

Human Resource Services

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MEMORANDUM

DATE: October 1, 2024

TO: All Benefit-Eligible Employees

FROM: Celeste Uzueta, Director, Benefit Services

RE: 2025 Benefits Open Enrollment 10/1-10/31

We are pleased to announce that the Open Enrollment period for NMSU benefits is here! From October 1 to October 31, 2024, you have the opportunity to review and adjust your benefits for the 2025 plan year effective January 1, 2025.

This is your annual chance to:

- Enroll in or change your medical, prescription drug, dental, vision critical illness, accident, and hospital plans
- Add or drop eligible dependents
- Enroll or re-enroll your coverage in Flexible Spending Accounts (FSA) for Healthcare or Dependent Care

Important Details:

- Voluntary Participation: Open Enrollment is voluntary this year. If you wish to make changes, this is your opportunity. All changes will take effect on January 1, 2025.
- Adding Dependents: If you plan to add dependents, please ensure you provide proof of dependency documentation by October 31. You can submit this documentation through a <u>Benefit Form Request</u> in the Team Dynamix ticketing system.
- Changes for 2025:
 - Please note Cigna will not be available as a medical coverage option for 2025. If you are currently enrolled with Cigna, we encourage you to select a new medical plan. If no new plan is selected, you will be automatically enrolled in another medical plan to ensure you maintain coverage.
 - Unum's Critical Illness, Accident, and Hospital benefit premiums will be deducted monthly instead of per pay period. If you leave employment, your coverage will continue until the end of the month in which your employment terminates.
- **FSA Enrollment**: Remember that Flexible Spending Accounts require annual enrollment. If you wish to participate in 2025, you will need to re-elect your coverage, as deductions do not carry over from year to year.

If you do not participate in Open Enrollment, your next opportunity to make changes will be at the next annual Open Enrollment or within 31 days of a qualifying life event (e.g., marriage/divorce,

birth/adoption, loss or gain of coverage). Please keep in mind that changes due to qualifying life events require documentation and are limited to changes corresponding to the type of event.

Webinar Invitation: We will host a Benefits Open Enrollment Webinar on October 4 at 9:00 AM. This is a great opportunity to learn more about your coverage options and ask questions directly to the insurance carriers. We highly encourage you to attend!

The webinar registration link is: <u>https://easievents.webex.com/weblink/register/r43df6561dacaeaa34291d9a3b12a4bd7</u> Registration password: sonm Recordings and presentations will be available on the <u>Benefit Services website</u> following the event.

How to Participate: Visit <u>https://www.mybenefit.site/nmsu#page=1</u> for links to <u>self-enroll</u> or schedule an appointment with a benefit counselor. Benefit councilors are available to complete your enrollment selections and answer questions through scheduled phone appointments or by calling 866-643-9404.

Should you have any questions about the benefits programs, feel free to reach out to Benefit Services at 575-646-8000 or <u>benefits@nmsu.edu</u>.

Thank you for your attention, and we look forward to helping you navigate this important enrollment period!