

# NMPSIA Monthly Billing Reconciliation

Administration Training for  
Benefits Specialists, HR & Payroll Staff

# Why are we here today?

**By the end of this training, you will:**

- ▶ Understand how NMPSIA bills are created
- ▶ Identify common causes of billing discrepancies
- ▶ Read and interpret PDF and Excel bills
- ▶ Reconcile payroll deductions against billing
- ▶ Recognize and resolve variances
- ▶ Prevent future billing errors

# How Your Monthly Bill Is Created

## What Happens Behind the Scenes?

### The Monthly Bill Reflects:

- ✓ New Hires Submitted and Approved
- ✓ Terminations Submitted and Approved
- ✓ Dependent Additions and Removals
- ✓ Benefit Changes Due to a Qualifying Event (QE)
- ✓ Salary Updates
- ✓ Open Enrollment Elections (October for a January effective date)
- ✓ Approved Retroactive Adjustments
- ✓ Complete Transactions Processed by Month-End (before 5:00p.m. last day of the month)

### Process of Transactions

Employee Action



Employer Submission



EASI Review



Approval



Monthly Bill

# What are your responsibilities?

▶ *Employer is responsible to reconcile billing and premiums collected, each month.*

▶ *Due diligence is required for timely reporting and verification of:*

1. “Complete” enrollment/change requests
2. Providing supportive documentation
3. Respond to EASI Edu email requests
4. Check Confirmation notices
5. Approve valid and complete Online transactions
6. Confirm accurate premium collection and payment (Reminder: Do not to collect benefit premiums from the employee until confirming what EASI Edu has approved)

▶ *Consequences of not reconciling monthly:*

1. No refund of premiums for late reporting of terminated employees or ineligible dependents
  - Remember employers pay the majority of the premiums
2. NMPSIA pays claims for ineligible members which may require collection measures from the employee or employer for claim overpayments
  - These claim overpayments contribute to premium increases the following year



# The “Perfect” Bill Formula

## A Perfect Bill Requires:

- ▶ Complete Enrollment Requests
- ▶ Timely Submission
- ▶ Required Documentation
- ▶ Prompt Responses to EASI
- ▶ Approved Transactions
- ▶ Accurate Salary Reporting
- ▶ Confirmation Notice Review
- ▶ Review of EE account on MyBenefits Portal
- ▶ Monthly Reconciliation
- ▶ Correct Payroll Deductions

# What Creates an Imperfect Bill?

## Common Causes:

- ✗ Missing Documentation
- ✗ Incomplete Enrollment Requests
- ✗ Late New Hire Submissions
- ✗ Unreported Terminations
- ✗ Pending Transactions
- ✗ Unapproved Life/LTD Elections
- ✗ Salary Reporting Errors
- ✗ Payroll Deductions Started Too Early
- ✗ Failure to Review Confirmation Notices

# Monthly Premium Billing

- ▶ *Data processing through 5 p.m. on the last business day of the month for all “complete” transaction.*
- ▶ *Bills are created and made available on the MyBenefits Portal on the 1st day of each month.*



# Bill Reconciliation Resources

## Key Field Descriptions on the Monthly PDF Bill

Key Field Descriptions on the Monthly PDF Bill		
Carrier	Coverage	Voluntary Life
<b>BCHI:</b> Blue Cross Blue Shield High Option	<b>CVRG:</b> Coverage	<b>1X:</b> Base Annual Salary (1X)
<b>BCLW:</b> Blue Cross Blue Shield Low Option	<b>EE:</b> Employee Only	<b>2X:</b> Base Annual Salary (2X)
<b>PRSH:</b> Presbyterian Health Plan High Option	<b>E1:</b> Employee/One Child	<b>3X:</b> Base Annual Salary (3X)
<b>PRSL:</b> Presbyterian Health Plan Low Option	<b>ES:</b> Employee/Spouse	<b>Xs:</b> Spouse Life coverage (i.e. 2Xs)
<b>BCDB:</b> Blue Cross Blue Shield Dental High Option	<b>EC:</b> Employee/Children	<b>Xc:</b> Dependent Life Coverage (i.e. 1Xc)
<b>BCDC:</b> Blue Cross Blue Shield Dental Low Option	<b>EF:</b> (Employee, Spouse, Child(ren)) Employee/Family	<b>Example:</b> 3X Employee, Spouse, Dependent Life (i.e. 3Xsc)
<b>DLTC:</b> Delta Comprehensive (High Option)		<b>Long-Term Disability</b>
<b>DLTB:</b> Delta Basic (Low Option)		<b>30D:</b> 30 Day Benefit Waiting Period
<b>UCDc:</b> United Concordia Comprehensive (High Option)		<b>60D:</b> 60 Day Benefit Waiting Period
<b>UCDb:</b> United Concordia Basic (Low Option)		<b>90D:</b> 90 Day Benefit Waiting Period
<b>DV:</b> Davis Vision		

# Reviewing Employee Information

## How to Read PDF Version of the Bill

Verify all categories on the Monthly PDF Bill match your payroll system:

- ▶ Correct Plan
- ▶ Coverage Tier
- ▶ Employee Additional Life Benefit Level Selected
  - Election of Spouse Life
  - Election of Child Life
- ▶ Benefit Waiting Period for LTD
- ▶ Basic Life Benefit Amount
- ▶ Employee Date of Birth
- ▶ Employee Salary on January 1st

Social Security Number		Employee Name Last, First Middle		For Month		Medical			Dental			Vision			Additional Life			Long-Term Disability		Basic Life			Employee Date of Birth	Salary				
						Car ner	Cv rg	Premium	Car ner	Cv rg	Premium	Car ner	Cv rg	Premium	Plan	Jan 1 EE	SP	Premium	Plan	Premium	\$ Subtotal	Amount			Premium	Total \$ Premium		
[REDACTED]		[REDACTED]		8/2023																	50,000	5.26	5.26	Oct 1987	29,529			
[REDACTED]		[REDACTED]		8/2023																	50,000	5.26	5.26	Dec 1964	36,449			
[REDACTED]		[REDACTED]		8/2023		PRSH	EE	695.76	UCDC	EE	28.60							30D	10.86	735.22	50,000	5.26	740.48	Jan 1950	22,464			
[REDACTED]		[REDACTED]		8/2023		PRSL	EE	482.46										30D	13.94	496.40	50,000	5.26	501.66	Nov 1961	28,826			
[REDACTED]		[REDACTED]		8/2023																	50,000	5.26	5.26	Apr 1980	29,328			
[REDACTED]		[REDACTED]		7/2023																	50,000	5.26	5.26		29,328			
[REDACTED]		[REDACTED]		8/2023		BCHI	EE	860.40	DLTC	ES	54.44										914.84	50,000	5.26	920.10	Aug 1995	52,100		
[REDACTED]		[REDACTED]		8/2023																	50,000	5.26	5.26	May 1990	24,048			
[REDACTED]		[REDACTED]		8/2023		PRSH	EE	695.76	UCDC	EE	28.60	DV	EE	6.26	1X	34		3.52	30D	21.26	755.40	50,000	5.26	760.66	Mar 1988	43,987		
[REDACTED]		[REDACTED]		8/2023		PRSH	EE	695.76	UCDC	EE	28.60										724.36	50,000	5.26	729.62	Dec 1982	50,000		
[REDACTED]		[REDACTED]		8/2023																	50,000	5.26	5.26	Nov 1987	48,198			
[REDACTED]		[REDACTED]		7/2023																	50,000	5.26	5.26		48,198			
[REDACTED]		[REDACTED]		8/2023		PRSH	EF	1,948.18	UCDC	EF	85.54	DV	EF	14.14							2,047.86	50,000	5.26	2,053.12	Dec 1968	71,100		
[REDACTED]		[REDACTED]		8/2023		BCHI	EE	860.40	UCDC	EE	28.60	DV	EE	6.26							896.26	50,000	5.26	900.52	Scp 1982	60,800		
[REDACTED]		[REDACTED]		8/2023															30D	38.66	38.66	50,000	5.26	43.92	Dec 1997	80,000		
[REDACTED]		[REDACTED]		8/2023		BCHI	EE	860.40	UCDC	EE	28.60	DV	EE	6.26	3X	65		64.80	30D	13.02	973.08	50,000	5.26	978.34	Apr 1957	26,928		
[REDACTED]		[REDACTED]		8/2023		BCHI	EL	860.40	UCDC	EL	28.60	DV	EL	6.26	3X	28		11.34	30D	30.22	936.82			936.82	May 1994	62,519		
[REDACTED]		[REDACTED]		8/2023		BCHI	EF	2,185.48	UCDC	EF	85.54	DV	EF	14.14	2X	48		25.76	30D	43.50	2,354.42	50,000	5.26	2,359.68	Feb 1974	91,678		
[REDACTED]		[REDACTED]		8/2023		BCHI	EE	860.40	DLTC	EE	28.60	DV	EE	6.26	1X	32		1.84	30D	10.86	907.96	50,000	5.26	913.22	Feb 1990	22,464		
[REDACTED]		[REDACTED]		8/2023																	50,000	5.26	5.26	May 1968	30,253			
[REDACTED]		[REDACTED]		8/2023		PRSH	E1	1,461.02	UCDC	E1	54.44	DV	E1	10.48							1,555.76	50,000	5.26	1,561.02	Feb 1971	61,700		
[REDACTED]		[REDACTED]		8/2023																	50,000	5.26	5.26	Mar 1978	18,127			
[REDACTED]		[REDACTED]		8/2023																	50,000	5.26	5.26	Oct 1972	30,810			
[REDACTED]		[REDACTED]		8/2023		PRSH	ES	1,461.02	UCDC	ES	54.44	DV	ES	10.48	3X	62		61.56	30D	18.24	1,605.74	50,000	5.26	1,611.00	Mar 1960	37,731		
[REDACTED]		[REDACTED]		8/2023		PRSL	EE	482.46	UCDC	EE	28.60	DV	EE	6.26	1Xsc	46	50		9.26	30D	17.22	543.80	50,000	5.26	549.06	Nov 1976	35,623	
[REDACTED]		[REDACTED]		8/2023		PRSH	EE	695.76	UCDC	EE	28.60	DV	EE	6.26							30D	38.78	769.40	50,000	5.26	774.66	Sep 1964	80,250
Subtotal		26						15,105.66			591.80			93.06			178.08		286.38	16,254.98		131.50	16,386.48		1,152,438			



Your Ersa Contact is  
Chere Garcia

# Recognizing Adjustments On Your Bill

- ▶ No Social Security Number
- ▶ No Employee Name
- ▶ “For Month” is a Date Other Than the Current Billing Month
- ▶ One Line has a Credit Amount
- ▶ One Line has a Charge Amount
- ▶ An Asterisk “\*” Denotes Life and/or LTD Waiver of Premium

**New Mexico Public Schools Insurance Authority**  
Erisa Administrative Services, Inc.; Santa Fe, NM 87504 (800) 233-3164

**EASI**

0777 - SAMPLE SCHOOL DISTRICT Billing for August 2023 Page 2 Your Erisa Contact is Chere Garcia

Social Security Number	Employee Name Last, First Middle	For Month	Medical			Dental			Vision			Additional Life			Long-Term Disability			Basic Life		Total \$ Premium	Employee Date of Birth	Salary		
			Car rier	Cv rg	Premium	Car rier	Cv rg	Premium	Car rier	Cv rg	Premium	Plan	Jan 1 EE	SP	Premium	Plan	Premium	\$ Subtotal	Amount				Premium	
		8/2023				UCDC	EE	28.60	DV	EE	6.26							34.86	50,000	5.26	40.12	Mar 1951	71,700	
		8/2023																50,000	5.26	5.26	Oct 1967	30,624		
		8/2023	PRSH	EE	695.76	UCDC	EE	28.60	DV	EE	6.26	3X	53		40.26	30D	29.48	800.36	50,000	5.26	805.62	Aug 1969	61,000	
		6/2023										3Xs	44	49	(11.02)	30D	(13.78)	(24.80)	(50,000)	(5.26)	(30.06)	Sep 1978	28,529	
		6/2023										3Xs	44	49	*	30D	*	50,000	*	*			28,529	
		5/2023	PRSH	EF	(1,948.18)	UCDC	EF	(85.54)	DV	EF	(14.14)	3Xs	44	49	(11.02)	30D	(13.78)	(2,072.66)	(50,000)	(5.26)	(2,077.92)		28,529	
		5/2023	PRSH	EF	1,948.18	UCDC	EF	85.54	DV	EF	14.14	3Xs	44	49	*	30D	*	2,047.86	50,000	*	2,047.86		28,529	
		4/2023	PRSH	EF	(1,948.18)	UCDC	EF	(85.54)	DV	EF	(14.14)	3Xs	44	49	(11.02)	30D	(13.78)	(2,072.66)	(50,000)	(5.26)	(2,077.92)		28,529	
		4/2023	PRSH	EF	1,948.18	UCDC	EF	85.54	DV	EF	14.14	3Xs	44	49	*	30D	*	2,047.86	50,000	*	2,047.86		28,529	
		3/2023	PRSH	EF	(1,948.18)	UCDC	EF	(85.54)	DV	EF	(14.14)	3Xs	44	49	(11.02)	30D	(13.78)	(2,072.66)	(50,000)	(5.26)	(2,077.92)		28,529	
		3/2023	PRSH	EF	1,948.18	UCDC	EF	85.54	DV	EF	14.14	3Xs	44	49	*	30D	*	2,047.86	50,000	*	2,047.86		28,529	
		2/2023	PRSH	EF	(1,948.18)	UCDC	EF	(85.54)	DV	EF	(14.14)	3Xs	44	49	(11.02)	30D	(13.78)	(2,072.66)	(50,000)	(5.26)	(2,077.92)		28,529	
		2/2023	PRSH	EF	1,948.18	UCDC	EF	85.54	DV	EF	14.14	3Xs	44	49	*	30D	*	13.78	2,061.64	50,000	*	2,061.64		28,529
		8/2023	BCHI	ES	1,636.30	UCDC	ES	54.44	DV	ES	10.48					30D	29.88	1,731.10	50,000	5.26	1,736.36	Dec 1971	61,800	
		8/2023														30D	30.40	30.40	50,000	5.26	35.66	Oct 1964	62,900	
		8/2023																50,000	5.26	5.26	Jul 1990	50,200		
		8/2023	PRSH	ES	1,461.02	DLTC	ES	54.44	DV	ES	10.48					30D	8.76	1,534.70	50,000	5.26	1,539.96	Sep 1962	18,127	
		8/2023	PRSH	EF	1,948.18	UCDC	EF	85.54	DV	EF	14.14							2,047.86	50,000	5.26	2,053.12	May 1979	71,400	
		8/2023																50,000	5.26	5.26	Dec 1993	27,840		
		8/2023	PRSH	EE	695.76	DLTC	ES	54.44	DV	ES	10.48	2Xs	52	57	61.60	30D	37.22	859.50	50,000	5.26	864.76	Dec 1970	77,000	
		8/2023																50,000	5.26	5.26	Aug 1991	24,192		
		8/2023																50,000	5.26	5.26	Nov 1986	21,888		
		8/2023	PRSH	ES	1,461.02	UCDC	ES	54.44	DV	ES	10.48	1X	51		13.64			1,539.58	50,000	5.26	1,544.84	Feb 1971	61,700	
		8/2023	PRSH	EE	695.76	DLTC	EE	28.60	DV	EE	6.26	1X	42		4.16	30D	24.74	759.52	50,000	5.26	764.78	Jul 1980	51,200	
		8/2023	BCHI	EE	860.40	DLTC	EE	28.60	DV	EE	6.26							895.26	50,000	5.26	900.52	Jan 1996	50,800	
		8/2023	PRSL	ES	1,013.02	UCDB	ES	27.26										1,040.28	50,000	5.26	1,045.54	Sep 1980	51,100	
Subtotal		26			10,467.22			444.96			81.10				64.56		105.36	11,163.20		57.86	11,221.06		1,078,761	



# Understanding the Bill Summary Pages

New Mexico Public Schools Insurance Authority  
Erisa Administrative Services, Inc.; Santa Fe, NM 87504 (800) 233-3164

0777 - SAMPLE SCHOOL DISTRICT **Billing for August 2023** Page 7 Your Erisa Contact is Chere Garcia

Benefit	Count	Total	Premiums Billed	
Dental	UCDb	EE	1	\$14.32
		ES	1	\$27.26
		E1		
		EC		
		EF		
	UCDb	2		\$41.58
	UCDc	EE	21	\$600.60
		ES	5	\$272.20
		E1	3	\$163.32
		EC	3	\$256.62
		EF	7	\$598.78
	UCDc	39		\$1,891.52
	DLTb	EE		
		ES		
		E1		
EC				
EF				
DLTb				
DLTc	EE	10	\$286.00	
	ES	4	\$217.76	
	E1			
	EC			
	EF	1	\$85.54	
DLTc	15		\$589.30	
Dental	56		\$2,522.40	

New Mexico Public Schools Insurance Authority  
Erisa Administrative Services, Inc.; Santa Fe, NM 87504 (800) 233-3164

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Vision	EE	30	\$187.80
	ES	8	\$83.84
	E1	3	\$31.44
	EC	3	\$42.42
	EF	8	\$113.12
Vision		52	\$458.62
Additional Life		27	\$845.52
LTD		40	\$1,052.16
Subtotal			\$63,088.58
Basic Life	<65	79	\$415.54
	<70	1	\$5.26
	<75	3	\$15.78
Basic Life		83	\$436.58
Total			\$63,525.16

The summary pages of the bill show total enrollment by Carrier, by Plan and by Enrollment tier for **MEDICAL, DENTAL, VISION, ADDITIONAL LIFE, LTD and BASIC LIFE.**

# Reviewing the Final Page of the Bill

*Last page of the PDF provides:*

- ▶ *Total Billing for the Current Month*
- ▶ *Accounts Receivable Balance from the Prior Month (if any)*
- ▶ *Late Payment Penalty (if any)*
- ▶ *Pay As Billed Penalty (if any)*
- ▶ *Grand Total Due*
- ▶ *NMPSIA Benefits Bank Account Information*
- ▶ *Late and Paid as Billed NMPSIA Penalty Policy*

New Mexico Public Schools Insurance Authority		EAST
Erisa Administrative Services, Inc.; Santa Fe, NM 87504 (800) 233-3164		Your Erisa Contact is Chere Garcia
0777 - SAMPLE SCHOOL DISTRICT	Billing for August 2023	Page 9
Total Billing for August 2023		\$63,399.16
Account Receivable Balance as of 07/31/23		\$0.00
Outstanding Late Payment Penalty Assessment as of 07/31/23		\$0.00
Outstanding Pay As Billed Penalty Assessment as of 07/31/23		\$990.86
Grand Total Due		\$64,390.02

Premium is due at Wells Fargo bank by the 10th of the month by either ACH or Wire Transfer. If using ACH, payment MUST be initiated before 3 p.m. on the 9th to ensure timely payment. ACH payment must be initiated and approved before sending and may take up to 3 days to complete. Weekends and holidays may also slow the ACH process.

NMPSIA Benefits Account Routing Number: 121000248  
NMPSIA Benefits Account Number: 4123105504

(Information provided to pay the NMPSIA Employee Benefits Bill. Risk premiums SHOULD NOT be directed to this account)

If payment is not received by the 10th of the month, you will be assessed a 1.5% penalty on the Grand Total Due.

If payment is not Paid as Billed, you will be assessed a 1.5% penalty on the Grand Total Due and the minimum penalty will be \$500. This penalty will be doubled in each subsequent month the penalty is not paid.



# How to Use Employer Deduction Register

## Sample Employer Benefits Deduction Register with Employee and Employer Portion Created in Excel:

- Your Payroll System Software could likely produce reporting in this format. ASK HOW!

NMPPIA Benefits Deduction Register														
Payroll through 7/31/2023														
SS#	HIPPA	Name	For Month	20.00%	80.00%	20.00%	80.00%	20.00%	80.00%	20.00%	80.00%	100%	100%	Total
				Medical Employee	Medical Employer	Dental Employee	Dental Employer	Vision Employee	Vision Employer	LTD Employee	LTD Employer	ADL Employee	Employer Basic Life	
77777824	MB8CE0249	MCDONALD; RONALD	08/01/2023	0.00	0.00	5.72	22.88	1.25	5.01	3.87	15.47	0.00	5.26	59.46
77777825	MB8CE0250	MONSTER; COOKIE	08/01/2023	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5.26	5.26
77777826	MB8CE0251	MOUSE; JERRY	08/01/2023	0.00	0.00	0.00	0.00	1.25	5.01	5.90	23.58	9.76	5.26	50.76
77777827	MB8CE0252	MOUSE; MICKEY	08/01/2023	96.49	385.97	5.72	22.88	1.25	5.01	0.00	0.00	0.00	5.26	522.58
77777828	MB8CE0253	ORANGES; ORANGE	08/01/2023	172.08	688.32	5.72	22.88	1.25	5.01	5.94	23.78	0.00	5.26	930.24
77777829	MB8CE0254	PLANT; RUBBER	08/01/2023	96.49	385.97	2.86	11.46	1.25	5.01	0.00	0.00	0.00	5.26	508.30
77777830	MB8CE0255	PRESLEY; ELVIS	08/01/2023	172.08	688.32	5.72	22.88	1.25	5.01	5.84	23.36	40.26	5.26	969.98
77777831	MB8CE0256	PUMPKIN; HALLOWEEN	08/01/2023	139.15	556.61	5.72	22.88	1.25	5.01	0.00	0.00	0.00	5.26	735.88
77777832	MB8CE0257	RANGER; LONE	08/01/2023	139.15	556.61	5.72	22.88	1.25	5.01	0.00	0.00	0.00	5.26	735.88
77777833	MB8CE0258	ROSE; A YELLOW	08/01/2023	172.08	688.32	5.72	22.88	1.25	5.01	5.91	23.63	0.00	5.26	930.06
77777834	MB8CE0259	RUN; BORNTO	08/01/2023	139.15	556.61	5.72	22.88	1.25	5.01	0.00	0.00	0.00	5.26	735.88
77777835	MB8CE0260	RUNNER; ROAD	08/01/2023	139.15	556.61	17.11	68.43	2.83	11.31	5.91	23.63	4.96	5.26	835.20
77777836	MB8CE0261	RUSSEL; KITTY	08/01/2023	0.00	0.00	0.00	0.00	0.00	0.00	6.00	24.02	9.72	5.26	45.00
77777837	MB8CE0262	SAW; BUZ	08/01/2023	139.15	556.61	5.72	22.88	1.25	5.01	0.00	0.00	0.00	5.26	735.88
77777838	MB8CE0263	SCHOOL; GRADE	08/01/2023	139.15	556.61	5.72	22.88	0.00	0.00	6.01	24.05	0.00	5.26	759.68
77777839	MB8CE0264	SEENA; JOHN	08/01/2023	437.10	1,748.38	17.11	68.43	2.83	11.31	5.70	22.80	0.00	5.26	2,318.92
77777840	MB8CE0265	SERVING; SMALL	08/01/2023	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5.26	5.26
77777841	MB8CE0266	SHORES; SANDY	08/01/2023	0.00	0.00	0.00	0.00	0.00	0.00	6.84	27.38	13.04	5.26	52.52
77777842	MB8CE0267	SILVER; KWICK	08/01/2023	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5.26	5.26
77777843	MB8CE0268	SKY; BLUE	08/01/2023	389.64	1,558.54	17.11	68.43	2.83	11.31	6.00	24.02	22.94	5.26	2,106.08
77777844	MB8CE0269	SKYWALKER; LUKE	08/01/2023	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5.26	5.26
77777845	MB8CE0270	SMILE; AKIND	08/01/2023	139.15	556.61	5.72	22.88	0.00	0.00	3.82	15.28	0.00	5.26	748.72
77777846	MB8CE0271	SMILE; HAPPY	08/01/2023	292.20	1,168.82	10.89	43.55	2.10	8.38	0.00	0.00	201.30	5.26	1,732.50
77777847	MB8CE0272	SOCKS; ARGILE	08/01/2023	389.64	1,558.54	17.11	68.43	2.83	11.31	4.43	17.73	19.32	5.26	2,094.60
77777848	MB8CE0273	SOLO; HANS	08/01/2023	139.15	556.61	5.72	22.88	1.25	5.01	4.65	18.59	0.00	5.26	759.12
77777849	MB8CE0274	SOMMER; DONNA	08/01/2023	139.15	556.61	5.72	22.88	1.25	5.01	0.00	0.00	0.00	5.26	735.88
77777850	MB8CE0275	TEE; ICE	08/01/2023	292.20	1,168.82	10.89	43.55	2.10	8.38	0.00	0.00	0.00	5.26	1,531.20
77777851	MB8CE0276	THEGROUCH; OSCAR	08/01/2023	0.00	0.00	0.00	0.00	2.83	11.31	8.70	34.80	98.56	5.26	161.46
77777852	MB8CE0277	TREE; CHRISTMAS	08/01/2023	139.15	556.61	5.72	22.88	1.25	5.01	3.62	14.48	9.12	5.26	763.10
77777853	MB8CE0278	TURTLE; NINJA	08/01/2023	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5.26	5.26
77777854	MB8CE0279	VADAR; DARTH	08/01/2023	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5.26	5.26
77777855	MB8CE0280	VILLA; PANCHO	08/01/2023	0.00	0.00	0.00	0.00	1.25	5.01	0.00	0.00	59.40	5.26	70.92
77777856	MB8CE0281	WALK; CAKE	08/01/2023	172.08	688.32	5.72	22.88	1.25	5.01	0.00	0.00	0.00	5.26	900.52
77777857	MB8CE0282	WAYNE; JOHN	08/01/2023	0.00	0.00	10.89	43.55	2.10	8.38	0.00	0.00	0.00	5.26	70.18
77777858	MB8CE0283	WITCHED; BEE	08/01/2023	437.10	1,748.38	17.11	68.43	2.83	11.31	6.75	27.01	0.00	5.26	2,324.18
77777859	MB8CE0284	WOMAN; WONDER	08/01/2023	389.64	1,558.54	17.11	68.43	2.83	11.31	0.00	0.00	0.00	5.26	2,053.12
77777860	MB8CE0285	YOURSELF; BEKINDTO	08/01/2023	327.26	1,309.04	10.89	43.55	2.10	8.38	0.00	0.00	0.00	5.26	1,706.48
<b>Total</b>			<b>84</b>	<b>11,641.98</b>	<b>46,567.90</b>	<b>504.48</b>	<b>2,017.92</b>	<b>91.72</b>	<b>366.90</b>	<b>210.43</b>	<b>841.73</b>	<b>845.52</b>	<b>436.58</b>	<b>63,525.16</b>

# How to Recognize a Variance - Deduction vs Bill

## Sample Employer Benefits Deduction Register with Employee and Employer Portion Created in Excel:

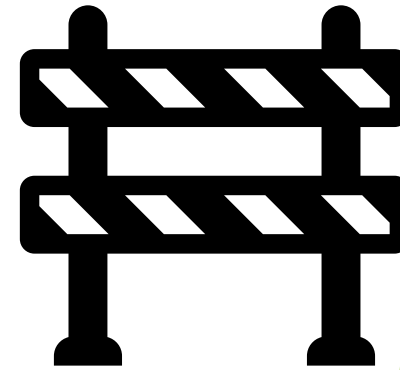
- ▶ When utilizing a deduction register in Excel, you can simply paste the NMPSIA bill totals into the deduction register and create a variance column to find only those records that don't match.

NMPSIA Benefits Deduction Register Payroll through 7/31/2023																
SS#	HIPPA	Name	For Month	20.00%	80.00%	20.00%	80.00%	20.00%	80.00%	20.00%	80.00%	100%	100%	100%	NMPSIA BILL	Variance Deduction - NMPSIA Bill
				Medical Employee	Medical Employer	Dental Employee	Dental Employer	Vision Employee	Vision Employer	LTD Employee	LTD Employer	ADL Employee	Employer Basic Life	Employee Employer		
7777825	MB8CE0250	MONSTER COOKIE	08/01/2023	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5.26	5.26	\$5.26	0.00
7777825	MB8CE0250	MONSTER COOKIE	08/01/2023	0.00	0.00	0.00	0.00	1.25	5.01	5.90	23.58	9.76	0.00	45.50	\$50.76	(5.26)
7777827	MB8CE0252	MICKEY MOUSE	08/01/2023	172.08	688.32	5.72	22.88	1.25	5.01	5.94	23.78	0.00	5.26	90.24	\$90.24	0.00
7777827	MB8CE0252	MICKEY MOUSE	08/01/2023	48.46	193.77	2.86	11.46	1.25	5.01	0.94	0.00	40.26	5.26	98.99	\$98.99	0.00
7777829	MB8CE0254	ORANGES, ORANGE	08/01/2023	139.15	556.61	5.72	22.88	1.25	5.01	6.84	0.00	0.00	5.26	735.88	\$735.88	0.00
7777829	MB8CE0254	ORANGES, ORANGE	08/01/2023	139.15	556.61	5.72	22.88	1.25	5.01	0.00	0.00	0.00	5.26	735.88	\$735.88	0.00
7777831	MB8CE0256	PLANT, RUBBER	08/01/2023	139.15	556.61	5.72	22.88	1.25	5.01	5.91	23.63	4.96	5.26	835.20	\$835.20	0.00
7777832	MB8CE0256	PLANT, RUBBER	08/01/2023	0.00	0.00	0.00	0.00	0.00	0.00	6.60	24.02	9.72	5.26	45.00	\$45.00	0.00
7777833	MB8CE0258	PRESLEY, ELVIS	08/01/2023	139.15	556.61	5.72	22.88	1.25	5.01	0.00	0.00	0.00	5.26	735.88	\$735.88	0.00
7777833	MB8CE0258	PRESLEY, ELVIS	08/01/2023	139.15	556.61	5.72	22.88	0.00	0.00	5.71	24.05	0.00	5.26	759.68	\$759.68	0.00
7777836	MB8CE0260	PUMPKIN, HALLOWEEN	08/01/2023	437.10	1,748.38	17.11	68.43	2.83	11.31	5.70	22.80	0.00	5.26	2,318.92	\$2,318.92	0.00
7777835	MB8CE0260	PUMPKIN, HALLOWEEN	08/01/2023	0.00	0.00	0.00	0.00	0.00	0.00	6.84	27.38	10.10	5.26	52.52	\$52.52	0.00
7777837	MB8CE0262	RANGER, LONE	08/01/2023	389.64	1,558.54	17.11	68.43	2.83	11.31	0.00	0.00	29.94	5.26	2,104.80	\$2,104.80	0.00
7777837	MB8CE0262	RANGER, LONE	08/01/2023	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5.26	5.26	\$5.26	0.00
7777839	MB8CE0264	ROSE, A YELLOW	08/01/2023	139.15	556.61	5.72	22.88	2.10	8.38	3.82	15.28	0.00	5.26	748.72	\$748.72	0.00
7777839	MB8CE0264	ROSE, A YELLOW	08/01/2023	292.20	1,168.92	10.89	43.55	2.10	8.38	0.00	0.00	29.13	5.26	1,732.50	\$1,732.50	0.00
7777841	MB8CE0266	RUN, BORINTO	08/01/2023	389.64	1,558.54	17.11	68.43	2.83	11.31	4.43	17.73	19.32	5.26	2,094.60	\$2,094.60	0.00
7777842	MB8CE0266	RUN, BORINTO	08/01/2023	139.15	556.61	5.72	22.88	1.25	5.01	4.65	18.59	0.00	5.26	759.72	\$759.72	0.00
7777843	MB8CE0268	RUSSEL, KITTY	08/01/2023	0.00	0.00	0.00	0.00	0.00	0.00	8.70	34.80	96.56	5.26	161.46	\$161.46	0.00
7777843	MB8CE0268	RUSSEL, KITTY	08/01/2023	139.15	556.61	5.72	22.88	1.25	5.01	3.62	0.00	9.12	5.26	748.62	\$763.10	(14.48)
7777845	MB8CE0270	SAW; BUZ	08/01/2023	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5.26	5.26	\$5.26	0.00
7777845	MB8CE0270	SAW; BUZ	08/01/2023	172.08	688.32	5.72	22.88	1.25	5.01	0.00	0.00	0.00	5.26	90.52	\$90.52	0.00
<b>Total</b>			<b>08/01/2023</b>	<b>11,641.98</b>	<b>46,567.90</b>	<b>504.48</b>	<b>2,017.92</b>	<b>91.72</b>	<b>366.90</b>	<b>210.43</b>	<b>827.25</b>	<b>845.52</b>	<b>431.32</b>	<b>63,505.42</b>	<b>63,525.16</b>	<b>(19.74)</b>

# What creates errors on your bill?

## *Common Issues:*

- ▶ *Payroll deductions are processed before EASI Edu has received the transaction to process and apply NMPSIA Rules of enrollment*
- ▶ *EASI Edu may not honor the request*
- ▶ *Employee enrollment requests are not sent timely to EASI Edu and/or are incomplete*
- ▶ *EASI Edu is unable to process the transaction for the next month's bill*



# Preventing Future Errors

## Best Practices:

- ▶ Submit employee requests timely
- ▶ Submit “complete” employee requests
- ▶ Respond to enrollment inquiries
- ▶ Check Confirmation Notices daily
- ▶ Review EE account information on MyBenefits Portal daily

**New Mexico Public Schools Insurance Authority**  
c/o Erisa Administrative Services, Inc. (505) 988-4974 or (800) 233-3164  
P. O. Box 9054; Santa Fe, NM 87504-9054

**Confirmation of Enrollment**

07/18/2023

SAMPLE SCHOOL DISTRICT  
COOKIE MONSTER  
123 SESAME ST  
SANTA FE NM 87505

777  
MB8CE0225

This Confirmation of Enrollment was generated for the following reason:  
The Standard has approved your Long Term Disability claim. Your waiver of premium is effective 03/01/2023. You will not be charged premiums for your Long Term Disability insurance. For any information regarding your disability payments, contact The Standard at 1-800-368-1135. The Standard has approved your request for waiver of premium. Your \$50,000 Basic Life, \$87,000 Additional Life, and \$29,000 Spouse Life has been put on a waiver of premium effective 02/01/2023.

You have the following coverages in effect

Benefit	Medical	Dental	Vision	Long Term Disability	Additional Life	Spouse Life	Dependent Life	Basic Life
Carrier	None	None	None	The Standard	The Standard	The Standard	None	The Standard
Coverage	Declined	Declined	Declined	30 Day Plan	XX \$87,000	\$ 29,000	Declined	\$ 50,000

Information regarding you and your family as of 7/18/2023

ID	Name	Relation-ship	SS# Hipaa	Sex	Birth Date	Eligible until	M	D	Y	L	Additional Information
10	COOKIE MONSTER	SELF	MB8CE0225	F	xx/xx/1978	06/30/2023	N	N	N	Y	
20	BISCOCCHIO MONSTER	SPOU	xxx-xx-1111	M	xx/xx/1973	06/30/2023	N	N	N	Y	

Please visit <http://myepia.com> to view important plan documents, including the new wellness benefit and the video visit opportunity under the medical plan. Review and update your contact information at <http://myepia.com>. This site may also be used for performing benefit enrollment transactions (subject to employer policy).  
If you have any questions, please contact Chere Garcia at Erisa Administrative Services, Inc. (800) 233-3164 or (505) 988-4974 within five (5) business days of this notice.

# Sample Bills

## October Sample Bill

*(Opportunity to reconcile October Bill)*

**Available September 1<sup>st</sup> reflecting:**

- ▶ *New hire enrollment*
- ▶ *New premium rates*
- ▶ *All “complete” enrollment processed by 5 p.m. August 31st*

## January Sample Bill

*(Advise employees what to expect on December paychecks)*

**Available November 16<sup>th</sup> reflecting:**

- ▶ *Open and Switch Enrollment*
- ▶ *Premium changes for salary updates impacting LTD and ADL enrollment*
- ▶ *Premium changes for age that affect ADL enrollment*
- ▶ *All “complete” enrollment processed by 5 p.m. October 31st.*

***\*Do not prorate base annual salary for employees starting late during the year. Report base annual salary for the primary position: no stipends or increments. For employees that work less than full-time or < 1 FTE, report a base annual salary for the position based on the FTE level. ONLY decreases are reported immediately during the year.***

# Questions?

## ► Monthly Reconciliation Success Checklist

### Before Paying the Bill:

- Review PDF Bill
- Review Excel Bill
- Compare Payroll Deductions
- Review Confirmation Notices
- Verify New Hires
- Verify Terminations
- Investigate Variances
- Confirm Total Due

### ***Remember***

*The bill is only as accurate as the information submitted.  
Most billing issues are preventable.*

*Reconciliation protects your employees, your organization, and NMPSIA.*

**Thank You!**