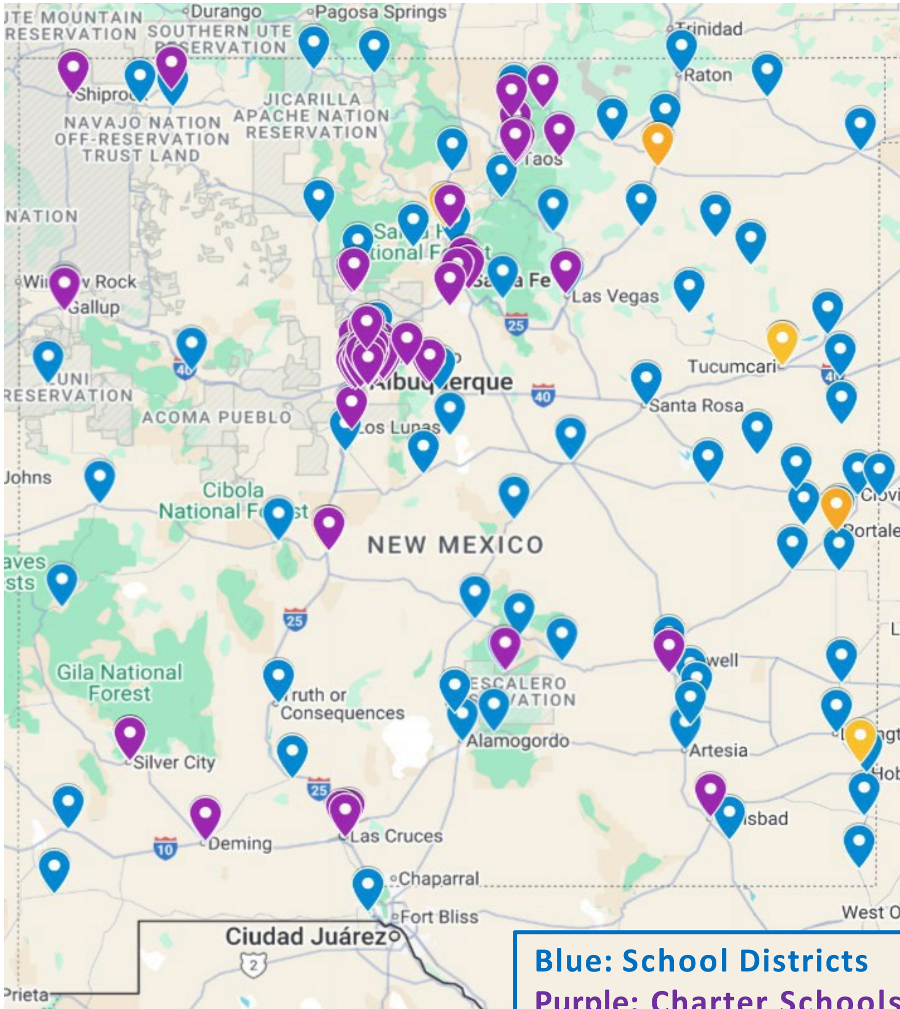
2026 Benefits Presentation

2026
Benefits
Presentation

New Mexico
Public Schools
Insurance
Authority

New Mexico Public Schools Insurance Authority

NMPSIA Today



Blue: School Districts
Purple: Charter Schools
Orange: Higher Ed's

88 Public Schools (Excludes APS)
104 Charter Schools

10 Institutions of Higher Education
18 Other Educational Entities

79,300+ Employees & Dependents
41,800+ Eligible Employees

Staff of 12 FTEs
Governed by a Board of Directors*

*Governor Appointees, NMASBO, Educational Entities at Large, AFT-NM, NEA-NM, PEC, NMSBA, Superintendents Association

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Eligibility Rules & Contribution Guidelines

Eligibility Rules

- Medical, dental, vision, additional life or long-term disability
- Work 20 hours or more per week (confirm requirements with employer)
- Coverage is effective 1st of the month following employee date of hire coinciding with premium payroll deduction arrangements (your employer determines your effective date)
  - **Advise Employer** if you are transferring benefits from another NMPSIA participating employer, to coordinate enrollment effective dates and premium collection

Contribution Guidelines

- Employer contributes the majority percentage toward premium
  - Effective 7/1/2026: Districts and Charters required to contribute *at least* 80%
- Payroll deductions determined by your employer

Eligibility Rules for Dependents

- Submit **required proof** with your application to avoid a delay of coverage for your dependents.
- **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.

ELIGIBLE DEPENDENT	SUPPORTIVE DOCUMENTATION REQUIRED
Legal Spouse	Original, official state publicly-filed **marriage certificate**
Domestic Partner (if offered by the Employer)	Notarized **affidavit of domestic partnership**
Child (UNDER age 26)	Original, official state publicly-filed **birth certificate.** For children of international employees, a copy of a **passport or U.S. visa** is required.
Legally adopted child	**Evidence of placement** by a state licensed agency, governmental agency, or a court order/decree (notarized statement and power of attorney are not acceptable).
Legal guardianship	Legal Guardianship Document if evidenced in a **court order or decree** (notarized statement and power of attorney documents or conservatorship documents are not acceptable).

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Timely Enrollment Requirement

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- Enroll in other lines of coverage within 31 calendar days from date of hire (first day at work)
- If you are a return-to-work RETIREE covered under the New Mexico Retiree Health Care Authority (NMRHCA), the NMRHCA requires you to cancel retiree medical coverage and enroll for health coverage with your active employer
- If coverage is declined as a New Hire:
  - Medical, dental or vision - Open Enrollment in the fall with an effective date of January 1 of the following year, or with qualifying event
  - Additional Life and/or Long-Term Disability - Evidence of Insurability and approval by the carrier is required for Additional Life, Spouse Life and Long-Term Disability *(employees can apply at any time of year)*
- Switching medical or dental plans or options is allowed in the fall during the Open Enrollment period with an effective date of January 1 of the following year

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Qualifying Events

- Birth of a child
- Adoption or Legal Guardianship
- Marriage
- Divorce
- Involuntary Loss of Other Coverage
- Promotion to a new job classification with salary increase
- Part-time to full-time employment change with salary increase

Report life events within 31 calendar days from date of event.

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General Information and Rules

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Basic Life

- Work 15 hours or more per week (confirm requirements with employer)
- Automatically enrolled by your employer
- Effective 1st of the month following date of hire
- 100% paid by employer based on benefit level offered at the employer

Additional Life, Dependent Life & LTD

- Work 20 hours or more per week (confirm requirements with employer)
- ADLF 100% paid by employee premium determined by age and base annual salary
- LTD premiums are paid with employee and employer contributions

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.

PAY ATTENTION!

(Important communication materials branded with these logos)

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Do not mistake for junk mail!

Employee Benefits
Wellness and Well-Being Programs

NMPSIA Medical Plan Coverage **Self-Insured Medical Plan Options**	BlueCross BlueShield of New Mexico	PRESBYTERIAN Health Plan, Inc.	
Wellness & Well Being Program *Discounted Gym Memberships, Member Wellness & Well Being Strategic Planning, Member Health and Wellness Onsite Events, Screenings, and Activities*	NMPSIA Wellness		
NMPSIA Prescription Drug Coverage NEW Carrier as of 7/1/2026 **Self Insured Coverage for all on a Medical Plan**	Express Scripts By EVERNORTH		
NMPSIA Dental Plan Coverage **Self-Insured Dental Plan Options**	BlueCare Dental℠	DELTA DENTAL	United Concordia dental℠
NMPSIA Vision Plan Coverage **Fully-Insured Vision Plan**	DavisVision™		
NMPSIA Life and Long term Disability Coverage **Fully-Insured Plan**	The Standard		
NMPSIA Musculoskeletal Surgical Services	LANTERN		
NMPSIA Customer Service *Claim Issues and Reconsideration of Enrollment Determinations*	New Mexico Public Schools Insurance Authority		
Employer Benefits Administration *Support with Enrollment, Billing and Premium Collection, COBRA Administration*	EASI Edu INCORPORATED		

Program Guide & Medical Plan Side-By-Side Comparison

Visit https://nmpsia.com

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Life & Long-Term Disability Coverage

Basic Life and Accidental Death & Dismemberment (AD&D)

- Employer chooses benefit level **($10, 000 $25,000 or $50,000)**

Additional Life and AD&D

- Employee Life and AD&D – employee chooses 1, 2, or 3 times base annual salary
- Spouse Life - 1 time or 50% of employee coverage benefit amount (the lesser of the two)
- Child(ren) Life - $5,000 per child

Included in Life benefit coverage

- Accelerated Benefit (Basic and Additional Life)
- Specified Disease Benefit (Basic Life Only)
- Travel Assistance & Life Services Tool Kit
- Repatriation Benefit for the Employee
- Funeral Assignment
- Options to continue coverage upon retirement or employment separation

Long Term Disability (LTD) – (Insures your salary during a disability and unable to work)

- Employer chooses benefit waiting period **(30 days, 60 days, 90days)**
- 66 2/3% of the first $7,500 monthly covered earnings

TheStandard

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In-Network Medical Plan

HIGH OPTION MEDICAL PLAN

$30 copay for office visits

$55 copay for specialist office visit

$0 copay for Telehealth virtual video visits access (via carrier website)

$0 Routine annual wellness visits

Deductible waived for in-network lab and radiology

- **$30** copay when using free-standing labs or radiology facilities
- More expensive at out-patient hospital labs ($60 copay)
- No charge for Professional Interpretation/Reading of lab and radiology

$600 copay or 20% (whichever is less) for MRI, MRA, CT Scan, Pet Scan

$825 Individual Deductible for other services and **25%** coinsurance

$4,500 Individual Calendar Year Maximum for covered in-network services (copays, deductible, coinsurance)

Out of network benefits at **50%** coinsurance after **$3,000** individual deductible

BlueCross BlueShield of New Mexico

PRESBYTERIAN Health Plan, Inc.

In-Network Medical Plan

LOW OPTION MEDICAL PLAN

$35 copay for office visits
$70 copay for specialist office visit
$0 copay for Telehealth virtual video visits access (via carrier website)
$0 Routine annual wellness visits
$2,200 Individual Deductible and **30%** coinsurance
$5,500 Individual Calendar Year Maximum for covered in-network services (copays, deductible, coinsurance)
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.

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Wellness Benefits

NO COST TO MEMBERS

NMPSIA Wellness

Online Platforms

PRESBYTERIAN – Wellness at Work	BlueCross BlueShield of New Mexico – Well onTarget
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.	Well onTarget: Online Member Wellness Portal with several tools and resources to assist you in a personalized health & wellness journey.
Mobile App: **myPres**	Mobile App: **Always On**

Incentives & Discounts

	PRESBYTERIAN – Wellness at Work	BlueCross BlueShield of New Mexico
Rewards	NMPSIA Wellness Rewards: Earn up to $75 in Amazon.com gift cards by participating in wellness activities.	Well on Target: Redeem "Blue Points" in the online Shopping mall with over a million products.
Gym Memberships	Fitness Pass Membership	Fitness Programs- Unlimited access to tiered national gym network including digital programs.
Discounts	Presbyterian MemberPerks	Blue 365 Health & Wellness Discounts

Weight Loss

PRESBYTERIAN	BlueCross BlueShield of New Mexico
Health Coaching through The Solutions Group Health Coaching through Good Measures Noom: App that is a Psychology-based program to help individuals make healthier choices.	Wondr Health Obesity & Metabolic Syndrome Reversal Program

Mental Health

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

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Musculoskeletal Surgical Services Coverage

Your Cost Savings on the High Option and Low Option Plans

In-network Coverage	High Option Plans (BCBS and Presbyterian)	Low Option Plans (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

LANTERN

Prescription Drug Coverage

Automatically enrolled when you enroll in medical coverage

Rx **ID card** issued by Express Scripts (ESI)

Cost Calculator found at express-scripts.com/nmpsia

$0 Generic & Preferred Diabetic Supplies & Injectable Diabetic Medications

EncircleRx for ***diabetes & hypertension***, managed by Omada, offers extra support to manage diabetes at no cost to the member providing digital scale, blood glucose meter, blood pressure monitor and access to medical professionals.

EncircleRx for ***prevention & weight health***, managed by Omada, offers personalized tools and extra support at no cost to the member providing digital scale and access to medical professionals.

*Your plan includes the SaveOn program for certain eligible specialty medications exclusively dispensed by Express Scripts Specialty. For these medications, 30% coinsurance will apply. If you are enrolled in SaveOn, your final out of pocket cost will be $0. If you opt out of SaveOn, 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.

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Prescription Drug Coverage 1/1/2026

	HIGH Option Medical Enrollees	LOW Option Medical Enrollees
Maximum Out-of-Pocket	$3,000 Individual / $6,000 Family	
Generics	$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	$35 for 31-90 day supply at the pharmacy
	$22 for 90-day supply via mail-order	$35 for 90-day supply via mail-order
Preferred Brand-Name	30% ($30 min/$75 max) for 30-day supply at the pharmacy	30% ($45 min/$112 max) for 30-day supply at the pharmacy
	$150 for 31-90 day supply at the pharmacy	$175 for 31-90 day supply at the pharmacy
	$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
	$80 for Preferred Brand	$120 for Preferred Brand
	$130 for Non-Preferred Brand	$170 for Non-Preferred Brand
Non-Formulary Brand Name	70% coinsurance	
$0 Generic & Preferred Diabetic Supplies & Injectable Diabetic Medications		

Express Scripts By EVERNORTH

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

BlueCare Dental℠ DELTA DENTAL® United Concordia dental℠

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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

BlueCare Dental℠ DELTA DENTAL® United Concordia dental℠

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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

DavisVision®

Access Affordable Health Care

Know your plan's benefits – https://nmpsia.com

- Program Guide
- Side-by-side medical comparison chart
- Wellness programs offered - $0 cost to members

Know your free in and out of network services

- Schedule routine primary care provider visits
- Register for each enrolled plan's member portal and/or cell phone app
- Encourage your employer to create a staff wellness strategy with NMPSIA support

Reduce your risk

- Know your numbers
- Maintain preventive screenings
- Medicine Adherence

Seek the right care at the right time

Nurse Advise Line $0	Video/Online Visit $0-$	Urgent Care $$-$$$	Emergency Room **$,$$$-$$,$$$**

New Mexico Public Schools Insurance Authority

CONGRATULATIONS!

Now You Are Ready to Enroll!

You now have the information you need to make confident, informed benefit choices that are right for you and your family.

Secure Access
Secure Multi-Factor Authentication (MFA)

Manage Your Benefits
View and manage your NMPSIA benefits

Make Your Choices
Update information during eligible enrollment periods

SCAN TO ENROLL

Access the
MyBenefits Portal

Scan the QR code or visit the website below to get started.

https://nmpsiaonline.nmpsia.com/EEAccount/ViewEEPreLogin

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

EASI Edu INCORPORATED

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/auth-release-health-info.html

Benefits Division

Phone: 505-988-2736
Toll Free: 1-800-548-3724
Fax: 505-983-8670

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