



## 2023 Open/Switch Enrollment Frequently Asked Questions



### When is Open/Switch Enrollment?

The NMPSIA Open/Switch Enrollment is October 1 through November 11, 2022. Benefit elections during this time will be effective January 1, 2023.

### What is Open/Switch Enrollment?

Open/Switch Enrollment is the period of time each fall during which eligible employees may elect, for the employee and eligible dependents to:

- **Enroll** in one of the medical, dental and or/vision plans offered by NMPSIA
- **Add or drop** eligible dependents on the medical, dental or vision coverage (2 year lock-in rule applies to vision coverage)
- **Change** medical, and/or dental plan options
- **If you are currently enrolled** for Additional Life Insurance and wish to enroll your child or children for Dependent Life Insurance, that must be done during Open/Switch Enrollment

### How do I enroll or make changes?

Enrollment or change can be made on the NMPSIA Employee Online Benefit System at the following link: <https://nmpsiaonline.nmpsia.com/> and selecting the **Employee Login** option. *(Only if your employer provides this option)*

Enrollment or change can be made by providing your employer with a completed **NMPSIA Employee Enrollment Application** [https://nmpsia.com/pdfs/Enrollment\\_Application\\_04252022.pdf](https://nmpsia.com/pdfs/Enrollment_Application_04252022.pdf) or **Change Card** that can be found at [https://nmpsia.com/pdfs/Change\\_Card\\_04252022.pdf](https://nmpsia.com/pdfs/Change_Card_04252022.pdf)

If you are adding an eligible dependent to your medical, dental or vision plan or an existing Additional Life Insurance during Open/Switch Enrollment, you will need to submit supporting documentation (marriage certificate to add spouse and birth certificate(s) to add child or children, completed **Domestic Partner Affidavit** [https://nmpsia.com/pdfs/Updated\\_Fillable\\_Affidavit\\_for\\_Domestic\\_Partnership\\_4.9.19.pdf](https://nmpsia.com/pdfs/Updated_Fillable_Affidavit_for_Domestic_Partnership_4.9.19.pdf) and required documents to add a qualified domestic partner. *(Only if your employer participates in this benefit)*

### Are there changes to the benefits for 2023?

There are slight premium increases for medical plans. Dental and vision plans remain unchanged.

### **Can I waive medical plan coverage and other NMPSIA benefits?**

Yes, if you do not actively enroll in benefits (or have not done so in the past), then you will not be covered. If you waived coverage in the past, that election will continue for 2023.

### **What if I decide to make a change after I've submitted my enrollment?**

Please carefully consider your options before you submit your enrollment. Once the Open/Switch Enrollment period ends, you will not be able to make a change to your benefits until Open Enrollment in 2023 for the year 2024, unless you qualify for a Special Enrollment or have a mid-year change event.

### **I was hired in the last few months and just signed up for benefits as a new hire. Do I have to enroll again for 2023?**

If you do not wish to change plans or carriers, you do not need to enroll again. You will be enrolled with your current plan or carrier for 2023.

### **How will I know which medical plan option is right for me?**

The medical plan best for you and your family is a very personal decision. Your choice may be based on how much health care you and your family members expect to need, family circumstances and finances, whether you have a current doctor or specialist you would like to continue to see or have a preferred hospital and other factors.

To assist employees in making this decision, we strongly suggest employees visit the NMPSIA Website <https://nmpsia.com/openSwitchEnrollment.html> to view the carrier recorded or slide presentations. The presentations include an overview of the plans of Blue Cross Blue Shield of New Mexico, Presbyterian Health Plan, Cigna, Delta Dental and United Concordia as well as Davis Vision.

### **When do the benefits I choose during Open/Switch Enrollment begin?**

Benefits you elect during Open/Switch Enrollment will begin January 1, 2023.