

IMPORTANT HEALTH, DENTAL AND VISION INSURANCE INFORMATION

Regular, regular limited term, and full time temporary employees are eligible to participate in the New Mexico Tech health, dental, and vision plans. New Mexico Tech pays the larger portion of the premiums and the employee pays a portion – those amounts are explained in the NMPSIA information packet. In order to obtain coverage, the employee must select the plan(s) most beneficial for him/her and must complete the enrollment form in the packet as soon as possible but not later than 31 days after starting work.

Deductions for premiums will be made as soon after the employee enrolls as possible. NMPSIA health insurance requires that premiums be paid in advance of the start of coverage. In some cases, depending on the employee start date, double deductions must be made for one pay period in order to have health coverage at the start of the following month.

Example #1: A new employee begins working on March 15th and completes the NMPSIA enrollment that week. A double deduction will be made for health insurance at the next pay period in order to begin coverage on April 1st.

Example #2: A new employee begins working on March 15th and completes the NMPSIA enrollment towards the end of the month. Deductions for health insurance will be made in April at both pay periods but coverage will not begin until May 1st.

Please keep these examples in mind when deciding when to enroll in the health, dental and vision plans. Likewise, if you terminate employment at New Mexico Tech, your health, dental, and vision insurance will terminate at the end of the month in which you terminate regardless of the effective date.

EMPLOYEE SIGNATURE_	 DATE

	MEDICAL
5	





Former Employer (if covered under NMPSIA)

Coverage Eff. Date (mm/dd/yyyy)



New Mexico Public Schools Insurance Authority

EMPLOYEE ENROLLMENT APPLICATION



FOR NEW MEXICO TECH (District ID 108)							NE	W MEXICO TECH					
<u>_</u>				Eli	gibility Adı	ministrative Office	(505) 988-49	74 (800)) 233-3164	FAX (505	988-8943		
Social Security Number						Name (Last, First, Mi	ddle)					Date of Birth (mm/dd/yyyy)	
Mailing Address							City		State	Zip Code	Home	Phone Number	
			il Address By furnishing my e-mail address on this form, I am consenting ations related to my participation in NMPSIA's benefit program by e-mail.		Work Phone Number Cel		Cell F	Phone Number					
					Check this I	box if you do not wish to	receive plan con	nmunicatio	ns by e-mail.				
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DENT		0 0											
D	elta	Dent	al: □High C	ption	(Default) [☐Low Option (Jnited Conco	rdia: □l	High Option (Default) [Low Option		☐ Decline Dental
□ VI	SION	: Dav	is Vision (2 y	ear en	rollment red	quired)				☐ Declin	e Vision		
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										□ F □ N	1		☐ Yes ☐ No
										□ F □ N	1		☐ Yes ☐ No
										□ F □ N	1		☐ Yes ☐ No
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Please read the NMPSIA Program Guide (provided to you by your employee benefits office) as you complete this change card.

NMPSIA's Program Guide outlines the NMPSIA Eligibility Rules and administrative guidelines for enrollment. If you do not have this Guide, you can obtain a copy from your school district/entity benefits office or at https://nmpsia.com.

ELIGIBILITY

If you are reporting a change in status, you must turn in this form within 31 days from your qualifying event.

Contractors are not eligible to participate in NMPSIA coverage, except for one-bus owners. Fleet bus owners and their employees are not eligible to participate in NMPSIA coverage.

To be eligible for NMPSIA Group Coverage, you must work the minimum number of hours per week established by your employer. In most cases employees are eligible for all other lines of coverage when they work a minimum of 20 hours per week. Variable hour employees should confirm eligibility for benefits with their Employee Benefits Office.

Subject to the actively at work provision, the effective date for all your other lines of coverage is determined by your employer. This effective date can never be made retroactive (prior to the date you officially apply).

SALARY INFORMATION

NMPSIA records your base annual salary. Your employer will not prorate your salary if you begin after the school year AND your employer will not include salary increments for other duties, such as coaching, department head, yearbook, etc.

ENROLLMENT

You may only apply for the lines of NMPSIA coverage offered by your employer.

Please keep the following in mind:

- If you decline medical coverage within 31 days of becoming eligible, you may apply to enroll in NMPSIA medical coverage within 31 days from a qualifying event or special enrollment event, or enroll during open enrollment for medical coverage in the fall with an effective date of January 1st.
- You may enroll as employee only for any line of NMPSIA coverage.
- If you enroll in vision coverage, you and each of your enrolled dependents must meet the 24-month enrollment requirement before you can cancel this coverage.
- If you decline dental and/or vision coverage, you may not enroll late to either of these plans unless you apply within 31 days from involuntarily losing other dental and/or vision coverage, or enroll during the open enrollment for dental/vision in the fall with an effective date of January 1st.

Indicate the status (employee only, two-party, or family) for each line of coverage. If you enroll one eligible dependent, you must enroll all eligible dependents, unless one or more dependents have other coverage. When enrolling dependents, you may exclude a dependent from a particular line of NMPSIA coverage only if you provide evidence that the dependent you are excluding has that particular line of coverage elsewhere. In this case, evidence of the other coverage is required (i.e., letter of insurance verification, insurance ID card with dependent's name listed, etc.). If you are excluding a dependent and do not provide this evidence, the dependents you are enrolling will suffer a delay in coverage until such evidence is provided. There is a 61-day

deadline from your effective date of coverage to provide such evidence.

If both you and your spouse work for the same employer or for another NMPSIA affiliated employer, you and your spouse cannot double insure each other and your dependents under the NMPSIA Group Plan for any line of NMPSIA coverage. (i.e., You work for Las Cruces Public Schools and carry family medical, dental, vision, additional life insurance coverage for yourself, your spouse, and your children. Your spouse who is employed with Deming Public Schools cannot apply for family coverage to insure him, you and your children for these lines of NMPSIA coverage since you already carry this NMPSIA coverage at Las Cruces Public Schools.

To enroll your spouse and/or your married or unmarried children (who are up to 26 years old) for any line of NMPSIA coverage offered by your employer, you will be required to present your employee benefits office with copies of the supportive documentation to prove eligibility for your dependents.

To enroll your spouse, present your **official state publicly filed marriage certificate** (from the County Clerk's Office). You may provide a chapel marriage certificate, but NMPSIA reserves the right to request the official state copy at any time. If you divorce, you must report this within 31 days and cancel coverage for your ex-spouse effective the last day of the month the divorce is final. You will be required to provide copies of certain pages of your final divorce decree. Covering an ex-spouse is considered misrepresentation.

To enroll your married or unmarried children (who are up to 26 years old) for any line of NMPSIA coverage offered by your employer, present their official state publicly filed birth certificates (from the Bureau of Vital Statistics). You may provide hospital birth certificates, but NMPSIA reserves the right to request the official state copy at any time.

Coverage for your dependents will begin on your effective date of coverage when you provide your employee benefits office with the appropriate supportive documentation at the time of application or prior to your coverage going into effect. You have 61 days from your effective date of coverage or 61 days from your qualifying event to provide the appropriate supportive documentation for your dependents, but their effective date of coverage will be on the first day of the month following the date your employee benefits office receives this documentation. Coverage for your dependents will not be made retroactive. If you do not provide this information within 61 days, you may apply to cover your dependents during the established open enrollment period in the fall for coverage that will become effective on January 1.

Medical and Prescription Drug Coverage – If you enroll in the medical plan, you are automatically enrolled in the Prescription Drug Program. You will receive a separate ID card from the NMPSIA Prescription Drug Manager to purchase your prescription drugs.

CONFIRMATION OF ENROLLMENT

Once your enrollment has been processed, the NMPSIA Eligibility Administrative Office will email you or mail you a Confirmation of Enrollment Notice to your *home (and to your employer)*. Please review this confirmation notice carefully and report any discrepancies to your Employee Benefits Office or to the NMPSIA Eligibility Administrative Office at 1 (800) 233-3164.

If you do not provide your employer with all of the appropriate documentation necessary to finalize your enrollment request, you will be contacted for the appropriate documentation. Please be sure to adhere to all deadlines associated with this request.