

# 2024 State of New Mexico Open Enrollment Overview

It's Open Enrollment for the flexible spending, medical, dental, vision, life and disability plans. Open Enrollment is your once-a-year opportunity to change plans, and add or drop eligible dependents from coverage. This is the only time to make changes to benefits, except in very limited circumstances. SONM is committed to providing you with the benefits that promote your health and well-being as part of your total rewards package. We value you as an employee and we offer these benefits as a way of thanking you for your hard work and dedication.

## **MEDICAL**

- Blue Cross Blue Shield of New Mexico Continue to offer PPO (nationwide network of providers) as well as HMO (New Mexico network only, except emergencies)
  - Addition of Hinge Health Online musculoskeletal care and virtual physical therapy to address joint and muscle pain.
  - Addition of Wondr Health Online program which helps you learn science-based skills to build lasting weight loss habits.
- **Presbyterian Health Plan** Continue to offer HMO with 2-tier network of providers allowing for coverage outside of New Mexico.
- **Cigna** Continue to offer OAPIN (allows for nationwide in-network providers) and OAP (allows for nationwide network of providers as well as out-of-network providers).

### DENTAL

• Delta Dental will remain your dental carrier. There will be no changes to the benefits or rates.

### **VISION**

• EyeMed will remain your vision carrier. There will be no changes to the benefits or rates.

## LIFE/AD&D/SUPPLEMENTAL LIFE

- The Hartford will remain your life insurance carrier.
- Please note, you may increase your supplemental life benefit by \$10,000 without Evidence of Insurability.
- Please remember to update your beneficiary information.

## FLEXIBLE SPENDING ACCOUNTS (FSA)

• You are required to elect coverage every year for flexible spending accounts. Coverage does not automatically roll over. Please remember, flexible spending accounts are Use It or Lose It and funds do not rollover year to year.

#### **NEXT STEPS:**

- <u>MEDICAL/DENTAL/VISION</u>: Since neither the plans nor the carriers are changing you do not need to do anything
  unless you have a change that you need to make with your enrollment. Please note, supporting documentation is
  required for newly enrolled dependents (spouse, domestic partner, children).
- **FSA**: Employees must enroll/re-enroll in FSA Health Care or Dependent Care EVERY year they wish to participate. Coverage will automatically end on 12/31/2023 if no action is taken.
- **BASIC LIFE/SUPPLEMENTAL LIFE:** This is your opportunity to increase any supplemental insurance coverage by \$10,000, any request over \$10,000 will require Evidence of Insurability.
- ENROLLMENT:
  - Complete Online or Fillable Benefit/Change Form Please Note: The online enrollment form will time out after 15 minutes of inactivity and please follow the notices provided at the top of each section of the enrollment form to ensure seamless enrollment.
  - The form will need to be completed to its entirety. All dependent information must be entered whether adding, continuing, or dropping them from coverage.
  - Upon submitting the enrollment form, print two copies; one for your personal records and one to forward to your HR for your Personnel File.

- Submit required supporting documentation securely via E-Mail: sonm@easitpa.com or Fax: 505-244-6009 to Erisa.
- If using the Fillable Enrollment Form E-Mail: sonm@easitpa.com or Fax: 505-244-6009 to Erisa. Remember to save proof of fax confirmation sheet.
- Questions: Please contact Erisa Administrative Services, Inc. (505) 244-6000 or toll free (855) 618-1800

**NOTE**: After the Open Enrollment Period, you cannot make changes to your coverage during the year unless you experience a change in status, such as:

- Loss or gain of coverage through your spouse
- Death of a covered dependent
- Marriage, divorce, or legal separation
- Loss of eligibility of a covered dependent
- Birth or adoption of a child
- Switch from part-time to full-time

You have **31** days from a change in status to make changes to your current coverage.

Open Enrollment Period:	October 1 - 31, 2023
Deadline to Enroll:	October 31, 2023 11:59 PM
Benefits Effective Date:	January 1, 2024
State Employees First Payroll Deduction(s) for Benefits:	January 12, 2024
	Check pay advice to confirm benefit deductions are correct
State Employees First Payroll Deduction(s) for FSA:	January 12, 2024 Check pay advice to confirm benefit deductions are correct
LPB Employees Payroll Deduction(s) or FSA Eligibility:	Confirm with your HR or Payroll Office

Click here to Enroll or Make Changes to Open Enrollment or FSA.

