Fall 2017 Open/Switch Enrollment
For Plan Year 2018

Open Enrollment is your once-a-year opportunity to review your health, dental, vision, and disability benefits to make the choices that are right for you and your family! Below is a list of frequently asked questions. These questions will be posted at the website. Remember to check back regularly as questions will be added as they are received.

Open Enrollment information is available online 24/7 at the State of New Mexico Benefits Website: www.mybenefitsnm.com – Open/ Switch Enrollment 2018

Frequently Asked Questions

Q: When does Open Enrollment begin?

A: The season opens with a series of live and interactive Webinar presentations scheduled for October 2017; hosted by the Employee Benefits Bureau and Erisa Administrative Services, Inc.

October 3rd through October 26, 2017
Please visit www.mybenefitsnm.com / Open/Switch Enrollment 2018 to access the schedule

Q: Can I make changes after I completed and submitted the 2018 Open/Switch Enrollment/Change form?


Q: How do I find out what my current benefits are today?

A: SHARE Introduction to Employee Self Service.pdf

Q: Am I required to submit an enrollment form during the enrollment period?

A: YES – You are required to submit an enrollment form during the Enrollment Period (November 6th, 12:01AM to November 21/17, 11:59PM), if you wish to participate in Flex Spending Account (FSA) – Health Care and/or Dependent Care in 2018; even if you participated last year!

FSA-Commuter (Transportation/Parking): Election into the commuter program can be made at any time during the year. Change to pledge amounts can also be made at any time of the year.

NO – You are not required to submit an enrollment form during the enrollment period (November 6th, 12:01AM to November 21/17, 11:59PM), if you do not wish to make any changes to your current Medical, Dental, Vision or Disability elections, you do not have to submit an enrollment form.

Q: What about the Premium Only Plan?

A: Although the Premium Only Plan (POP) is not a health benefit it is a pre-tax benefit offered to State of New Mexico employees.

POP is a pre-tax conversion plan that allows medical, dental, and vision insurance premiums to be deducted from wages before taxes are calculated. As enrollment for this benefit is automatic, a 2018 Waiver Form must be submitted if the employee wishes to opt-out of POP participation and his/her benefit premiums taken after-tax. Please visit www.mybenefitsnm.com / Open/ Switch Enrollment 2018 to find the 2018 POP Waiver Form.
Q: Are their changes to the benefits for the 2018 Plan Year:
   A: Yes, There are only two changes to our benefits package:
   • Emergency Room Co-pay/per Visit - $250 (from $225), and
   • Free EAP Counseling Sessions – 3 free sessions instead of 6

Q: If I add eligible dependents which are not currently covered to my medical dental and/or vision benefits during open enrollment, do I need to provide any additional documentation?
   A: Yes – Proof of dependency documentation must be submitted by the close of the Enrollment Period (November 6th, 12:01AM to November 21/17, 11:59PM).
   Acceptable proof of dependency documents are: Court Filed Marriage Certificate, Notarized Domestic Partnership Affidavit, birth certificate, court awarded adoption papers, Qualified Medical Child Support Order (QMCSO) or Court ordered coverage of eligible dependents.

Q: Where do I go to find out how much I spent on medical claims this past year?
   A: This information is available to you online at your Medical Carrier website:
https://www.mybenefitsnm.com/Medical.htm - click on the Carrier Logo to access your personal account for medical claims history.
   If you wish to know how much claims you submitted through your FSA account in 2017 or previous years, go to: https://www.nmflex.com/Login.aspx

Q: How can I find out more about the benefits offered during Open/Switch Enrollment?
   A: All benefit information can be found by accessing the SoNM Benefits page at www.mybenefitsnm.com / Open/Switch Enrollment 2018. This page will have pre-recorded presentations regarding the health plans offered to members, a cost comparison sheet, contribution rates and other valuable information.

Q: What happens if I just started employment with the State of NM and I recently enrolled for benefits, do I have to participate in Open Enrollment?
   A: No; unless the elections you made at time of hire are already in effect and you wish to make changes for an effective date of January 1, 2018.

Q: When will the selections I make during Open Enrollment take effect?
   A: January 1, 2018. Premium deduction changes will occur on your first paycheck in January; 1/12/2018.

Q: If I add eligible dependents to my medical, dental and/or vision benefits during open enrollment, will I receive new ID cards?
   A: All employees and dependents will receive new medical cards this year. Dental and vision ID cards will be issued only if a change or addition is made.

Q: Can I make changes to my plan other than during this open enrollment period?
   A: Outside of the open enrollment period, you can only change coverage for yourself and/or eligible dependents within 31 days of a qualifying life event, also called a "Family Status Change". You must notify the Erisa, the State's Third Party "Benefits" Administrator (TPA) office within 31 days of the qualifying event. The event must be a "qualifying life event" to be eligible to change benefit options at a time other than annual benefit open enrollment.
Family Status Changes (Qualifying Life Events) include:
- Marriage or Domestic Partnership/Divorce/Legal Separation or Termination of Domestic Partnership
- Birth/Adoption
- Death
- Loss of dependent status – Aging out – 26 years old
- Loss or Gain of other coverage
- Change in job status of employee such as: reduction of hours (part-time to full-time or vice-versa), FMLA, LWOP, or Disability.
- Receiving a Qualified Medical Child Support Order (QMCSO)