



OPEN ENROLLMENT FOR BENEFIT PLAN YEAR 2025

<https://www.mybenefitsnm.com/OpenEnrollment.html>

FREQUENTLY ASKED QUESTIONS

General Enrollment Questions

When is Open Enrollment?

Open Enrollment begins October 1 and ends on October 31 at 11:59 p.m. MT.

Where can I find information about Open Enrollment for Benefit Plan Year 2025?

Visit <https://www.mybenefitsnm.com/OpenEnrollment.html> for program information, virtual meeting dates, and more.

How do I find out what coverage(s) I currently have?

To see your current 2024 elections, go to

<https://www.mybenefitsnm.com/employeePortalSub3.html>.

You can also go to SHARE and utilize the Share Self-Service Manual. The manual contains instructions on how to view current elected benefits.

If I am happy with my current coverage, do I need to submit elections during Open Enrollment?

No action is needed if you are happy with your current elections for medical with Presbyterian or Blue Cross and Blue Shield of New Mexico and for dental, vision, and life insurance coverage.

However, there are two benefits that may require action:

1. **Cigna will no longer be available in 2025.** If you are currently enrolled in a Cigna plan, you are welcome to select a new medical plan during Open Enrollment. If you do not select a new medical plan during Open Enrollment, you will automatically be enrolled in another medical plan that most closely aligns with your Cigna plan.
2. **Some Flexible Spending Accounts (FSAs) require you to enroll or reenroll each year.** FSA Health and Dependent Care coverage does not roll over. You may choose to contribute to the FSA Health and/or Dependent Care programs in 2025. (If you are currently enrolled in either the FSA Parking or FSA Transportation, these plans roll over each year.)

Can I make changes to my FSA Transportation or FSA Parking accounts?

Yes. You can make a change to your contribution amount, or you can stop contributing to the accounts. If you stop contributing, you still have access to any funds that remain in the accounts. Your FSA Transportation and FSA Parking account balances roll over each year.

If I'm currently enrolled in the FSA Health or FSA Dependent Care program, do I still need to reenroll?

Yes. If you want to contribute to an FSA in 2025, you must reenroll during Open Enrollment. Your coverage does not roll over.

Links to the enrollment tool will post October 1. To enroll in an FSA, employees must submit an FSA Electronic Form, which can be found on the Open Enrollment page at <https://www.mybenefitsnm.com/OpenEnrollment.html>.

What if I'm deployed on military duty during Open Enrollment?

Once you've received your deployment orders, you must contact both your Human Resources Department and EASI Gov, Inc. (formerly ERISA) to be properly placed on military leave. This applies throughout the year.

What if I return from military leave during Open Enrollment?

Contact both your Human Resources Department and EASI Gov, Inc. (formerly ERISA) on your return from leave.

What documents do I need to submit when adding dependents to my plan?

You must submit a marriage certificate for your spouse, an affidavit for a domestic partner, and birth certificates, legal guardianship, or adoption forms for any children.

2025 Premiums**What is POP, and what is its purpose? Why would you waive POP?**

POP stands for Premium Only Plan. POP allows your premiums for health care coverage to be deducted before taxes are taken out of your pay. Paying for coverage before taxes are taken out reduces your tax withholdings and puts a bit more money back into your paycheck.

If you wish to have your health benefit premiums taken out on an after-tax basis, you must submit a new POP waiver form during Open Enrollment, even if you do not wish to make any changes to your benefit elections.

Are there any premium changes to health care plans for 2025?

At this time, there are no premium changes for fiscal year 2025 (July 1, 2024 – June 30, 2025). Visit

https://www.mybenefitsnm.com/documents/State_of_New_Mexico_premium_rates_July1_24_June3025.pdf to see the current health care plan premiums.

Premiums may be adjusted as of July 1, 2025. You will be notified in advance of any changes.

What are the premiums for the medical plan options?

Visit <https://www.mybenefitsnm.com/PremiumRatesSAE.html>. You can check the current rate sheet and cross reference by coverage level and income for biweekly deductions.

Medical Coverage

I'm enrolled in a Cigna medical plan. What do I need to do during Open Enrollment?

Cigna will no longer be an available option in 2025. If you are currently enrolled in a Cigna plan, you must select a new medical plan during Open Enrollment. Visit

<https://www.mybenefitsnm.com/OpenEnrollment.html> to learn more about the other medical plan options.

Note: If you do not select a new medical plan during Open Enrollment, you will automatically be enrolled in another medical plan that most closely aligns with your current Cigna plan.

What happens if I don't select a new medical plan during Open Enrollment?

If you are currently enrolled in a medical plan other than Cigna, you will remain in that plan.

If you are currently enrolled in a Cigna medical plan and you do not select a new medical plan during Open Enrollment, you will automatically be enrolled in an alternative medical plan that most closely aligns with your current Cigna plan.

Is my provider in the Blue Cross and Blue Shield of New Mexico and/or Presbyterian networks?

Use the links below to find in-network providers:

- **Blue Cross and Blue Shield of New Mexico:** <https://www.bcbsnm.com/sonm/doctors-and-hospitals>
- **Presbyterian:** <https://www.phs.org/health-plans/employer-plans/Pages/state-of-new-mexico.aspx>

Note: Blue Cross and Blue Shield of New Mexico has PPO and HMO plans. The PPO plan has two in-network benefit levels, Tier I and Tier II.

If you need assistance with determining whether your providers are in the Blue Cross and Blue Shield of New Mexico and/or Presbyterian networks, compile the names and addresses of your providers and call the plans at:

- **Blue Cross and Blue Shield of New Mexico:** 877-994-2583
- **Presbyterian:** 888-ASK-PRES (888-275-7737)

My current Cigna provider isn't in the Blue Cross and Blue Shield of New Mexico or the Presbyterian network. What do I do?

If your doctor is not an in-network provider with Blue Cross and Blue Shield of New Mexico or Presbyterian, you can select a new in-network provider from the Blue Cross and Blue Shield of New Mexico or Presbyterian networks. Alternatively, you could enroll in the Blue Cross and Blue Shield of New Mexico PPO and use your current Cigna provider and receive out-of-network benefits.

If you are in the course of treatment for certain conditions, you may be eligible to continue seeing your current Cigna provider for a period of time. Continuity of care is available for qualifying medical conditions such as inpatient care and pregnancy care. To learn more, contact Blue Cross and Blue Shield of New Mexico or Presbyterian.

If I enroll in a new medical plan, will I get a new ID card?

Yes. You will receive new ID cards for you and your enrolled dependents. This includes if you choose a new medical plan during Open Enrollment or if you are automatically enrolled in a new medical plan because your Cigna plan will no longer be available.

For the Blue Cross and Blue Shield of New Mexico and Presbyterian plans, what is the difference between the Tier I, Tier II, and Tier III services?

If you are enrolled in a Blue Cross and Blue Shield of New Mexico or a Presbyterian plan, you have access to providers in all tiers:

- Tier I providers: You receive the highest level of benefits when you use a Tier I provider.
- Tier II providers: You receive a higher level of benefits when you use a Tier II provider.
- Tier III providers: You receive a lower level of benefits when you see a Tier III (or out-of-network) provider.

The benefit of choosing a Tier I provider is potential savings on out-of-pocket costs. If a service or provider is not available in Tier I, you still have the flexibility to receive care from providers in Tier II. You can also go to a Tier III (or out-of-network) provider if you are enrolled in the Blue Cross and Blue Shield of New Mexico plan.

Note: Blue Cross and Blue Shield of New Mexico is the only provider with three tiers of providers, including out-of-network coverage.

Use the links below to find providers:

- **Blue Cross and Blue Shield of New Mexico:** <https://www.bcbsnm.com/sonm/doctors-and-hospitals>
- **Presbyterian:** <https://www.phs.org/health-plans/employer-plans/Pages/state-of-new-mexico.aspx>

Will my prescription drugs change if I move to a new medical plan?

No. No matter which medical plan you are enrolled in, prescription drug coverage is provided by CVS Caremark.

Will my prescription drug prior authorizations transfer to my new medical plan?

Yes, your prescription drug prior authorizations will automatically transfer to your new medical plan.

Life Insurance Coverage**Can I increase my life insurance coverage during Open Enrollment?**

Yes. If you or your spouse has existing supplemental life insurance, you may increase coverage by one increment of \$10,000, up to the guaranteed amount, during Open Enrollment. You will not need to provide evidence of insurability (EOI) for this increase in coverage.

If you wish to elect more than \$10,000 or an amount over the guaranteed amount, you will need to provide EOI. Coverage will be approved or denied by The Hartford.

Important! If you elect to increase life insurance coverage, be sure to include the total amount of life

insurance you want, not just the amount of the increase.

You may also choose to enroll in life insurance for the first time during Open Enrollment. You will need to provide EOI and go through The Hartford's approval process for any coverage amount.

Disability Coverage

What is the Disability Plan? Should I enroll in it?

The Disability Plan provides financial protection. It pays a portion of your wages if you are unable to work due to illness or injury. This includes disability related to maternity. Disability benefits are provided in accordance with the provisions of the State of New Mexico Self-Insured Program.

You are eligible if you have paid disability premiums for at least 12 consecutive months prior to claiming disability. You pay the full cost of premiums for the Disability Plan on an after-tax basis if you choose to enroll. The Disability Plan is not available to dependents.

Questions

If you have additional questions, please contact EASI Gov, Inc. (formerly ERISA) at (505) 244-6000 or sonm@easitpa.com.