

## **2026 Open/Switch Enrollment Frequently Asked Questions**

### **1. WHEN is Open/Switch Enrollment?**

The NMPSIA Open/Switch Enrollment is October 1, 2025, through October 31, 2025. Benefit elections during this time will be effective January 1, 2026.

### **2. WHAT is Open/Switch Enrollment?**

Open/Switch Enrollment is the period each fall during which eligible employees may elect to:

- **Enroll** in one of the medical, dental, and or/vision plans offered by NMPSIA
- **Add** eligible dependents on the medical, dental or vision coverage (2-year lock-in rule applies to vision coverage)
- **Change** medical and/or dental carrier and/or medical and/or dental plan options

### **3. WHEN do the benefits I choose during Open/Switch Enrollment begin?**

Benefits you elect during Open/Switch Enrollment will begin January 1, 2026.

### **4. HOW do I enroll or make changes?**

Employees must enroll and/or make changes online. You can learn how to do so by visiting the NMPSIA Online Enrollment tutorials available [HERE](#) at the employee Online Enrollment tutorial page.

*NOTE:* If you are adding an eligible dependent to your medical, dental or vision plan during Open/Switch Enrollment, you will need to submit supporting documentation (marriage certificate to add spouse and birth certificates to add children). If your employer offers domestic partner coverage, a completed Domestic Partner Affidavit is required to add a qualified domestic partner or domestic partner's children.

### **5. WHAT if I decide to make a change after I have submitted my Open/Switch enrollment?**

Please carefully consider your options before you submit your Open/Switch enrollment changes. Once the Open/Switch Enrollment period ends your elections are locked in. You will not be able to make a change to your benefits unless a Qualifying Event is reported timely.

### **6. HOW will I know which medical plan option is right for me?**

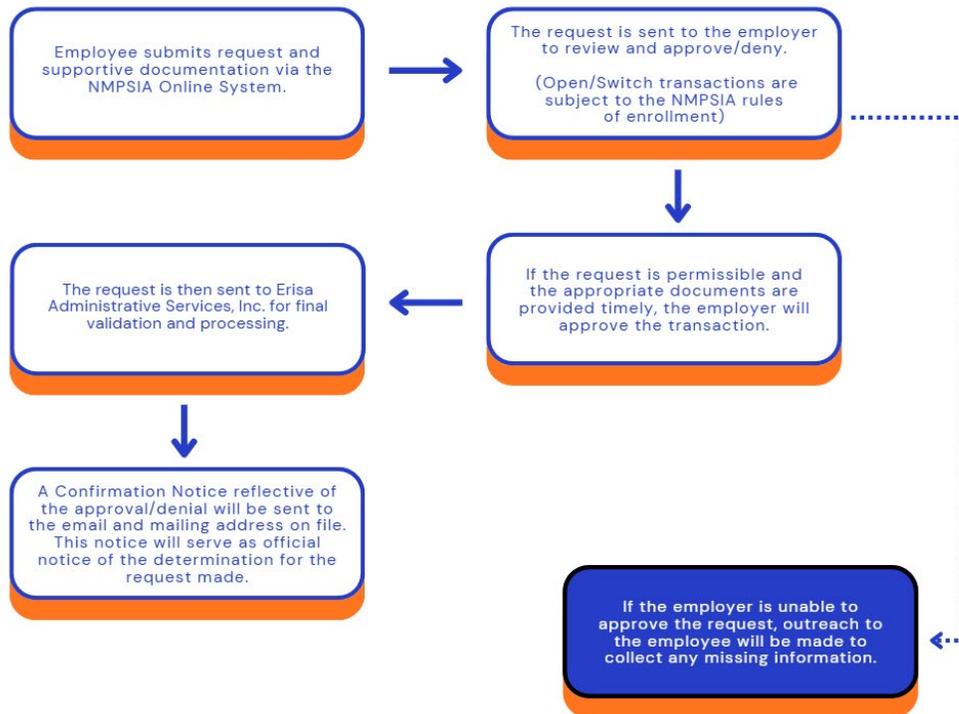
To assist employees in making this decision, we strongly suggest employees visit the NMPSIA Website <https://nmpsia.com/open-enrollment.html> to view the carrier recorded or slide presentations. The presentations include an overview of the plans of Blue Cross Blue Shield of New Mexico (BCBSNM), Presbyterian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

**7. WHAT if I was hired in the last few months and signed up for benefits as a new hire. Do I have to enroll again for 2025?**

If you do not wish to change plans or carriers, you do not need to enroll again.

**8. HOW do I know my Open/Switch Enrollment changes were successful?**

This flow chart demonstrates the Open/Switch Enrollment process.



**9. ARE there changes to the benefits for 2026?**

There will be a 9.95% premium increase for Medical plans and a 4% increase for Dental plans. Blue Cross Blue Shield will no longer offer the EPO plan as of December 31, 2025. If no changes are made during Open/Switch Enrollment, your coverage will automatically default to Presbyterian High Option. Effective January 1, 2026, slight increases to copayments and coinsurance will be implemented to create further distinctions between the High and Low Option Medical plans. Individual and family out-of-pocket maximums will also increase. Additionally, NMPSIA will introduce High and Low Option Prescription Drug plan options. Enrollment in either option will be based on the member's Medical plan election.

Please take the time to review the [Side-by-Side Medical Comparison](#) chart for a complete overview of plan design changes.

**Reminders:**

When you elect a medical plan, you automatically receive prescription drug coverage through [CVS Caremark](#) and Musculoskeletal surgical services through [Lantern](#).