

Please read the NMPSIA Program Guide (provided to you by your employee benefits office) as you complete this change card.

This 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. Without this information, NMPSIA cannot determine whether or not you are eligible to participate in NMPSIA employee benefits. *If you work a minimum of 15 hours per week, your employer is required to insure you for basic life insurance coverage effective the first day of the month following your date of hire -- first day active 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.* The effective date for all your other lines of coverage is determined by your employer, but can never be any sooner than your basic life effective date and can never be made retroactive.

SALARY INFORMATION

NMPSIA uses your base annual salary to determine your additional life coverage and long-term disability coverage. Please round your base annual salary to the nearest dollar. *(Do not prorate your salary if you begin after the school year begins, AND do 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 due to the existence of alternative coverage, you may enroll in NMPSIA medical coverage when a special enrollment period occurs due to a qualifying event, special event, or through the late enrollee process. The appropriate preexisting conditions limitation period will apply.
- 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 enroll for additional life coverage, you may apply for coverage up to 1x, 2x, or 3x your base annual salary. You may also apply for life coverage for your spouse at the rate of 1x your salary or 50% of your additional life coverage, *whichever is less*. You may also insure your dependent children for \$5,000 of life coverage.
- If you decline additional life or long-term disability coverage, you may apply late through 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 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 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 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 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, your dependents will fall under the late enrollee provisions upon submitting the appropriate supportive documentation.

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.

PREEXISTING CONDITIONS -- CREDITABLE COVERAGE

The medical plans include a six-month preexisting conditions limitation period for newly eligible employees and dependents. These plans impose an 18-month preexisting conditions limitation period if you or your eligible dependents (*age 19 and older*) are enrolling late.

If you are enrolling for medical coverage, provide your employee benefits office with the "Certificate of Group Health Plan Coverage" from your former employer or former health plan. Once you submit this certificate to your employer's benefits office, it will be routed through the NMPSIA Eligibility Office to your medical plan for consideration.

If the medical plan determines that this coverage is creditable because you have had no lapse in health coverage of 95 days or more, your preexisting conditions and limitations period under the medical plan may be reduced day for day, and in some cases eliminated.

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 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 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.