



### **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 15<sup>th</sup> 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 1<sup>st</sup>.

Example #2: A new employee begins working on March 15<sup>th</sup> 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 1<sup>st</sup>.

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 \_\_\_\_\_

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 Cvrge Eff. Date (mm/dd/yyyy)



**New Mexico Public Schools Insurance Authority**  
**EMPLOYEE ENROLLMENT APPLICATION**

District/Entity Name **New Mexico Tech** District/Entity # **108**

Eligibility Administrative Office (505) 988-4974 (800) 233-3164 FAX (505) 988-8943

**1** Social Security Number  Name (Last, First, Middle)  Date of Birth (mm/dd/yyyy)

Mailing Address  City  State  Zip Code  Home Phone Number

Marital Status  S  M Gender  F  M Preferred E-Mail Address  By furnishing my e-mail address on this form, I am consenting to receive communications related to my participation in NMPSIA's benefit program by e-mail.  Check this box if you do not wish to receive plan communications by e-mail. Work Phone Number  Cell Phone Number

**2** ENROLLMENT STATUS  Employee Only  2-Party (Employee + Spouse or Child)  Family (Employee + 2 or more)

**3** ENROLLMENT Elect your coverage offered by your employer

BASIC LIFE \$50,000: The Standard (Paid in full by employer. Complete Schedule A Beneficiary Form)  Decline Basic Life

MEDICAL:  Blue Cross Blue Shield of NM  Cigna  Presbyterian  Decline Medical. Reason for declining coverage: \_\_\_\_\_  
 High Option Plan (Default)  High Option Plan (Default)  High Option Plan (Default)  
 Low Option Plan  Low Option Plan  Low Option Plan  
 EPO Option Plan Are you eligible for Medicaid?  Yes  No

DENTAL: Delta Dental  United Concordia  Decline Dental  
 High Option Plan (Default)  Low Option Plan  High Option Plan (Default)  Low Option Plan

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

LONG TERM DISABILITY: The Standard 90 Day BWP  Decline Long Term Disability

ADDITIONAL LIFE: The Standard (Complete Schedule A Beneficiary Form) Select:  1X Base Annual Salary  Spouse Life  Child Life  Decline Employee Additional Life  Decline Dependent Life  
Employee must enroll in Additional Life to add Spouse and/or Child Life

**4** DEPENDENT INFORMATION List all dependents you wish to enroll. Indicate an A (add) or N/A (not applicable) for all names listed below. Please provide requested information for additional dependents on separate sheet if necessary.

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

**5** 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.**

EMPLOYEE SIGNATURE \_\_\_\_\_ DATE \_\_\_\_\_

**RETURN THIS FORM TO YOUR EMPLOYEE BENEFITS OFFICE NO LATER THAN 31 DAYS FROM YOUR DATE OF HIRE**

**6** 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	<input type="checkbox"/> Check <b>only</b> if Variable Hour Employee	List date Variable Hour Employee became eligible for <b>medical only</b> coverage	Date Received in Your Office
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BENEFITS SPECIALIST SIGNATURE \_\_\_\_\_ DATE \_\_\_\_\_

**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 basic life insurance coverage when they work a minimum of 15 hours per week. 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 their eligibility for benefits with their Employee Benefits Office.

Basic life insurance coverage is effective the first day of the month following your date of hire -- first day actively at work on contract. If you meet this requirement, your employer will enroll you in basic life even if you decline (or are not eligible to participate) in any other line of NMPSIA coverage. 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 any sooner than your basic life effective date and can never be made retroactive (prior to the date you officially apply).

## SALARY INFORMATION

NMPSIA uses your base annual salary to determine your additional life (ADL) coverage and long term disability (LTD) coverage. For ADL and LTD insurance purposes, 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 offered by your employer.
- 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 enroll for ADL coverage, you may apply for coverage up to 1x your base annual salary. You may also apply for life coverage for your spouse for \$30,000 of life coverage. You may also insure your dependent children for \$5,000 of life coverage.
- If you decline ADL or LTD coverage, you may apply through the evidence of insurability process. The carrier will make a determination on this application.
- 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. You and your spouse may decide it is best to carry the additional life independent from each other, and then the children can be insured either under your plan or your spouse's plan.*)

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.

## BENEFICIARY INFORMATION

Complete a **Schedule A** form to make your selection(s) for your beneficiary for basic life and/or additional life coverage. You may change your beneficiary designation at any time. If you do not designate a beneficiary for your life insurance, the life insurance carrier will apply its established processes to determine the individual(s) entitled to your life benefit.

## 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.