



Human Resource Services

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MEMORANDUM

DATE: October 17, 2025

TO: All Benefit-Eligible Employees

FROM: Celeste Uzueta, Director, Benefit Services

RE: Open Enrollment Begins Monday, October 20 – Important Benefit Updates

Important: This message includes details that affect your benefit coverage. Please read it in full.

Open Enrollment will be available **October 20 – 31, 2025**. Please review your options carefully and submit any changes by the deadline. **No late enrollments or changes will be accepted.**

Plan Year Transition

NMSU's insurance benefits are transitioning from a **calendar year** to a **fiscal year** cycle.

Elections made during this open enrollment will be effective **January 1 – June 30, 2026** (a **short plan year**).

- **Deductibles, out-of-pocket maximums, and annual benefit maximums** will be **cut in half** for this short plan year.
- Beginning **July 1, 2026**, the new fiscal plan year will run **July 1 – June 30** each year.

This Year's Enrollment

This year's **open enrollment** will be **passive**, meaning if you do not make any changes, your current benefits will continue for the upcoming **short plan year**, except for **Flexible Spending Accounts (FSA)**, which require re-enrollment each year.

Please note that **group life, voluntary life and AD&D, and long-term disability insurance** are **not included** in the open enrollment process.

In **Spring 2026**, we will hold 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.

What's Changing for 2026

Medical and Dental

- There are **no plan or rate changes** for medical or dental coverage.

Vision (VSP)

- **Rates remain the same, with enhanced benefits:**
 - Frame allowance increased from **\$150 → \$180** (featured frame allowance **\$170 → \$200**)
 - Frame allowance at **Walmart & Sam's Club** aligned with in-network amount of **\$180** (previously \$80)
 - Frame allowance at **Costco** increased to **\$100** (from \$80)

Unum Voluntary Benefits

- **Rates are decreasing** for Accident, Critical Illness, and Hospital benefits
 - **Hospital Coverage Enhancements:**
 - Added **\$50 Be Well Benefit**
 - **Increased admission benefit** from 1 to **2 admissions per year**
 - **Mental health/substance abuse treatment benefit** increased from **\$250 → \$750**
 - Added **\$250 Well Child Benefit**
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Flexible Spending Accounts (FSA)

Healthcare FSA

- Short plan year (1/1–6/30): **\$1,700 maximum**
 - Expenses must be **incurred by 6/30** and **claimed by 9/30**
 - **Carry-over up to \$680**
- Fiscal plan year (7/1–6/30): **\$3,400 maximum**

Dependent Care FSA

- Short plan year (1/1–6/30): **\$3,750 maximum**
 - Expenses must be **incurred by 6/30** and **claimed by 9/30**
 - **No carry-over**
- Fiscal plan year (7/1–6/30): **\$7,500 maximum**

* You may elect up to the maximum in **both** plan years.

Open Enrollment Kick-Off Event – Monday, October 20

Join us at **Corbett Center Auditorium** from **9:30 a.m. – 2:00 p.m.**

Representatives from NMSU Benefit Services, the State of NM Healthcare Authority, and all major insurance carriers (medical, prescription, dental, vision, FSA, and Unum voluntary benefits) will be available to answer your questions.

- **Live presentations:** 11:00 a.m. – 1:00 p.m.

- For employees outside Las Cruces, a Zoom link is available to join the live presentations:
[Join via Zoom](#)
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Assistance During Open Enrollment

From **October 20–31**, you can:

- **Call** the Benefit Counselor Line
- **Schedule an appointment** for a counselor to call you at a designated time
- **Join a daily Zoom drop-in session** at **10:00 a.m.** to ask questions about your benefits

Links and phone numbers will be sent on **Monday, October 20**, and posted on the Benefit Services website.

Important Reminders

- If adding dependents, **supporting documentation is due by October 31, 2025**.
 - Names must match Social Security Administration records.
 - After open enrollment ends, changes can only be made within **31 days of a qualifying life event**, and the change must correspond to that event.
 - The **next Open Enrollment** will occur in **Spring 2026** and will be **active**—you must elect coverage effective **July 1, 2026**, or your existing coverage will end **June 30, 2026**.
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Questions?

- Please review the attached **Open Enrollment FAQ** for more information.
- Visit: benefits.nmsu.edu/enrollment/open.html
- Submit a ticket: [HR Help Desk Request](#)
- Call: **575-646-8000**

Thank you for reviewing your benefits and ensuring your elections are up to date for the upcoming plan year.