

Hello,

It's that time of year; the start of the NMPSIA 2026 Open/Switch Enrollment! Now is the time to review your current benefits and prepare to make changes, if needed. This year's enrollment period runs from **October 1, 2025 through October 31, 2025 and any changes are effective on January 1, 2026.**

Benefit Plan Highlights

Medical Premium Increases - 9.95% across all plan options, effective October 1, 2025.

Dental Premium Increases - 4% increase with varying Plan schedule on Basic and Comprehensive Dental, effective October 1, 2025.

Plan Design Changes - Will be effective 1/1/2026. These include the discontinuation of the BCBS EPO plan option and the incorporation of a High and Low plan design for the prescription drug benefit. NMPSIA seeks to better differentiate between the High and Low plans. Please reference the [Medical Comparison Chart](#) for a complete list of plan design changes.

Please follow these next steps to complete the Open/Switch Enrollment process by October 31, 2025.

Go to [Employee Login](#) to make Open/Switch Enrollment changes and update your contact information.

To help you make an informed decision about your benefits you can also go to our [Open/Switch Enrollment](#) webpage for a quick reference to all that you should know about Open/Switch Enrollment. Here you will find: *Open/Switch Enrollment Instructions (NMPSIA Message, Employee Access Tutorials), Benefits Carrier's Recorded and Printable Presentations, "Find a Provider" links for each Carrier, Medical Plan Comparison Chart and Program Guide, direct link to the Online System for easy access, Benefit Premium Rates, and Frequently Asked Questions (FAQs).*

You will receive a Confirmation of Enrollment for any changes or elections you make.

NOTE: Long Term Disability, Additional Employee Life, and/or Additional Spouse Life is allowed any time of the year by requesting Evidence of Insurability on the [Employee Enrollment/Change Form](#) or via the [Employee Login](#) online system and submitting to your employer for signature or approval. (Evidence of insurability and approval by The Standard will be required. If approved, the effective date will be determined as the first of the following month from the decision date.)

The last day to enroll is October 31, 2025 and any changes you make will be effective January 1, 2026.

If you have questions or require assistance in completing your Open/Switch Enrollment and are unable to access the Employee Online Benefits System, do not hesitate to contact your [employer's benefits department](#).

We are looking forward to a successful enrollment season.

Thank you!

