

ELECT OR MAKE CHANGES TO YOUR BENEFIT COVERAGE NOW THRU FRIDAY, NOVEMBER 18, 2016

# 2017 Benefit Annual Enrollment

**ACT NOW!** *To change your benefits for 2017, you must take action now.*

The annual switch and open enrollment period for eligible employees under the **New Mexico Public Schools Insurance Authority (NMPSIA)** to elect or make changes to their benefit coverage is available through **Friday, November 18, 2016**. Refer to the communication materials from your employer to see if different dates are available to you. Changes in benefit coverage requested during this period will become **effective January 1, 2017**.

If you are eligible and not currently enrolled under NMPSIA for medical, dental, or vision coverage, this is your chance to enroll! If you are enrolled in medical, this is your opportunity to switch plans or insurance carriers. As a reminder, **the individual deductible is increasing on January 1, 2017 from \$300 to \$750 (and the individual calendar year maximum is increasing from \$2,800 to \$3,750)** on the High Option Medical Plan under Presbyterian Health Plan and Blue Cross Blue Shield of New Mexico (BCBSNM). Deductibles and the out-of-pocket calendar year maximums are also increasing on the Low Option Medical Plan administered by these two insurance carriers.

**You do have an opportunity to enroll in a medical plan with lower out-of-pocket costs.** NMPSIA is offering an HMO Plan through the New Mexico Health Connections as a new option beginning January 1, 2017. This self-insured plan covers the same services as the High Option Medical Plan, but the HMO Plan requires you stay in the network for care.

Transition of care is also available if you currently are under the care of an out-of-network provider. This HMO Plan includes in-network providers across the state and some in-network providers in Lubbock and El Paso. In the Albuquerque area, the HMO Plan is contracted with the Lovelace hospitals and Lovelace providers, UNMH, and the Lovelace Heart Hospital. This HMO Plan is not contracted with the Los Alamos Medical Center and is not contracted with Memorial Medical Center in Las Cruces, but it is contracted with MountainView Hospital. Certain providers in Las Vegas and Farmington are not in the HMO Plan's network.

Under this plan, the individual deductible will be \$500 and the individual calendar year out-of-pocket maximum will be \$3,250. Further, the office visit copays for certain services are \$5 less than the plans we offer under the other medical carriers. **So, you may want to consider switching to this plan or enrolling in this plan in order to keep your out-of-pocket costs down.**

The premium for the HMO Plan is 10% less than the premium established for the High Option Medical Plan administered by BCBSNM and slightly higher than Presbyterian. You can find the rates at [nmpsia.com](http://nmpsia.com) or through your school's benefit or HR office.



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**New Mexico  
Public Schools  
Insurance  
Authority**

410 Old Taos Highway  
Santa Fe, New Mexico 87501

Visit [nmpsia.com](http://nmpsia.com) to review detailed information about the plans and benefits available to you.

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Visit [nmpsia.com](http://nmpsia.com) to review detailed information about the plans and benefits available to you. There are links to each of the insurance carriers, including the ability to look up your providers (*doctors and facilities of your choice*) to find out if they are contracted with the insurance carrier you are considering.

*Need help understanding the options available to you? Call our office at*

**1.800.548.3724**

*We are here to help!*