

**2025
Open/Switch
Enrollment**



**New Mexico
Public Schools
Insurance
Authority**

Annual Open Enrollment

What is Open Enrollment?

- Allows an eligible employee to add medical, dental or vision coverage if currently not enrolled for these coverages
- Allows an employee to add eligible family members not currently enrolled in any employee-enrolled medical, dental or vision coverage

When is the Open Enrollment Period?

- Open Enrollment starts on **October 1, 2025 through October 31, 2025**
- This means the employee must make changes **ONLINE** no later than October 31, 2025

What is the Effective Date of an Open Enrollment Request?

- Any coverage or dependents added through Open Enrollment will be effective **January 1, 2026**
- Required supportive documentation to add dependents must be received **no later than October 31, 2025 for the January 1, 2026 effective date.**

Annual Switch Enrollment

What is Switch Enrollment?

- Allows an employee who is currently enrolled in a medical plan to switch between medical carriers (Blue Cross Blue Shield NM or Presbyterian) or switch between medical plan options (High or Low)
- Allows an employee who is currently enrolled in a dental plan to switch between dental carriers (Blue Cross Blue Shield NM, Delta Dental or United Concordia Dental) or switch between dental plan options (High or Low)

When is the Switch Enrollment Period?

- Switch Enrollment starts on **October 1, 2025 through October 31, 2025**
- This means the employee must make changes **ONLINE** no later than October 31, 2025

What is the Effective Date of a Switch Enrollment Request?

- Any medical or dental carrier or medical and dental option changes during Switch Enrollment will be **effective January 1, 2026**

Eligibility Rules for Employee

Other Lines of Coverage

- Medical, Dental, or Vision- the employee must work 20 hours or more per week ([confirm requirements with your employer](#))

Employee is eligible for benefits if:

- Employer has determined the employee is eligible for benefits
- Employee works the minimum qualifying number of hours established by the employer

Eligible Dependents

- Spouse, Domestic Partner ([if offered by employer](#))
- Children - natural, adopted or legal guardianship, and domestic partner children ([if offered by employer](#)) up to age 26 (married or unmarried)

Proof of Dependency Required

Submit the required proof with your application to avoid a delay of coverage for your dependents

- Social Security Number or Individual Tax Identification Number
- Marriage Certificate
- Birth Certificate
- Proof of other coverage if you are excluding a dependent from a line of coverage when you are enrolling at least one other eligible family member

Employee Benefits

Wellness and Well-Being Programs

<p>NMPSIA Medical Plan Coverage Self-Insured Medical Plan Options High and Low Options 01/01/2026</p>	 <p>BlueCross BlueShield of New Mexico</p>	 <p>PRESBYTERIAN Health Plan, Inc.</p>	
<p>Wellness & Well Being Program <i>Discounted Gym Memberships, Member Wellness & Well Being Strategic Planning, Member Health and Wellness Onsite Events, Screenings, and Activities</i></p>	 <p>NMPSIA Wellness</p>		
<p>NMPSIA Prescription Drug Coverage Self Insured Coverage for all on a Medical Plan</p>	 <p>CVS caremark</p>		
<p>NMPSIA Dental Plan Coverage Self-Insured Dental Plan Options</p>	 <p>BlueCare DentalSM</p>	 <p>DELTA DENTAL</p>	 <p>United Concordia dentalTM</p>
<p>NMPSIA Vision Plan Coverage Fully-Insured Vision Plan</p>	 <p>DavisVisionTM</p>		
<p>NMPSIA Life and Long term Disability Coverage Fully-Insured Plan</p>	 <p>TheStandard</p>		
<p>NMPSIA Musculoskeletal Surgical Services</p>	 <p>LANTERN</p>	 <p>Formerly Surgery Plus</p>	
<p>NMPSIA Customer Service <i>Claim Issues and Reconsideration of Enrollment Determinations</i></p>	 <p>New Mexico Public Schools Insurance Authority</p>		
<p>Employer Benefits Administration <i>Support with Enrollment, Billing and Premium Collection, COBRA Administration</i></p>	 <p>EASI Erisa Administrative Services, Inc.</p>		

Program Guide & Medical Plan Side-By-Side Comparison

Visit <https://nmpsia.com>

In-Network Medical Plan

HIGH OPTION MEDICAL PLAN

Current Plan Design	Changes Effective 1/1/2026
\$25 copay for office visits	\$30 copay for office visits
\$50 copay for specialist office visit	\$55 copay for specialist office visit
\$0 copay for Telehealth virtual video visits access (via carrier website)	NO CHANGE
\$0 Routine annual wellness visits	NO CHANGE
\$30 copay for in-network lab and radiology (Deductible waived) More expensive at out-patient hospital labs (\$60 copay)	NO CHANGE
No charge for Professional Interpretation/Reading of lab and radiology	NO CHANGE
\$600 copay or 20% (whichever is less) for MRI, MRA, CT Scan, Pet Scan	NO CHANGE
\$750 Individual Deductible for other services and 20% coinsurance	\$825 Individual Deductible for other services and 25% coinsurance
\$4,100 Individual Calendar Year Maximum for covered in-network services (copays, deductible, coinsurance)	\$4,500 Individual Calendar Year Maximum for covered in-network services (copays, deductible, coinsurance)
Out of network benefits at 40% coinsurance after \$1,500 individual deductible	Out of network benefits at 50% coinsurance after \$3,000 individual deductible

In-Network Medical Plan

LOW OPTION MEDICAL PLAN

Current Plan Design	Changes Effective 1/1/2026
\$30 copay for office visits	\$35 copay for office visits
\$60 copay for specialist office visit	\$70 copay for specialist office visit
\$0 copay for Telehealth virtual video visits access (via carrier website)	NO CHANGE
\$0 Routine annual wellness visits	NO CHANGE
\$2,000 Individual Deductible and 25% coinsurance	\$2,200 Individual Deductible and 30% coinsurance
\$4,100 Individual Calendar Year Maximum for covered in-network services (copays, deductible, coinsurance)	\$5,500 Individual Calendar Year Maximum for covered in-network services (copays, deductible, coinsurance)
Out of network benefits at 50% coinsurance after \$4,000 individual deductible	Out of network benefits at 60% coinsurance after \$6,000 individual deductible

Visit <https://nmpsia.com/> to view benefit summaries and side-by-side medical plan comparison chart.

In-Network Medical Plan

EPO Plan – Narrow NM Network (BCBS ONLY)

Option Ends 12/31/2025

- \$25 copay for office visits
- \$35 copay for specialist office visit
- \$0 copay for Telehealth virtual video visits access (via carrier website)
- \$0 Routine annual wellness visits
- \$500 Individual Deductible
- \$3,250 Individual Calendar Year Maximum for covered in-network services (*copays, deductible, coinsurance*)
- No out of network benefits except in an emergency

Wellness Benefits

NO COST TO MEMBERS



Online Platforms

	
<p>Wellness at Work: Online wellness portal with tons of wellness tools you can utilize. Everything is covered from nutrition, physical activities, health challenges, event registration, and health education.</p>	<p>Well onTarget: Online Member Wellness Portal with several tools and resources to assist you in a personalized health & wellness journey.</p>
<p>Mobile App: myPres</p> 	<p>Mobile App: Always On</p> 

Incentives & Discounts

		
Rewards	<p>NMPSIA Wellness Rewards: Earn up to \$75 in Amazon.com gift cards by participating in wellness activities.</p>	<p>Blue Points: Redeem points in the online Shopping mall with over a million products.</p>
Gym Memberships	<p>Fitness Pass Membership</p>	<p>Fitness Programs- Unlimited access to tiered national gym network including digital programs.</p>
Discounts	<p>Presbyterian MemberPerks</p>	<p>Blue 365 Health & Wellness Discounts</p>

Weight Loss

	
<p>Health Coaching through The Solutions Group</p> <p>Health Coaching through Good Measures</p> <p>Noom: App that is a Psychology-based program to help individuals make healthier choices.</p>	<p>Wondr Health Obesity & Metabolic Syndrome Reversal Program</p>

Mental Health

	
<p>*Life on Mindfulness: Online Platform with live workshops & daily live guided meditations</p> <p>Talkspace: Messaging Therapy for emotional wellbeing</p> <p>My Stress Tools: Online suite of stress management and resilience-building resources</p>	<p>Learn to Live: Digital programming with lessons, activities and one-to-one support.</p>

Musculoskeletal Surgical Services Coverage

Your Cost Savings on the High Option and Low Option Plans

In-network Coverage	<u>High Option Plans</u> (BCBS and Presbyterian)	<u>Low Option Plans</u> (BCBS and Presbyterian)	Lantern
Deductible	\$825 individual coverage / \$1,650 family coverage	\$2,200 individual coverage / \$4,400 family coverage	\$0
Coinsurance	25% after deductible	30% after deductible	\$0
Total	Up to the out-of-pocket maximum: \$4,500 individual coverage / \$9,000 family coverage	Up to the out-of-pocket maximum: \$5,500 individual coverage / \$11,000 family coverage	There is zero cost for your Lantern Procedure

Learn more and find contracted providers at lanterncare.com



Prescription Drug Coverage

Automatically enrolled when you enroll in medical coverage

- Rx ID card issued by CVS Caremark
- Formulary - <https://nmopsia.com/>
- Generics
 - \$10 copay for 30-day supply at the pharmacy
 - \$22 copay for 31-90 day supply at the pharmacy
 - \$22 copay for 90-day supply via mail-order
- Preferred Brand-Name
 - 30% coinsurance (\$30 min/\$60 max) for 30-day supply at the pharmacy
 - \$60 copay for 31–90 day supply at the pharmacy
 - \$60 for 90-day supply via mail-order
- 70% coinsurance for non-formulary brand name drugs
- \$0 Generic & Preferred Diabetic Supplies & Injectable Diabetic Medications
- *Specialty Medications - \$55 Generic; \$80 Preferred; \$130 Non-Preferred
- \$3,000 Individual Calendar Year Maximum for High & Low Option medical plans
- \$3,100 Individual Calendar Year Maximum for EPO Option medical plan



Transform Diabetes Care® (TDC) offers extra support to manage diabetes at no cost to the member providing digital tools, blood glucose meter, blood pressure monitor and access to a minute clinic.



*Your plan includes the PrudentRx program for certain eligible specialty medications exclusively dispensed by CVS Specialty. For these medications, 30% coinsurance will apply. If you are enrolled in PrudentRx, your final out of pocket cost will be \$0. If you opt out of PrudentRx, you will be responsible for the 30% coinsurance.
Note: only the amount you pay out of pocket will be reflected in your annual deductible and/or maximum out of pocket.

Prescription Drug Coverage 1/1/2026

	Current (All Medical Enrollees)	NEW High Option Medical Enrollees	NEW Low Option Medical Enrollees
Maximum Out-of-Pocket	\$3,000 if on High or Low Option \$3,100 if on EPO Option	\$3,000 Individual / \$6,000 Family	\$3,000 Individual / \$6,000 Family
Generics	\$10 for 30-day supply at the pharmacy	\$10 for 30-day supply at the pharmacy	\$15 for 30-day supply at the pharmacy
	\$22 for 31-90 day supply at the pharmacy	\$22 for 31-90 day supply at the pharmacy	\$35 for 31-90 day supply at the pharmacy
	\$22 for 90-day supply via mail-order	\$22 for 90-day supply via mail-order	\$35 for 90-day supply via mail-order
Preferred Brand-Name	30% (\$30 min/\$60 max) for 30-day supply at the pharmacy	30% (\$30 min/ \$75 max) for 30-day supply at the pharmacy	30% (\$45 min/ \$112 max) for 30-day supply at the pharmacy
	\$60 for 31-90 day supply at the pharmacy	\$150 for 31-90 day supply at the pharmacy	\$175 for 31-90 day supply at the pharmacy
	\$60 for 90-day supply via mail-order	\$150 for 90-day supply via mail-order	\$175 for 90-day supply via mail-order
Specialty Medications (Limited to 30-day supply)	\$55 for Generic	\$55 for Generic	\$55 for Generic
	\$80 for Preferred Brand	\$80 for Preferred Brand	\$120 for Preferred Brand
	\$130 for Non-Preferred Brand	\$130 for Non-Preferred Brand	\$170 for Non-Preferred Brand

In-Network Dental Coverage

HIGH OPTION DENTAL PLAN

- \$0 Diagnostic & Preventive Services (*Deductible waived*)
 - Routine Oral Exams (twice every calendar year)
 - Routine Cleanings (twice every calendar year)
 - Periodontal Cleanings (twice every calendar year)
 - X-rays - complete mouth (once every 5 years);
 - bitewings (twice every calendar year through age 13, once every calendar year thereafter)
- 20% Coinsurance for Basic Services
- 50% Coinsurance for Major Services & Orthodontic Services
- \$50 Individual Deductible for Basic and Major Services
- \$1,500 Calendar Year Maximum
- \$1,500 *Lifetime* Maximum for Orthodontics
- Out of network benefits at 45% - 65% coinsurance after deductible
List of NM contracted dentists for each carrier can be found at nmpsia.com

In-Network Dental Coverage

LOW OPTION DENTAL PLAN

- \$0 Diagnostic & Preventive Services (*Deductible waived*)
 - Routine Oral Exams (twice every calendar year)
 - Routine Cleanings (twice every calendar year)
 - Periodontal Cleanings (twice every calendar year)
 - X-rays - complete mouth (once every 5 years);
 - bitewings (twice every calendar year through age 13, once every calendar year thereafter)
- 20% Coinsurance for Basic Services
- **NO Major Services or Orthodontic Services**
- \$50 Individual Deductible for Basic Services
- \$1,500 Calendar Year Maximum
- **Out of network benefits at 75% coinsurance after deductible**

List of NM contracted dentists for each carrier can be found at nmpsia.com

In-Network Vision Coverage

- \$10 copay Eye Exam (covered every 12 months* from last date of service)
- \$15 copay Spectacle Lenses (standard single-vision, lined bifocal, or trifocal lenses - covered every 12 months* from last date of service)
 - Frames (covered every 12 months*)
 - Additional discounted Lens options & coatings
- Frame allowance \$150, VisionWorks allowance \$200
- Contacts (covered every 12 months*)
- Order contact replacement lenses online
- *Be sure to ask to see the Davis Vision Frame and Contact collection*
- Includes discounts for Lasik and hearing aids

2-Year Vision Rule

Vision coverage has a two-year enrollment requirement. The vision plan cannot be dropped until the employee and each enrolled dependent have been enrolled for two years.

***Benefits renew on July 1 of each year**

List of National contracted providers can be found at davisvision.com



EOI Connect for Additional Life & Long-Term Disability Coverage

Additional Life and AD&D and Long-Term Disability (LTD)

If Additional Life and/or Long-Term Disability **was declined** and/or you chose to enroll after the 31-day New Hire enrollment deadline:

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.)*



PAY ATTENTION!

(Important communication materials
branded with these logos)



**New Mexico
Public Schools
Insurance
Authority**



EASI

Erisa Administrative Services, Inc.

Do not mistake for junk mail!

General Information and Rules

Insurance Fraud

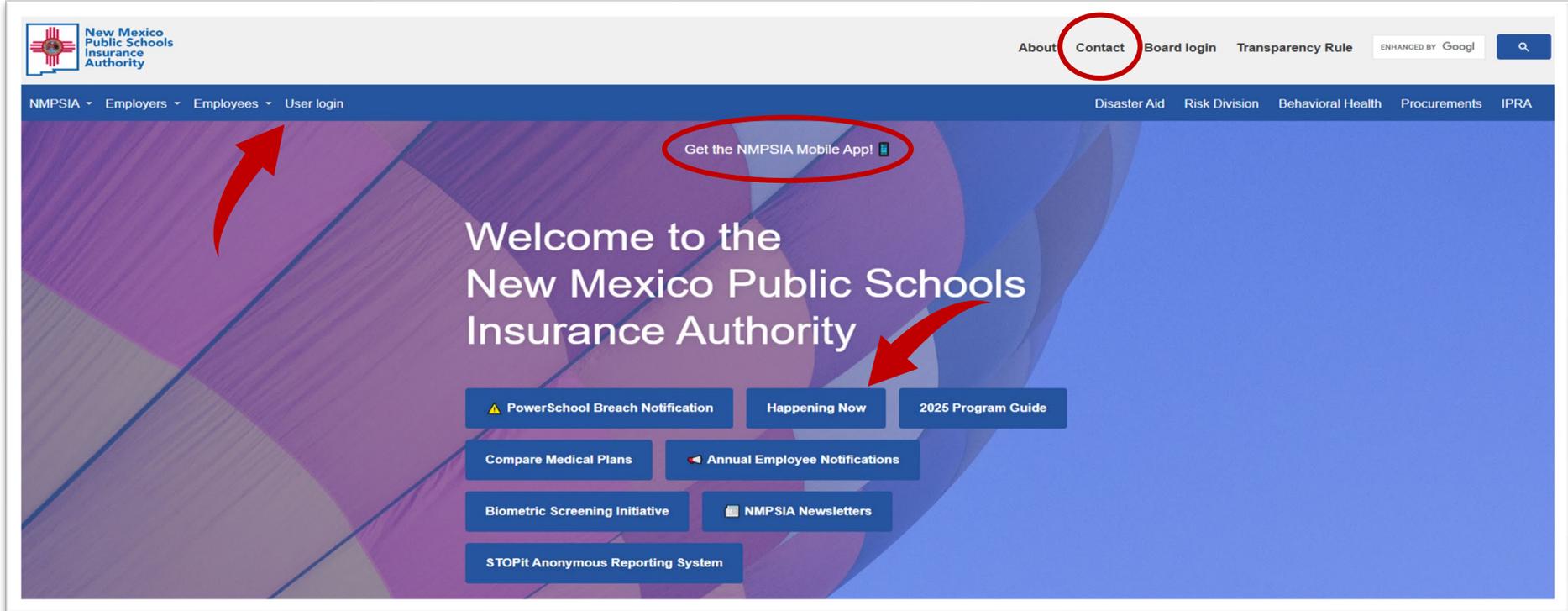
Under NMPSIA Rules, anyone who knowingly provides false or fraudulent information forfeits all coverage and benefits.

Employers must discipline offending officials or employees; failure to do so may result in termination of the entity's coverage. Federal and state insurance laws apply.

Double Coverage Rule

NMPSIA rules do not permit double coverage within the NMPSIA group plans. If an employee, spouse, or their child work for a NMPSIA participating employer, neither can cover the other for the same lines of coverage.

NMPSIA.COM



Need to reach us? Use the “**CONTACT**” button!

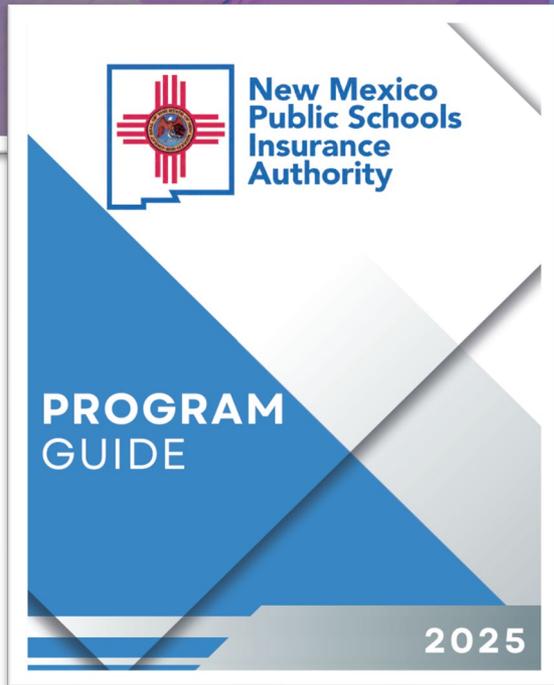
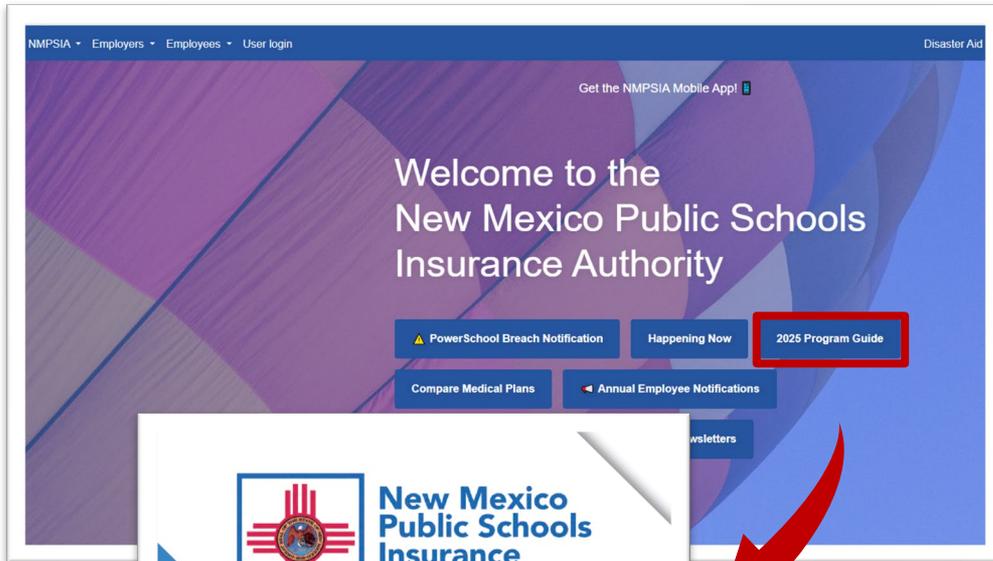
Need to check your enrollment, change contact information or beneficiary information?
Use the “**USER LOGIN**” button.

Want to stay up to date with regular happenings? Use the “**HAPPENING NOW**” button!

Want to have access the online system via your mobile device? Click “**GET THE NMPSIA MOBILE APP**”.

NMPSIA.COM

Program Guide



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NEW MEXICO PUBLIC SCHOOLS INSURANCE AUTHORITY 2

Wellness

NMPSIA ▾ Employers ▾ Employees ▾ User login

- NMPSIA – The Authority
- NMPSIA – Benefits Division
- NMPSIA – Risk Division
- NMPSIA – Wellness**

NMPSIA - Wellness Programs

 New Mexico Public Schools Insurance Authority

The New Mexico Public Schools Insurance Authority (NMPSIA) has a variety of wellness offerings and programs available to you!

Learn more about these programs by selecting any of the topics on the left, or select a category from the grid below to find what you're looking for. Wishing you wellness!

- Video Visits/Telehealth
- Behavioral Health
- Dental Health
- Diabetes Prevention & Management
- Eye Health
- Gym Membership
- Health Kits/Wellness Newsletters
- Hypertension
- Weight Management
- Become a Wellness Ambassador
- Ergonomic Health
- Be Your Best Self Tips/Webinars
- Maternity/Pregnancy/Parenthood
- Wellness Program Offerings by Carrier

 Video Visits/Telehealth	 Behavioral Health
 Dental Health	 Diabetes Prevention & Management
 Eye Health	 Gym Membership
 Health Kits/Wellness Newsletters	 Hypertension
 Weight Management	 Become a Wellness Ambassador
 Ergonomic Health	 Be Your Best Self Tips/Webinars
 Maternity/Pregnancy/Parenthood	 Wellness Program Offerings by Carrier

ID Cards

NMPSIA ▾ Employers ▾ Employees ▾ User login

- Employee Enrollment Tutorials and Videos
- Enrollment, Forms, and Resources
- Carrier Benefits Information**
- Wellness and Well Being
- Benefit Premiums
- Medical Plan Side-by-side
- COVID-19 Information



Carrier Contacts

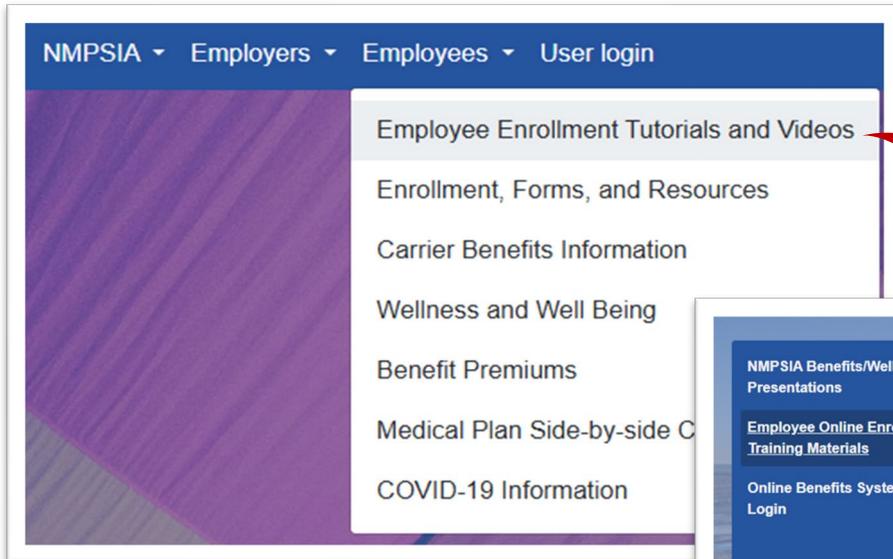
Click on logos to navigate to carrier site.

[Download PDF](#)

Benefits

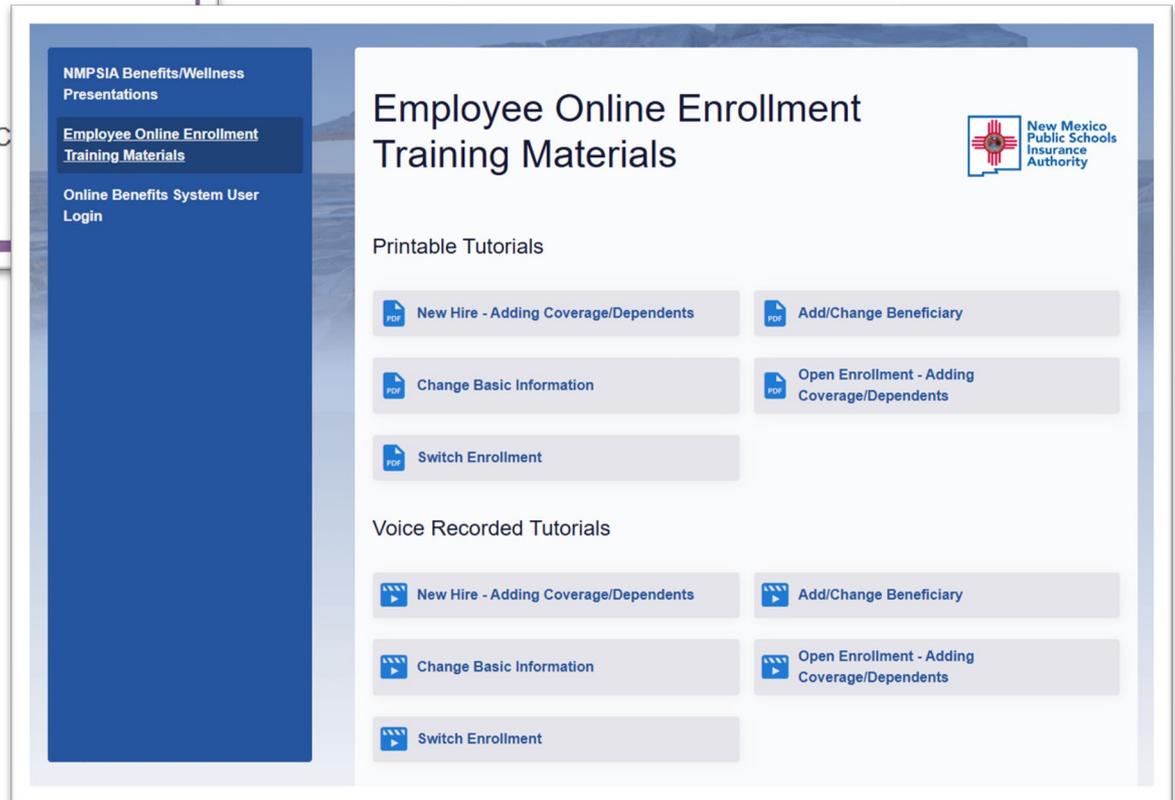
New Mexico Public Schools Insurance Authority			
	Customer Service for	1-800-548-3724	nmpsia.com
Administrative Issues Issues Claim Issues Appeals			
NMPSIA Eligibility Administrative Office			
	Erisa Administrative Services, Inc.	1-800-233-3164	nmpsiaonline.nmpsia.com
Eligibility Enrollment Premium Billing COBRA Administrator			
MEDICAL			
Carrier	Group #	Customer Service	Website Address
	N05501 -	1-888-966-	www.bcbsnm.com/nmpsia

Tutorials



NMPSIA ▾ Employers ▾ Employees ▾ User login

- Employee Enrollment Tutorials and Videos
- Enrollment, Forms, and Resources
- Carrier Benefits Information
- Wellness and Well Being
- Benefit Premiums
- Medical Plan Side-by-side C
- COVID-19 Information



NMPSIA Benefits/Wellness Presentations

- Employee Online Enrollment Training Materials
- Online Benefits System User Login

Employee Online Enrollment Training Materials

New Mexico Public Schools Insurance Authority

Printable Tutorials

- New Hire - Adding Coverage/Dependents
- Add/Change Beneficiary
- Change Basic Information
- Open Enrollment - Adding Coverage/Dependents
- Switch Enrollment

Voice Recorded Tutorials

- New Hire - Adding Coverage/Dependents
- Add/Change Beneficiary
- Change Basic Information
- Open Enrollment - Adding Coverage/Dependents
- Switch Enrollment

Employee Open Enrollment Tutorials

Step 1

Employee Login Process from <https://nmpsia.com/>

All Employees will have access to the Online System during Open Enrollment.



Go to <https://nmpsia.com/> and click on User Login then choose Employee Login.

Step 5

Employee Login - Open/Switch Enrollment

Under **Enrollment and Plan Information**, click on **Open/Switch Enrollment**.



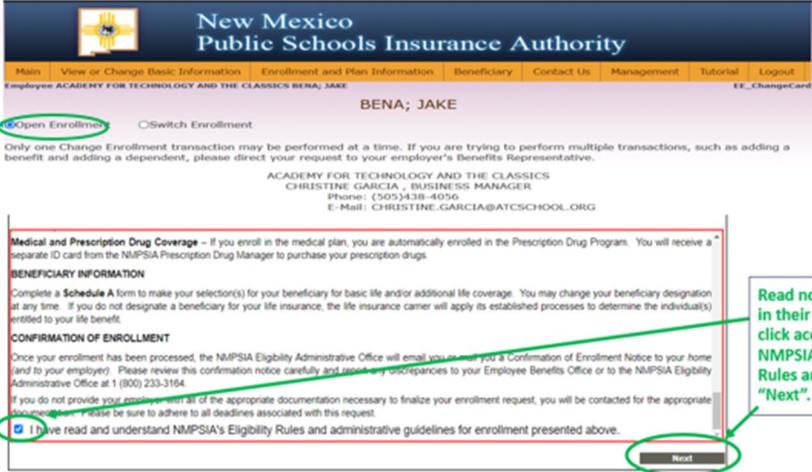
Please select one of the menu bar above to perform an action.

NMPPIA's Open and Switch enrollment period is from **October 1, 2024 – November 1, 2024**. After this period NMPPIA's Online Benefit System can no longer accept these changes and you must visit your employer's Benefits Department before 1st to see if your employer is able to accept an Open or Switch enrollment request that you would like to have effective January 1.

Step 6

Employee Login - Choose Open Enrollment

On this screen the employee will start the **"Open Enrollment"** process.



"Open Enrollment" allows Employees to ADD eligible dependents to existing coverage and allows ENROLLMENT into medical, dental, and/or vision coverage. (Note the 2-year minimum requirement for vision coverage).

Read notifications in their entirety and click acceptance of NMPPIA's Eligibility Rules and click "Next".

I have read and understand NMPPIA's Eligibility Rules and administrative guidelines for enrollment presented above.

Next

Employee Switch Enrollment Tutorials

Step 1

Employee Login Process from <https://nmpsia.com/>

All Employees will have access to the Online System during Open Enrollment.



Go to <https://nmpsia.com/> and click on User Login then choose Employee Login.

Step 5

Employee Login - Open/Switch Enrollment

Under **Enrollment and Plan Information**, click on **Open/Switch Enrollment**.



NMPPIA's Open and Switch enrollment period is **October 1, 2024 – November 1, 2024**. After this period NMPPIA's Online Benefit System can no longer accept these changes and you must visit your employer's Benefits Department before 1st to see if your employer is able to accept an Open or Switch enrollment request that you would like to have effective January 1,

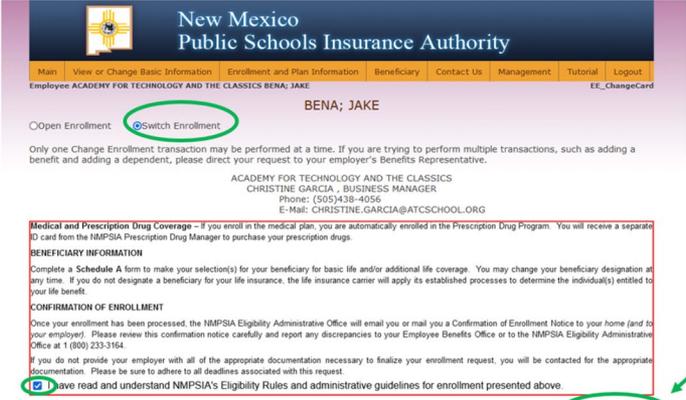
Step 6

Employee Login - Choose Switch Enrollment

On this screen the employee will select **"Switch Enrollment"**.

"Switch Enrollment" allows Employees to:

- SWITCH **medical carrier** (e.g., (PRES to BCBS) or plan option (e.g., High Option to Low Option) or vice versa
- SWITCH **dental carrier** (e.g., DLTA to UCD/BCBS) or plan option (e.g., High Option to Low Option) or vice versa



Read notifications in their entirety and click acceptance of NMPPIA's Eligibility Rules and click "Next".

I have read and understand NMPPIA's Eligibility Rules and administrative guidelines for enrollment presented above.

Next

Resources

NMPSIA Enrollment & Eligibility Administrative Office

Erisa Administrative Services, Inc.

- Eligibility • Enrollment • Premium Billing
- Premium Collection • COBRA Administration

1.800.233.3164 or 505.988.4974

sf@easitpa.com



Erisa Administrative Services, Inc.

Resources

NMPSIA Customer Service & Claims Matters

New Mexico Public Schools Insurance Authority

<https://nmpsia.com/contactUs.html>

Email Claims Matters with Release of Health Information Form

[https://nmpsia.com/pdfs/Release of Health Information 1.12.2021.pdf](https://nmpsia.com/pdfs/Release%20of%20Health%20Information%201.12.2021.pdf)

Benefits Division

Phone: 505.988.2736

Toll Free: 1.800.548.3724

Fax: 505.983.8670



New Mexico
Public Schools
Insurance
Authority