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2026 Short Plan Year Open Enrollment FAQ

Enrollment Period: October 20 – October 31, 2025
Effective Dates: January 1 – June 30, 2026 (Short Plan Year)

Open Enrollment is here and there are important changes that you need to know about. The biggest change is that the State of New Mexico is switching its Plan Year to align with the state's Fiscal Year.

During the transitional period between January and June of 2026, there will be a 6-month Plan Year. During this period, the out-of-pocket maximum and deducible for your health plan will be reduced to account for the shortened period. The following FAQs provide information regarding the 2026 Open Enrollment period, effective for the short plan year January 1–June 30, 2026.

General Benefit Information

- **Q: When is Open Enrollment?**

A: October 20 – October 31, 2025. Elections made during this period will be effective January 1 – June 30, 2026.

- **Q: If I am already enrolled in coverage, do I need to take any actions to keep my coverage?**

A: No. You will be automatically re-enrolled in your current plan if you take no action (except for Flexible Spending Accounts (FSA), which require re-enrollment each year).

- **Q: Why is there a short Plan Year?**

A: The short Plan Year (January 1 – June 30, 2026) allows the State to align benefits with the state's fiscal year starting July 1, 2026. This means future premiums will align with budget cycles and you will no longer see mid-year premium changes without being able to change your plan.

- **Q: Will my premiums increase during the short Plan Year?**

A: No. Medical, dental, and vision premiums will remain at the same level as current from January 1 through June 30, 2026 and Unum Accident, Critical Illness, and Hospital premiums are decreasing.

- **Q: When is the next Open Enrollment after this?**

A: Another Open/Switch Enrollment will take place in April 2026 for the full fiscal Plan Year (July 1, 2026 – June 30, 2027). It will be an active open enrollment, during which you will be **required** to make new benefit elections. If no action is taken at that time, your existing benefits will end.

Medical and Prescription Coverage

- **Q: Which carriers are available for medical coverage?**

A: Blue Cross Blue Shield of New Mexico (PPO & HMO) and Presbyterian Health Plan (HMO).

- **Q: Are there any plan design changes?**

A: No, there are no plan design changes for the short Plan Year.

- **Q: What about prescription drug coverage?**

A: Prescription drug coverage remains embedded in the medical plans and will continue to be administered by CVS Caremark.

- **Q: What happens to deductibles and out-of-pocket maximums?**

A: Medical and prescription drug deductibles and out-of-pocket maximums will be cut in half to account for the shortened Plan Year.

Dental and Vision

- **Q: What changes are happening with dental coverage?**

A: Dental plan benefits remain the same, but deductibles and annual benefit maximums will be cut in half for the short Plan Year. Frequency limitations like dental cleanings and vision exams will reset January 1, 2026 and again on July 1, 2026.

- **Q: What changes are happening with vision coverage?**

A: Vision premium rates remain the same with enhanced benefits (increased frame allowances).

Life Insurance

- **Q: Can I increase my life insurance coverage during this enrollment?**

A: Guaranteed coverage is only available within your initial 31 days of benefit-eligible employment. Late enrollment is available at any time with carrier approval. Late enrollees must complete the Benefit Enrollment/Waiver Form and an Evidence of Insurability form, both submitted to Benefit Services. Coverage is effective the first pay period after carrier approval. You may cancel coverage at any time. Cancellations are effective prospectively and cannot be applied retroactively.

Flexible Spending Account (FSA)

- **Q: Do I need to re-enroll in FSAs this year?**

A: Yes. You must enroll in FSAs every year during Open/Switch Enrollment.

- **Q: What are the FSA limits for the short Plan Year?**

A: Contributions will be capped at 50% of the annual maximum for the six-month Plan Year (January – June 2026). Full annual limits will resume for the 12-month fiscal Plan Year beginning July 1, 2026.

- **Q: What happens if I don't use all of my Health Care FSA funds by the end of the short Plan Year?**

A: Expenses must be incurred between January 1, 2026 and June 30, 2026 and claimed by September 30, 2026. Unused funds up to $680 may be carried forward into the next plan year.

- **Q: What happens to my Dependent Care FSA?**

A: Any money left after June 30, 2026 will be forfeited. Remember that the New Mexico's Universal Child Care program begins November 1, 2025, which may impact how much you contribute.

Enrollment Process

- **Q: How do I enroll or make changes?**

A: You may complete your online enrollment at www.employeenavigator.com. If you registered previously, use the same username and password. If not, register using your name, date of birth, social security number, and company identifier 'NMSU'. Click 'Open Enrollment', then follow the prompts to elect or decline each benefit. You may also speak with a Benefit Counselor. See https://benefits.nmsu.edu/enrollment/open.html for details.

- **Q: Do I need to submit documentation?**

A: Yes. Supporting documentation is required for newly added dependents. Submit documents online (PDF or JPG) via https://help.nmsu.edu/TDClient/267/Portal/Requests/TicketRequests/NewForm?ID=eRXVtU%7eqt-o_&RequestorType=Service, selecting 'Submit dependent documentation for Open Enrollment'.

- **Q: Will late enrollments be accepted?**

A: No. Late enrollments will not be accepted.

State Employee Program Assistance (SEPA)

- **Q: Can I apply for State Employee Program Assistance (SEPA) during this enrollment?**

A: No, the SEPA program applies to State of New Mexico employees, NMSU has confirmed NMSU employees do not qualify for the SEPA program.

Additional Questions

- **Q: Will there be changes to medical carriers or plan designs starting July 1, 2026?**

A: The State of NM's medical RFP is in progress – information will be shared in Spring 2026.

- **Q: How will I know if my elections went through?**

A: You may log in to Employee Navigator to verify your elections. Make a copy of your Benefit Enrollment Summary and verify against your January payroll deductions.

- **Q: Where can I find help comparing plans?**

A: Please join us for the live presentations on Monday, October 20, 2025. Information is also available on the NMSU Benefit Services website.

- **Q: What is the Pretax Premium Plan?**

A: POP allows you to pay your share of medical, dental, and vision premiums with pre-tax payroll deductions, lowering taxable income and increasing take-home pay.

- **Q: Do I have to participate in Open Enrollment if I am a new hire or recently had a qualifying event?**

A: Yes. If your elections were not entered in Banner by October 17, 2025 or if your benefits have changed since that date, you must also enter or update your elections in Employee Navigator for coverage effective January 1, 2026. If you do not participate in Open Enrollment, your elections will revert to what was on file in Banner as of October 17, 2025.

Key Dates

• **Open/Switch Enrollment:** October 20–October 31, 2025
• **Kick-off Event:** October 20, 2025 (9:00 AM – 2:00 PM)
• **Live Presentations**: October 20, 2025 (11:00 AM – 1:00 PM)
• **Zoom Q&A Sessions**: Every weekday, October 21–October 31, 2025 at 10:00 AM
• **Benefits Effective Date**: January 1–June 30, 2026
• **First Payroll Deduction:** Exempt – January 15, 2026; Non-exempt – January 30, 2026