



HEALTH CARE
AUTHORITY



Open Enrollment 2026–2027 Benefits

The State of New Mexico (SONM) provides a comprehensive benefits program to support your health, financial security, and well-being, including medical, prescription drug, dental, vision, life, disability, and flexible spending accounts.

Open Enrollment: LPBs will hold Open Enrollment from April 1 to May 1 (please note, check with your HR to verify the exact date of your Open Enrollment window). Coverage is effective July 1, 2026 through June 30, 2027. Open Enrollment is your opportunity to review and update your benefit elections and add or remove eligible dependents. Although enrollment is passive, employees are strongly encouraged to review their options due to new plan offerings. For more information, visit <https://www.mybenefitsnm.com/enrollmentInformation.html>.

Plan Year Alignment: Beginning July 1, 2026, benefits will align with the State's fiscal year. Elections, contributions, deductibles, and out-of-pocket maximums will now follow a single plan year to support better planning and cost management.

Medical and Prescription Coverage: Medical coverage will be offered through United Healthcare's United Medical Resources (UMR), Presbyterian Health Plan, and Blue Cross Blue Shield of New Mexico. All carriers will offer the same plan options, including a Clear Cost HMO plan with predictable copays, a Basic Gold HMO plan with lower deductibles and in-network care, a Basic Gold PPO plan with in- and out-of-network flexibility, and a High Deductible Health Plan (HDHP) with lower premiums and eligibility for a Health Savings Account (HSA). Prescription drug coverage is included in your medical plan and will be administered by Evernorth (also known as Express Scripts, Inc.), with access to most pharmacies throughout New Mexico.

Enrolling in Medical Options for Open Enrollment:

Step one - pick a carrier: Presbyterian, BCBS or United Health Care

Step two - pick the plan design: Clear Cost Platinum HMO, Basic Gold HMO, Basic Gold PPO or HDHP Silver PPO

If you are currently enrolled in the Presbyterian HMO and do not want to change, you will be automatically enrolled in the Presbyterian Basic Gold HMO on 7/1.

If you are currently enrolled in the BCBS HMO and do not wish to make a change, you will be automatically enrolled in the BCBS Basic Gold HMO on 7/1. If you are currently enrolled in the BCBS PPO option and do not wish to change, you will be automatically enrolled in the BCBS Basic Gold PPO on 7/1.

Important: because UMR is new, you must make an election if you wish to change to this carrier group. Existing coverage will not crosswalk to UMR unless you elect to change.

Dental and Vision Coverage: Dental and vision plans will include a base plan and a new buy-up option. Dental coverage will be offered through MetLife Dental and Delta Dental of New Mexico, and vision coverage will be offered through Davis Vision. Buy-up plans provide enhanced benefits, including higher coverage levels and increased allowances.

Enrolling in Dental and Vision Options for Open Enrollment:

If you do not make any change in your current dental and vision benefit, you will continue with your current election as of 7/1. If you wish to enroll in a buy-up option you must submit an enrollment form to do so.

Optional Benefits for Open Enrollment:

Life and AD&D Insurance: Life and accidental death and dismemberment insurance will continue to be administered by The Hartford. During Open Enrollment, employees may increase existing coverage by one increment of \$10,000, up to the GI of \$150,000 for employees and \$30,000 for spouses or domestic partners without Evidence of Insurability (EOI). Coverage above these amounts will require EOI. Employees should review and update beneficiary information as needed.

Health Savings Account (HSA): The HSA is available to employees enrolled in the HDHP and is a tax-advantaged account used to pay for qualified medical, dental, and vision expenses. Funds roll over from year to year and remain with you. **NOTE:** Please check with your HR on whether an HSA option is available to your LPB group. If you are an HR and would like to discuss setting up HSA accounts through EASI Gov please email Wes Koppin at wkoppin@easitpa.com for how this works.

Flexible Spending Accounts (FSAs): Some LPBs offer an FSA to employees. If your group is interested in learning more about offering FSA to your employees through EASI Gov, you can reach out to Wes Koppin at wkoppin@easitpa.com for more information.

Important: If your LPB does participate in the State FSA program through EASI Gov, Inc. you must re-enroll in this benefit for the new plan year if you wish to continue with FSA. If you do not re-enroll, the benefit will end on 7/1. Check with your HR on whether this option is available to you or not.

Next Steps: Employees are encouraged to review their benefit options carefully, attend Open Enrollment education sessions, and consider how plan changes may impact their healthcare and

financial needs. Additional information and resources will be provided as Open Enrollment approaches. In-person and virtual Open Enrollment sessions are listed below:

Open Enrollment Virtual Meetings with topics covered	<ul style="list-style-type: none"> • Webinar Event Schedule posted at: https://www.mybenefitsnm.com/open-enrollment.html
Open Enrollment In Person Meetings	<ul style="list-style-type: none"> • April 15 (9–10 AM) Santa Fe Law Enforcement Academy, 4491 Cerillos Rd. • April 23 (9–10 AM) Las Vegas, NM New Mexico State University • April 29 (1–2 PM) Roswell, New Mexico Roswell Public Library 301 N Pennsylvania Ave. • April 30 (1–2 PM) Main Albuquerque Library 501 Copper NW <p>Please bookmark the Open Enrollment Page for more information on the new carriers and plan options, and possible additional live events at: https://www.mybenefitsnm.com/open-enrollment.html</p>

Questions? Email SONM@easitpa.com or call 855-618-1800 and we will help you out.