

# ANNOUNCEMENT

## 2025 Open/Switch Enrollment

**NEW! Employer Transactions are Completely Paperless**

**REMINDER! Online Employee Enrollment Required**

The NMPSIA Open/Switch Enrollment period for enrolling or making changes

**OPENS on October 1, 2024, and CLOSES on November 1, 2024.**

Please note there is no action required if you do not wish to make any changes. Current coverage will automatically renew for the following year.

***IMPORTANT! Employee Changes will NOT be Accepted After Nov 1, 2024***

Open/Switch Enrollment is the time of year when you can make certain changes to your medical, dental, and vision plans to be **effective January 1, 2025.**

### **What is OPEN Enrollment**

Allows employees who are eligible to **enroll** themselves and/or eligible dependents in a medical, dental or vision plan when they have not done so previously or at the time of a qualifying event.

NOTE: Long Term Disability, Additional Employee Life, and/or Additional Spouse Life is allowed any time of the year by requesting  Evidence of Insurability on the [Employee Enrollment/Change Form](#) or via the [Employee Login](#) online system and submitting to your employer for signature or approval. (*Evidence of insurability and approval by The Standard will be required. If approved, the effective date will be determined as the first of the following month from the decision date.*)

### **What is SWITCH Enrollment**

Allows current NMPSIA members who are currently enrolled in a medical or dental plan and wish to switch carriers or plan options (High, Low, EPO).

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Visit our [Open/Switch Enrollment](#) webpage for a quick reference to all that you should know about Open/Switch Enrollment.

### **Open/Switch Enrollment Information and Support**

- Open/Switch Enrollment Instructions (NMPSIA Message, Employee Access Tutorials)
- Benefits Carrier's Recorded and Printable Presentations
- "Find a Provider" links for each Carrier
- 2024 Medical Plan Comparison Chart and 2023 Program Guide
- Direct link to the Online System for easy access
- Benefit Premium Rates
- Frequently Asked Questions

## Benefit Plan Highlights

**Medical Premium Increases** --10% across all plan options, effective October 1, 2024.

**Dental Premium Increases** --5% increase with varying Plan schedule on Basic and Comprehensive Dental, effective October 1, 2024.

**New Dental Carrier Option** -- Blue Cross Blue Shield (BCBS) Dental is a new carrier option. You do not have to be a BCBS medical member to elect BCBS Dental.

**Vision Premium Increase and added benefits** --3% increase to plan. Benefits now include Frames every 12 months instead of every 24 months. Frame allowance is now \$150 and \$200 at Visionworks.

**Please follow these next steps to complete the Open/Switch Enrollment process by November 1, 2024.**

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### **Tips on How to Make Open/Switch Enrollment Easier for both Employers and Employees**

- Get Employees Ready – Inform them of their options to make sure employees understand what’s available. Provide materials so individuals can review their options and formulate questions during Open/Switch Enrollment.
  - Share NMPSIA web page links for Carrier Presentations, Premium Rates, Medical Side by Side comparisons and provide NMPSIA communications to ensure employees stay well informed.
  - A tutorial is available on the 2025 Open/Switch Enrollment landing page of the NMPSIA website for online Open/Switch Enrollment instructions.
  - Ensure all supportive documentation (marriage certificate, birth certificate, **proof of other coverage for excluded dependents**, etc.) required for the change is uploaded/submitted at the time of enrollment.
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**Please Note: As directed by NMPSIA, Employee Open/Switch Enrollment will be required to be processed under the Employee Login on the Online System. We will NOT be accepting paper forms.**

**Detailed tutorials will be available on the 2025 [Open/Switch Enrollment](#) landing page of the website.**

### **Customer Service and Our Commitment to You**

We hope that you have found the information in this letter helpful. While we remain dedicated to providing high quality service to you, our office continues to experience an extraordinarily high volume of phone calls and emails each day. We do appreciate your patience and understanding.

Throughout Open/Switch Enrollment, we encourage you to review the resources available on our [Open/Switch Enrollment Webpage](#). Here you will find valuable information that may be able to address your questions in a timelier manner than we can, due to our current volume of emails and phone messages.

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