New Mexico Public Schools Insurance Authority

Created 1986 - Statutes 22-29-2 and 22-29-4

2026 Administration Training

Mastering Employee Benefits Administration

Today’s Objectives

By the end of this session, you will learn

- Who NMPSIA and Erisa are and what they do
- The role and responsibilities of the Employer Benefits Representative
- Basics of NMPSIA benefits Enrollment and Qualifying Events process
- Recognize Available Resources

NMPSIA's Role

Serve the Participating Employers

- Support Employers, Employees, and Students

Manage the Benefits and Risk Programs

- Procure Benefits and Risk Program Services and Administrators
- Set Rules, Administrative Practices, and Procedures
- Manage Program Benefits/Coverages and Rate Projections
- Monitor Trends and Propose Adjustments to Maintain Fiduciary Responsibilities

Support in Navigating Claims Issues

- Complete Release of Health Information Form
- https://nmpsia.com/auth-release-health-info.html

Erisa’s Role

Erisa’s Santa Fe office is contracted to independently deliver various administrative services on behalf of NMPSIA, an Authority under the State of New Mexico.

Employee Benefits Administration

- Enrollment
- Eligibility
- Premium Billing
- Premium Collection

Enforce NMPSIA Rules of Enrollment and Administrative Practices

- 6.50.1-18 NMAC
- Program Guide

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Erisa's Role

Additional Benefits Administration Responsibilities

- Personalized, guided enrollment support and benefits communication.
- Prompt and accurate plan eligibility verification for employees.
- COBRA guidance for qualifying individuals
- Attentive customer service to plan participants
- Prompt Identification and resolution of missing or invalid data
- Recordkeeping
- Responsible for ongoing monitoring of regulations and health plan laws
- Up-to-date website and mobile app maintenance

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Employer’s Role

Who is the Employer Benefits Representative?

- An employee of a NMPSIA participating entity
- Responsible **for the management of employee benefits in the NMPSIA benefits process** (reporting, certifying and approving enrollment requests and claim forms for employees).
- Equipped with excellent knowledge in all benefit programs including Medical, Dental, Vision, and Life coverages.

- NMPSIA participating entities (school districts, charter schools, and educational entities) may contract with third parties (**AKA contractors**) to handle HR, Payroll, and Benefits functions.

  - NMPSIA **cannot accept** any reporting, processing, certifying or approving of benefits enrollment, changes in status, terminations, retirements, resignations, leaves of absence, etc. from any outside party (including contractors) other than the participating entity designated employee.

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Employer's Role

Know the Rules of Enrollment

- 6.50.1-18 NMAC
- Annual Program Guide (Pages 8-17)

Visit & Utilize NMPSIA.COM

- Use MyBenfits Portal via Employer Login
- Review Employers Tab Available Tutorials & Trainings
- Basic Knowledge of all Benefit Plans and Plan Designs
- Side-by-Side Medical Plan Comparison Chart
  - Annual Program Guide

Maintain Appropriate Processes for…

- Providing "Complete" and "Timely" Enrollment Data
- Reconciling Monthly Billing Statements
- Paying on Time and as Billed

Benefits Enrollment and Eligibility

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Who are NMPSIA Participants?

- Employees and their eligible dependents
- Eligible participating entity governing body members; school board members and board retirees
- Post-secondary educational entities and eligible retirees
- Persons or entities authorized to participate in the authority's employee benefit, risk-related and due process reimbursement coverages.

- Must work **15 hours** or more per week to receive basic life insurance
- Must work **20 hours** or more per week to enroll in other lines of coverage
- Employee works the minimum qualifying number of hours established by employer
- Employee has **31 days** from Date of Hire to apply for all benefits offered by employer.

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Ineligible Dependents

DO NOT ATTEMPT TO ENROLL…

- Ex-spouses (even if stipulated in a final divorce decree; the employee will be responsible for repaying NMPSIA for losses)
- Common law relationships are not recognized by NM Law
  - *Groups may extend coverage to Domestic Partners if a resolution is passed by the governing body and approved by the NMPSIA Board of Directors*
- Children age 26 or older
- Children left in the care of an eligible employee without evidence of legal guardianship
- Parents, aunts, uncles, brothers, sisters, or any other person not defined as eligible dependent under NMPSIA Rules

Basic Life Enrollment

Employer specifies Basic Life Benefit

($10,000, $25,000, $50,000)

Enroll employee in the basic life benefit amount offered by employer immediately via the MyBenfits Portal.

Basic life coverage is effective the first day of the month following date of hire (DOH) or first day employee reports to work.

Deadlines for Enrollment

- Eligible employees and their dependent(s) may apply to enroll for NMPSIA benefits within **31** days from DOH (first day of work) or within **31** days from a qualifying event that changes the status.

Enrollment request must be made via the MyBenefits Portal

NOTE: Employees must have Basic Life enrollment for the Portal to recognize their credentials

- If the 31-day enrollment period is missed or declined employee may apply during the established open enrollment period in the fall and coverage will go into effect on January 1st of the following year.

- Employee may apply for Long Term Disability (LTD) and/or Additional Life (ADL) or Spouse Life (SPLF) coverage at any time. However, **coverage is not guaranteed**.

- To add or increase ADL or SPLF coverage, an evidence of insurability must be provided. If approved, coverage will become effective the first of the month following approval by The Standard.

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Supportive Documentation

- 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 (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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Supportive Documentation

- A new hire is granted **61** days from the day other lines of coverage go into effect to provide the appropriate supportive documentation proving that dependents are eligible for NMPSIA coverage.
- For changes in status an employee is granted **61** days from the qualifying event to provide the appropriate supportive documentation.
- The effective date of coverage for dependents will go into **effect on the first day of the month following the day the employee turns in the appropriate supportive documentation to the employer's benefits office or uploads the documents via the MyBenefits Portal**

The effective date of coverage for dependents will not be made retroactive to the employee’s effective date of coverage.

  - There are exceptions for newborns and adopted children who are enrolled timely. (Refer to page 13 of the 2025 Program Guide)
- For international families: Copy of passport, visa and application for SSN or ITIN required for all dependents

Qualifying Events

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Qualifying Events

What is a Qualifying Event?

- A life event which initiates a reporting window, allowing employees to make changes to their enrollment without having to wait for Open/Switch Enrollment.

Qualifying Events Include…

- Birth
- Marriage or Notarized Affidavit of Domestic Partnership
- Adoption of a child or child placement order in anticipation of adoption
- Incapacity of a child while covered under the NMPSIA Group Plan
- Legal Guardianship of a Child
- Promotion to a new job classification with a salary increase
- Involuntary Loss of Coverage (i.e. reduction in work hours, separation from employment, divorce, annulment, or termination of domestic partnership (*not a legal separation*), exhaustion of COBRA coverage, death)

Qualifying Events

How to Report a Change of Status

- A change of status due to any qualifying event MUST be reported by the employee within 31 days of the qualifying event.
- Employee must complete, sign, and turn in a Change Card to their Employer Benefits Representative or submit the request via the MyBenefits Portal.
- Employee has 61 days from the date of the qualifying event to provide employer with all required documents.

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Enrollment Process
Late Reporting Events and Consequences

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When Enrollments, Qualifying Events, Changes, or Supportive Documentation, are reported untimely…

- Delayed effective dates, eligibility, and/or benefit access
- Claims may be denied
- Employee or spouse may become subject to EOI (approval is not guaranteed)

Failure to report timely poses serious liability for the Employer and harms the Employee, Dependents, and Beneficiaries!

When Terminations and/or Ineligible Dependents are reported untimely…

- Employer contributes to benefit premiums for inactive employees or ineligible dependents
- Employee or ineligible dependent may not be eligible for COBRA

- Claim overpayments that are not eligible for retraction, may be collected from the Employee when the employee is late in reporting.
- The Employer may be liable for losses in cases where the Employer is late in reporting.
- Employer and Employee will not be refunded premium for retroactive termination dates for the ineligible employee or dependent.
- NMPSIA makes this determination and will handle accordingly.

Late Reporting Events and Consequences (Continued)

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Late Report – Basic Life Enrollment

Hypothetical Event:

- Five (5) employees are hired. Contracts are executed December 5, 2025 and first day to report to work is January 5, 2026.
- **Employer** fails to enroll basic life (within the 15-day reporting requirement) then enrolls via paper enrollment on February 27, 2026, retroactively to February 1, 2026. Premiums are paid March 10, 2026.
- These **Employees** die unexpectedly before March 1, 2026.

Employer Consequences

- Employer offers a $50,000 basic life plan.
- Life claims are denied by the Life carrier for untimely enrollment and receipt of premium.
- **Employer must pay out a total of $250,000** ($50,000 x 5) **to beneficiaries.**

Late Report – Qualifying Event: Divorce

Hypothetical Event:

- **Joe** enrolled in self & spouse medical, dental, vision, and life. Years pass, the employee divorces in 2023 and does not report the divorce to the **Employer**.
- A year later the **Employer** learns of the divorce and fails to report it to EASI.
- Six months after learning of the divorce the **Employer** receives a copy of a marriage certificate from **Joe** to add a new spouse. The **Employer** contacts EASI for next steps.
- Enrollment and claims are collected by EASI and findings reported to NMPSIA for review.

Consequences

Employer: No premium refund back to April 2023.
Employee: No premium refund back to April 2023 and is responsible to reimburse NMPSIA for $450,000 of claims incurred by the ex-spouse after the divorce.
Ex-Spouse: Eligibility for ex-spouse is cancelled back to March 31, 2023 and is not eligible for COBRA.

Everyone involved loses.

Late Report – Termination

Hypothetical Event:

- In spring, employees are not rehired for the next school year. Employees' last day is May 31, 2026. **Employer** collects premiums to cover insurance to September 30, 2026.
- **Employer** fails to report the terminations. Employer is paying the monthly Benefits premium invoice as billed.
- The monthly Benefits premium invoice is finally reconciled in March 2027.

Employer Consequences

- No premium refund from November 1, 2026 to March 31, 2027 for not reconciling the bill.
- Eligibility and payment has continued and may be considered a "gift" to a former employee.
- Liable for all claim payments for services received during this time.

NMPSIA Employee Change Card

https://nmpsia.com/employee-enrollment.html

Other coverage effective date

School Name and School Number

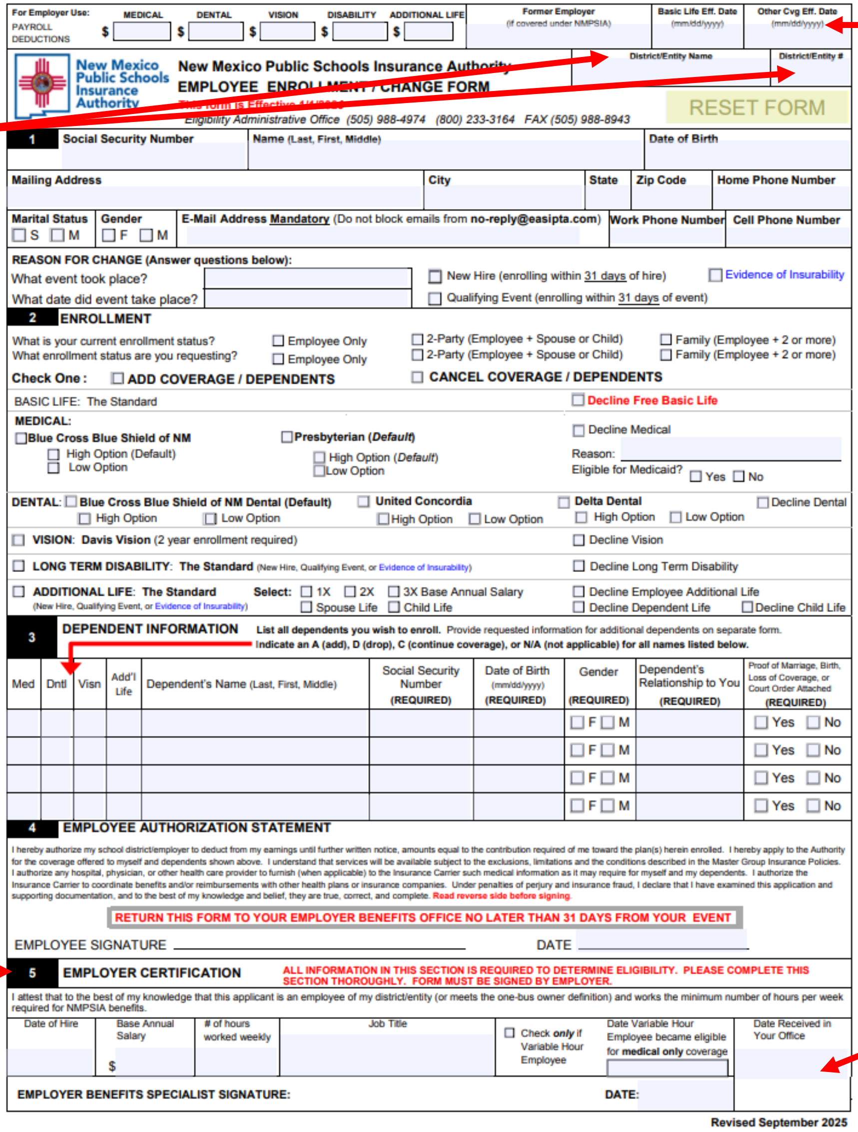
What Event took place?
What date did event take place?

Section 3 Dependent Information reflects selection of Section 2 Enrollment Status

Removing ineligible dependents may also apply to any ancillary benefits your employer offers

Employer is responsible to complete the EMPLOYER CERTIFICATION section after verifying the form is completed in its entirety

Date stamp upon receipt



For Employer Use: PAYROLL DEDUCTIONS — MEDICAL $ — DENTAL $ — VISION $ — DISABILITY $ — ADDITIONAL LIFE $

Former Employer (If covered under NMPSIA) | Basic Life Eff. Date (mm/dd/yyyy) | Other Cvg Eff. Date (mm/dd/yyyy)

New Mexico Public Schools Insurance Authority

New Mexico Public Schools Insurance Authority
EMPLOYEE ENROLLMENT / CHANGE FORM
This form is Effective 1/1/2026
Eligibility Administrative Office (505) 988-4974 (800) 233-3164 FAX (505) 988-8943

District/Entity Name | District/Entity #

RESET FORM

1 Social Security Number | Name (Last, First, Middle) | Date of Birth

Mailing Address | City | State | Zip Code | Home Phone Number

Marital Status ☐ S ☐ M | Gender ☐ F ☐ M | E-Mail Address Mandatory (Do not block emails from no-reply@easipta.com) | Work Phone Number | Cell Phone Number

REASON FOR CHANGE (Answer questions below):
What event took place? ☐ New Hire (enrolling within 31 days of hire) ☐ Evidence of Insurability
What date did event take place? ☐ Qualifying Event (enrolling within 31 days of event)

2 ENROLLMENT

What is your current enrollment status? ☐ Employee Only ☐ 2-Party (Employee + Spouse or Child) ☐ Family (Employee + 2 or more)
What enrollment status are you requesting? ☐ Employee Only ☐ 2-Party (Employee + Spouse or Child) ☐ Family (Employee + 2 or more)

Check One: ☐ **ADD COVERAGE / DEPENDENTS** ☐ **CANCEL COVERAGE / DEPENDENTS**

BASIC LIFE: The Standard ☐ **Decline Free Basic Life**

MEDICAL:
☐ **Blue Cross Blue Shield of NM** ☐ High Option (Default) ☐ Low Option
☐ **Presbyterian (*Default*)** ☐ High Option (*Default*) ☐ Low Option
☐ Decline Medical
Reason:
Eligible for Medicaid? ☐ Yes ☐ No

DENTAL: ☐ **Blue Cross Blue Shield of NM Dental (Default)** ☐ High Option ☐ Low Option ☐ **United Concordia** ☐ High Option ☐ Low Option ☐ **Delta Dental** ☐ High Option ☐ Low Option ☐ Decline Dental

☐ **VISION: Davis Vision** (2 year enrollment required) ☐ Decline Vision

☐ **LONG TERM DISABILITY: The Standard** (New Hire, Qualifying Event, or Evidence of Insurability) ☐ Decline Long Term Disability

☐ **ADDITIONAL LIFE: The Standard** (New Hire, Qualifying Event, or Evidence of Insurability) **Select:** ☐ 1X ☐ 2X ☐ 3X Base Annual Salary ☐ Spouse Life ☐ Child Life ☐ Decline Employee Additional Life ☐ Decline Dependent Life ☐ Decline Child Life

3 DEPENDENT INFORMATION **List all dependents you wish to enroll.** Provide requested information for additional dependents on separate form. **Indicate an A (add), D (drop), C (continue coverage), or N/A (not applicable) for all names listed below.**

Med	Dntl	Visn	Add'l Life	Dependent's Name (Last, First, Middle)	Social Security Number (REQUIRED)	Date of Birth (mm/dd/yyyy) (REQUIRED)	Gender (REQUIRED)	Dependent's Relationship to You (REQUIRED)	Proof of Marriage, Birth, Loss of Coverage, or Court Order Attached (REQUIRED)
							☐ F ☐ M		☐ Yes ☐ No
							☐ F ☐ M		☐ Yes ☐ No
							☐ F ☐ M		☐ Yes ☐ No
							☐ F ☐ M		☐ Yes ☐ No

4 EMPLOYEE AUTHORIZATION STATEMENT

I hereby authorize my school district/employer to deduct from my earnings until further written notice, amounts equal to the contribution required of me toward the plan(s) herein enrolled. I hereby apply to the Authority for the coverage offered to myself and dependents shown above. I understand that services will be available subject to the exclusions, limitations and the conditions described in the Master Group Insurance Policies. I authorize any hospital, physician, or other health care provider to furnish (when applicable) to the Insurance Carrier such medical information as it may require for myself and my dependents. I authorize the Insurance Carrier to coordinate benefits and/or reimbursements with other health plans or insurance companies. Under penalties of perjury and insurance fraud, I declare that I have examined this application and supporting documentation, and to the best of my knowledge and belief, they are true, correct, and complete. **Read reverse side before signing.**

RETURN THIS FORM TO YOUR EMPLOYER BENEFITS OFFICE NO LATER THAN 31 DAYS FROM YOUR EVENT

EMPLOYEE SIGNATURE ____________ DATE ____________

5 EMPLOYER CERTIFICATION **ALL INFORMATION IN THIS SECTION IS REQUIRED TO DETERMINE ELIGIBILITY. PLEASE COMPLETE THIS SECTION THOROUGHLY. FORM MUST BE SIGNED BY EMPLOYER.**

I attest that to the best of my knowledge that this applicant is an employee of my district/entity (or meets the one-bus owner definition) and works the minimum number of hours per week required for NMPSIA benefits.

Date of Hire	Base Annual Salary	# of hours worked weekly	Job Title	☐ Check *only* if Variable Hour Employee	Date Variable Hour Employee became eligible for **medical only** coverage	Date Received in Your Office
	$					

EMPLOYER BENEFITS SPECIALIST SIGNATURE: DATE:

Revised September 2025

General Information and Rules

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General Information and Rules

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.

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.

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.

Quiz #1

Erisa is your employer’s Medical, Dental, Vision and Life benefits provider.

___ True
___ False

Quiz #2

An employee has 61 days to report a change or Qualifying Event.

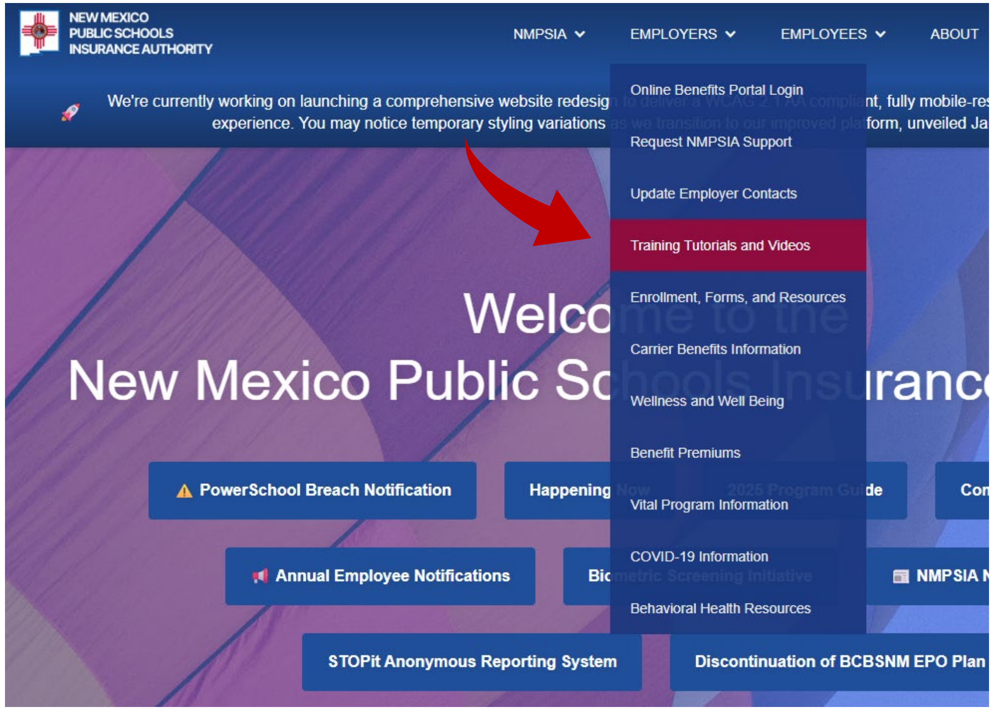
___ True
___ False

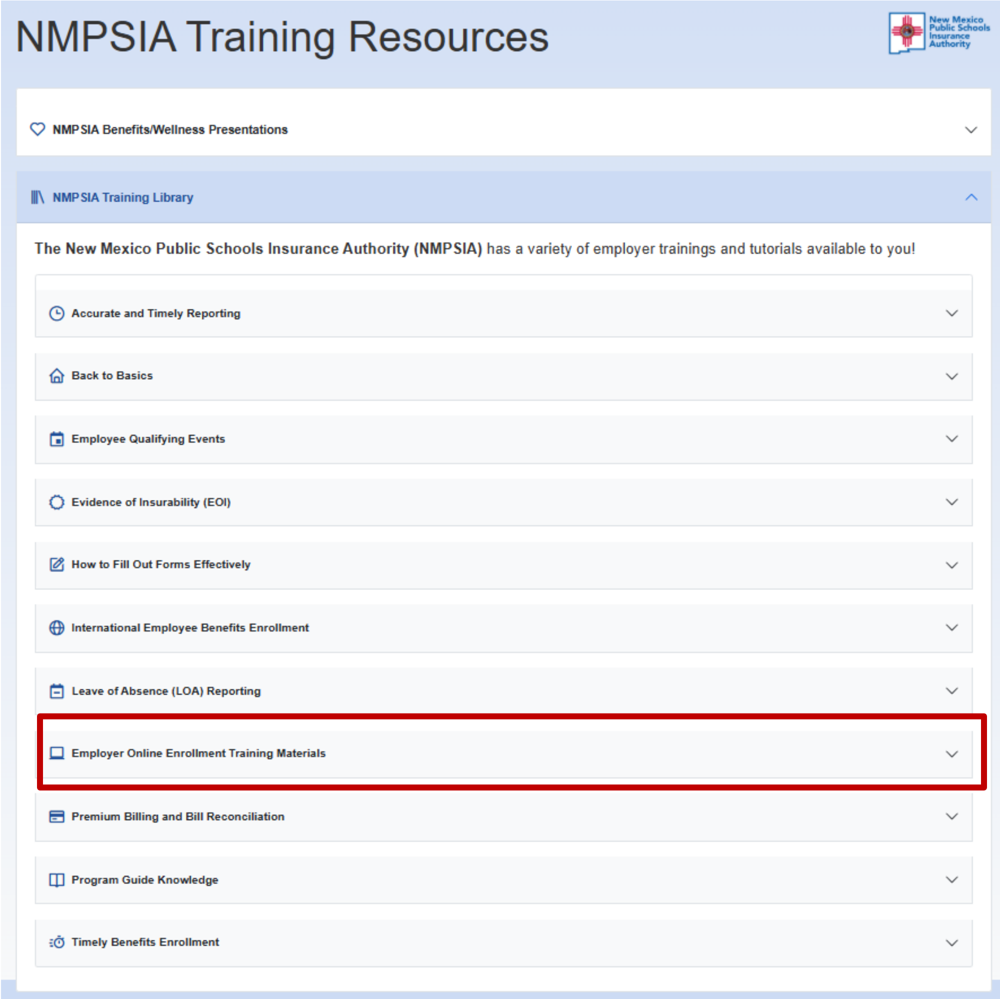
Quiz #3

An employee, spouse, or their child who works for a NMPSIA participating employer cannot cover each other for the same lines of coverage.

___ True
___ False

Resources: Employer Tutorials





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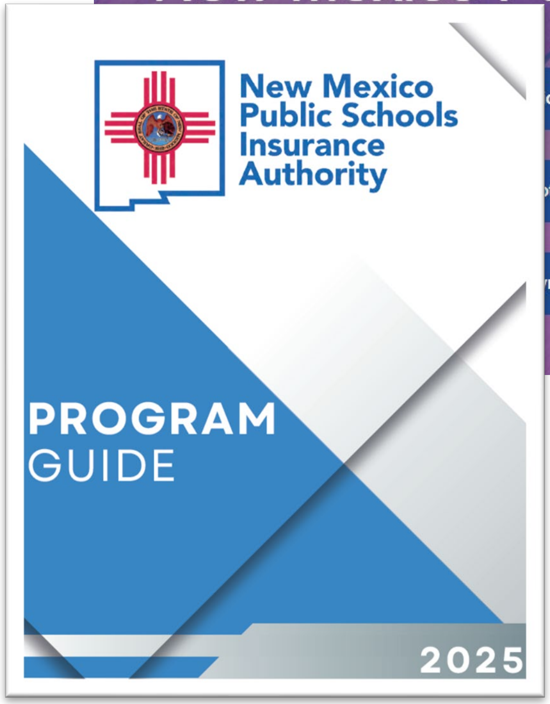
Resources: Program Guide




New Mexico Public Schools Insurance Authority

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NEW MEXICO PUBLIC SCHOOLS INSURANCE AUTHORITY 2

New Mexico Public Schools Insurance Authority

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Employee Benefits
Wellness and Well-Being Programs

NMPSIA Medical Plan Coverage **Self-Insured Medical Plan Options** **High and Low 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 **Self Insured Coverage** **High and Low Options 01/01/2026**	CVS caremark		
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**	TheStandard		
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 Erisa Administrative Services, Inc.		

Frequently Asked Questions (FAQ)

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Back to Basics Training
Employer Frequently Asked Questions

1. **Can an employee and his/her spouse who also works for a NMPSIA participating entity cover each other for the same lines of coverage?**
   No. NMPSIA rules do not permit double coverage within the NMPSIA group plan.

2. **What is the 2 Year Vision Rule?**
   Vision coverage has a 2 year enrollment requirement. Once enrolled the vision plan cannot be dropped until the employee and each of his/her enrolled dependents have been enrolled for two years.

3. **How many days does a new employee have to enroll in benefits?**
   A new hire employee has 31 days from their date of hire to enroll in benefits.

4. **When does Basic Life coverage become effective?**
   Basic Life coverage is effective on the first day of the following month from the date of hire.

5. **How many days does an employee have to report a Qualifying Event?**
   An employee MUST report a qualifying event within 31 days of the occurrence.

6. **How many days does a new hire employee have to submit documentation to enroll dependents?**
   A new employee has 61 days from the date the employee's coverage starts.

7. **If a final divorce decree states that an employee is to keep ex-spouse on his insurance, does NMPSIA honor this stipulation?**
   No. Ex spouses (even if stipulated in a final divorce decree) are not considered eligible dependents under the NMPSIA rules and if not reported, the employee will be responsible for repaying NMPSIA for losses.

8. **Can an employee apply for LTD, ADL or SPLF at any time?**
   Yes. Employee may apply to add/increase LTD, ADL or SPLF coverage, however, satisfactory evidence of insurability must be provided. If approved, coverage will become effective the first of the month following approval by The Standard.

9. **Is a divorce a qualifying event?**
   Yes. The employee MUST report within 31 days of the final divorce date and MUST submit a copy of the final divorce decree as supportive documentation when removing the ex-spouse and any enrolled step-children from benefit coverage. If the employee is losing coverage, they must also provide a Loss of Coverage letter. The divorce decree provides the why, but we have no way of knowing which coverage they are losing if a Loss of Coverage is not provided.

Erisa Staff Resources

Kathy Payanes
Account Manager
kpayanes@easitpa.com

Brandy Garcia
Administrative Assistant
receptionist@easitpa.com

Chere Garcia
Benefits Manager
cgarcia@easitpa.com

Sarah Malagon
Benefits Representative
smalagon@easitpa.com

Angelina Ortega
Benefits Representative
aortega@easitpa.com

Angie Figueroa
Benefits Representative
afigueroa@easitpa.com

Kenya Simmons
Benefits Representative
ksimmons@easitpa.com

Dominque Vigil
Benefits Representative
dmvigil@easitpa.com

Erisa Administrative Services, Inc.
Santa Fe: (505) 988-4974 | Toll Free: (800) 233-3164, Option 1

Today’s Objectives

A review of today’s session

- ✓ Defined the Employer Benefits Representative role and responsibilities
- ✓ Defined what is an Eligible and Ineligible Dependent
- ✓ Reviewed NMPSIA General Information and Rules
- ✓ Reviewed deadlines for Enrollment and Qualifying Events
- ✓ Outlined the numerous resources available