certificates** (*from the Bureau of Vital Statistics*). You may provide hospital birth certificates, but NMPSIA reserves the right to request the official state copy at any time.

Coverage for your dependents will begin on your effective date of coverage when you provide the appropriate supportive documentation at the time of application or prior to your coverage going into effect. You have 61 days from your effective date of coverage or 61 days from your qualifying event to provide the appropriate supportive documentation for your dependents, but their effective date of coverage will be on the first day of the month following the date you provide this documentation. Coverage for your dependents will not be made retroactive. If you do not provide this information within 61 days, you may apply to cover your dependents during the established open enrollment period in the fall for coverage that will become effective on January 1.

PRESCRIPTION DRUG COVERAGE – If you enroll in the medical plan, you are automatically enrolled in the Prescription Drug Program. You will receive a separate ID card from the NMPSIA Prescription Drug Manager to purchase your prescription drugs.

BENEFICIARY INFORMATION

Complete a **Schedule A** form to make your selection(s) for your beneficiary for additional life coverage. You may change your beneficiary designation at any time. If you do not designate a beneficiary for your life insurance, the life insurance carrier will apply its established processes to determine the individual(s) entitled to your life benefit.

CONFIRMATION OF ENROLLMENT

Once your enrollment has been processed, the NMPSIA Eligibility Administrative Office will email you or mail you a Confirmation of Enrollment Notice to your home. Please review this confirmation notice carefully and report any discrepancies to the NMPSIA Eligibility Administrative Office at 1 (800) 233-3164.

If you do not provide the NMPSIA Eligibility Administrative Office with all of the appropriate documentation necessary to finalize your enrollment request, you will be contacted for the appropriate documentation. Please be sure to adhere to all deadlines associated with this request.