

2022 Benefits Active Open Enrollment
Frequently Asked Questions

#	Question	Response	Date added to FAQ
General Questions			
1	What is Open Enrollment?	Open Enrollment is your annual opportunity to enroll in or change certain benefits without experiencing a qualifying event. Qualifying events information is available at https://benefits.nmsu.edu/enrollment/changes/ . An enrollment/waiver form, documentation supporting the qualifying event, and dependent documentation are due with 31 days of the event otherwise you will have to wait until the next open enrollment.	10/1/2022
2	Which benefits are included in Open Enrollment?	Medical/prescription, dental, vision, pre-tax premium, voluntary benefits, and flexible spending accounts.	10/1/2022
3	Why is Open Enrollment being called "Active Open Enrollment"?	The Open Enrollment event is called "Active" because this year ALL benefit-eligible employees are being called to action. Every employee must complete their enrollment online or through a Benefit Counselor during this Open Enrollment Event (October 1-31). https://www.mybenefit.site/nmsu	10/1/2022
4	Why do I have to participate in Open Enrollment this year if I don't want to make changes?	This year, Active Open Enrollment requires ALL BENEFIT-ELIGIBLE employees to complete enrollment either online at www.employeenavigator.com or by scheduling and completing an enrollment with a benefit counselor https://www.mybenefit.site/nmsu . This year changes include using a new enrollment system and adding new voluntary benefits. Active enrollment provides an opportunity to verify your information is correct, to better understand which benefits are available to you and how to get the most out of your benefits.	10/1/2022
5	What changes have been made to the offered coverages this year ?	This year our critical illness benefit with Aflac will be ending December 31, 2022. We will be offering critical illness and 2 new voluntary benefits through Unum--Accident and Hospital Indemnity coverages. Each of these benefits will have two options to choose from. We recommend you attend one of the 2 Live Carrier Webinars offered on October 3 at 10:00am and October 4 at 2:00 pm to hear details about all of our benefit plans. We are implementing a new online enrollment system and will also have benefit counselors available through appointment.	10/1/2022
6	When will my changes be effective?	Changes made during Open Enrollment are effective January 1, 2023. Review your pay advice carefully in January to verify your deductions are correct, exempt employees will see the changes 1/13/2023 and non-exempt employees 1/31/2023. Contact Benefit Services immediately if the deductions are not accurate, there is a small window of time for us to make corrections.	10/1/2022
7	I am a new employee and recently completed my new hire enrollment, do I have to participate in the Open Enrollment?	Yes, your new hire enrollment included the options available in the 2022 plan year, you will also need to complete Open Enrollment to enroll in benefits for the 2023 plan year.	10/1/2022
8	How do I find out more information about the new voluntary benefit plans?	Please visit https://www.mybenefit.site/nmsu , there are links to the plan documents and short videos explaining each benefit.	10/1/2022
9	I am already contributing to a Flexible Spending Account and don't want to make changes, do I have to re-enroll?	Yes, Flexible Spending Accounts require re-enrollment during Open Enrollment for the following plan year. Every year you want to utilize a Flexible Spending Account, you must re-enroll.	10/1/2022
Current Coverage			
10	If I want to keep my coverage the same, do I still need to do anything?	Yes. This year, Active Open Enrollment requires ALL BENEFIT-ELIGIBLE employees to complete enrollment either online at www.employeenavigator.com or by scheduling and completing an enrollment with a benefit counselor. https://www.mybenefit.site/nmsu	10/1/2022
11	How do I find out what coverage(s) I currently have?	To see current elections, you can utilize Employee Self-Service through my.nmsu.edu . After selecting Employee, select Benefits and Deductions, then select Insurance Benefits. You may also see your current elections online through Employee Navigator by clicking Enrollment Summary on the home page. While you are completing your enrollment, your current election is also viewable within each benefit option on the right side of the page.	10/1/2022
12	How do I know if my dependent is still eligible?	Review the dependent eligibility criteria at https://benefits.nmsu.edu/enrollment/eligibility/ . The following dependents are eligible for our benefit plans. (Please note, dependents can not be dual covered by the State of NM medical or dental plans.) *Legal spouse, unless legally separated. *Qualified Domestic Partner (DP) See ARP 8.03 https://arp.nmsu.edu/8-03/ . *DP is not eligible for pretax benefits, including Flexible Spending Accounts. *Your biological or adopted child, or the biological or adopted child of your spouse or DP, under the age of 26. Children of DP, that are not also the biological or adopted child of the employee are not eligible for pretax benefits, including Dependent Care Flexible Spending Accounts. *Your child defined above that is financially dependent due to a permanent mental or physical disability occurring prior to age 26.	10/1/2022
What you need to do			

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<p>13 If I want to keep my coverage the same, do I still need to do anything?</p>	<p>Yes. This year, Active Open Enrollment requires ALL BENEFIT-ELIGIBLE employees to complete enrollment either online at www.employeenavigator.com or by scheduling and completing an enrollment with a benefit counselor. https://www.mybenefit.site/nmsu</p>	<p>10/1/2022</p>
<p>14 Do I have to submit dependent proof of eligibility documents if I do not make any changes?</p>	<p>No. During this Active Open Enrollment you do not need to submit proof of eligibility documents unless you are adding a new dependent to your coverage. If you are adding a new dependent, proof of dependency documentation is required no later than October 31, 2022. You may upload documents for a new dependent in Employee Navigator or by email to benefits@nmsu.edu. https://benefits.nmsu.edu/hr-benefits/enrollment1/eligibility.html</p>	<p>10/1/2022</p>
<p>15 When can I enroll or make changes to my health benefits?</p>	<p>The enrollment window is open from October 1 to October 31, 2022. Changes received after October 31 will not be accepted. NO EXCEPTIONS.</p>	<p>10/1/2022</p>
<p>16 Where do I submit my Active Open Enrollment information?</p>	<p>This year, no paper forms will be accepted. You may complete your online enrollment at www.employeenavigator.com. You will register using your name, date of birth, social security number, and the company identifier "NMSU". Click "Open Enrollment", then follow the prompts to elect or decline each benefit. Or you may schedule an appointment with a Benefit Counselor. Schedule an appointment at https://www.mybenefit.site/nmsu, an enrollment counselor will contact you at the scheduled time to complete your enrollment over the phone.</p>	<p>10/1/2022</p>
<p>17 What if I make a mistake or change my mind after I complete enrollment?</p>	<p>Log in to www.employeenavigator.com, click Open Enrollment, make your changes and re-submit. Please note, all necessary changes must be made on or before the close of the enrollment period, October 31, 2022.</p>	<p>10/1/2022</p>
<p>18 What supporting documentation is required to enroll a dependent in my coverage?</p>	<p>To add new dependents to your benefits you must provide marriage certificate, domestic partner affidavit, and/or birth certificates/legal adoption/custody papers to verify the relationship to the new dependent by October 31, 2022. Late submissions will not be accepted and your dependent will not be enrolled.</p>	<p>10/1/2022</p>
<p>19 What if have my stepchild covered on my health insurance and I am getting divorced?</p>	<p>It is your responsibility to remove any dependents who do not meet the eligibility requirements within 31 days of the disqualifying event by submitting an enrollment change and supporting documentation to Benefit Services through www.employeenavigator.com. Failure to do so may result in losing the ability to participate in any health benefits offered by NMSU, as well as a responsibility to repay all claims paid out on behalf of the ineligible dependent.</p>	<p>10/1/2022</p>
<p>20 I have already submitted dependent documents, do I need to upload or resubmit the documents?</p>	<p>No. The task in Employee Navigator is a reminder to submit dependent documentation. If you do not have dependents or if you have already submitted documents for your spouse, children, or domestic partner, please do not resubmit the documents.</p>	<p>10/1/2022</p>
<p>21 My name (or one of my dependent's name) is incorrect in Employee Navigator. How do I change it?</p>	<p>Your name (and the names of your dependents) must match the name registered with the Social Security Administration. This includes your first name, middle name or initial, and last name. If your name is incorrect in our records, we will need to a copy of your social security card to make the change to the NMSU system and with the insurance carriers. Email benefits@nmsu.edu if any of your information is incorrect in Employee Navigator.</p>	<p>10/1/2022</p>
<p>22 Can I submit my enrollment information now and my supporting documentation later?</p>	<p>All supporting documentation must be submitted during the Open Enrollment period. All enrollments and documentation must be submitted by the deadline, October 31, 2022.</p>	<p>10/1/2022</p>
<p>Here to Help</p>		
<p>23 I submitted my information in the system, who can I contact to confirm it was received?</p>	<p>You may log in to Employee Navigator at any time to review your benefit elections. Click Benefit Summary, choose Current Period or Open Enrollment to view your current elections or your elections that will be effective 1/1/2023. You may make changes to your Open Enrollment elections up until 10/31/2022, if you make changes remember to complete the new enrollment through the signing step.</p>	<p>10/1/2022</p>
<p>24 My salary is not correct in Employee Navigator, what should I do?</p>	<p>Salaries were uploaded on 9/26/2022, if your salary has changed you may contact benefits@nmsu.edu and we can manually update the salary for you. The salary is only used to display which salary tier premiums apply to you for medical coverage while you are enrolling. Your actually salary is used each pay period to determine your payroll deductions.</p>	<p>10/1/2022</p>
<p>25 Who can I contact for help completing my enrollment?</p>	<p>Schedule an appointment with a benefit counselor, they can answer questions and complete your enrollment for you by phone. There are a limited number of appointments, schedule your appointment early and be sure to be ready and answer the phone when they call. The Benefit Services team will also have Zoom times scheduled to answer your questions. https://outlook.office365.com/owa/calendar/NMSU@voluntarysolutionsinc.net/bookings/</p>	<p>10/1/2022</p>
<p>26 The premium displayed in Employee Navigator is not accurate, why?</p>	<p>If the premium displayed is off by up to a few cents, it is due to rounding; we cannot change these small discrepancies. The premiums in Employee Navigator are illustrative for your convenience when you are enrolling, the premiums set up in Banner are the premiums that will be deducted from your pay. If you medical premium is display an incorrect tier, it may be because your salary has changed since the data was pulled on 9/26/2022. You may contact benefits@nmsu.edu and we will manually update your salary in Employee Navigator.</p>	<p>10/1/2022</p>