






Human Resource Services






Benefits after leaving NMSU

We know transitions can be overwhelming. This guide is intended to help you understand what happens to your benefits when your employment with NMSU ends. Please see NMSU Administrative Rules and Procedures and benefit information available at benefits.nmsu.edu for each benefit for additional information.



Coverage ends on the termination date, end of the pay period, or end of the month—whichever applies—only if premiums have been paid through that date. If premiums are not current, coverage ends on the last day premiums were paid.



Insurance Coverage


Medical/ Prescription and Dental Plans- State of New Mexico	
	Benefits will continue through the last day of the pay period in which employment ends. You will be offered the option to continue coverage under COBRA for up to 18 months. COBRA information and premium rates will be sent to your home address from EASI Gov., the third-party administrator for the State of New Mexico. Questions regarding COBRA coverage can be directed to EASI Gov. at (855) 618-1800.
Vision- Vision Service Plan (VSP)	
	Coverage ends on the last day of the month in which employment ends, COBRA continuation information will be mailed to your home address by McGriff Insurance Services. For questions, contact McGriff at (800) 768-4873.
Flexible Spending Accounts	
	<p>Employees leaving employment prior to the end of the FSA plan year (December 31st) have 2 options.</p> <ol style="list-style-type: none">1. Continue coverage with post-tax contributions through COBRA. All pre-tax funds in the account and post-tax contributions added to the account can be used to pay claims filed from January 1st through the last day COBRA is paid or the last day of the plan year, whichever is first. McGriff will send COBRA continuation information to your home address within 14 calendar days of your last day of coverage. The carry over option is not available to COBRA participants, all funds must be used to pay for claims incurred during the plan year. All unused funds will be forfeited. Direct questions regarding COBRA for the FSA plans to McGriff at (800) 930-2441.2. Elect not to participate in COBRA continuation coverage. You will have 90 days from the last day of employment to submit claims incurred between January 1st and the last day of employment. All unused funds will be forfeited.

Basic Life & Voluntary Life Insurance- Dearborn National	
	Employees may convert their basic and/or voluntary life coverage to an individual policy with Dearborn National. Rates are based on age and coverage amount. A continuation form will be mailed to your home address and must be submitted to the carrier within 31 calendar days after your last day of coverage. Coverage ends on the last day of employment.
AD&D Life Insurance- Dearborn National	
	Employees with basic or voluntary AD&D coverage do not have a conversion option. Coverage ends on the last day of employment.
Long Term Disability- Dearborn National	
	Coverage ends on the last day of the pay period in which the employee works or is paid—whichever is later— through that pay period. This benefit does not offer a conversion option.
Critical Illness/Accident-UNUM	
	Coverage ends on the last day of the month in which employment ends. Employees may continue coverage by sending payments directly to UNUM. Contact UNUM Customer Service at (800) 635-5597 within 31 calendar days of separation.
Hospital-UNUM	
	Coverage ends on the last day of the month in which employment ends. This benefit does not offer a conversion option.


Leave Balances

Annual Leave (ARP 8.41)	
	<p>Annual leave will be paid out in your final paycheck, provided all timesheets or leave reports are submitted by the deadline for your final pay (refer to the payroll processing schedule for deadlines). The payout will include up to 240 hours of unused annual leave, paid at your hourly rate. Only taxes will be deducted.</p> <p>Annual leave for term-appointment employees and return-to-work retirees is forfeited each July 1 and at the end of the employment.</p>
Sick Leave (ARP 8.43) or Faculty Care Leave (ARP 8.42)	
	<p>Not payable unless you were eligible for the grandfathered sick leave payout (600+ hours prior to 7/1/2016)).</p> <p>The calculation will be based on the lesser of the leave balance on 7/1/2016 or the balance on the date of separation. Eligible employees will be paid at 50% of base hourly salary multiplied by sick leave hours accrued over 600 (max 200 hours). Only taxes will be deducted from this payment. The payment will not be included in the NMERB retirement benefits calculation.</p>

Defined Benefit Retirement Plan- NMERB	
	<p>Employees contributing to the defined benefit plan and not eligible for retirement will have the following options upon leaving employment:</p> <ul style="list-style-type: none"> • Do nothing. Contributions will remain with the NMERB. <ul style="list-style-type: none"> ○ Retain your service credit and tier status. Additional service credit will be added if you resume eligible employment with an ERB employer. ○ Retire from the ERB when you meet retirement eligibility requirements. (Minimum 5 years of service required) • Refund/rollover your employee contributions. Employer contributions are not part of the member's account and are not refundable to a member. <ul style="list-style-type: none"> ○ Within 90 days of termination, submit request through NMSU Benefit Services: <ul style="list-style-type: none"> ▪ DocuSign Authorized Employer Signer: Celeste Uzueta, Email: benefits@nmsu.edu ▪ PDF mail to Benefit Services, PO Box 30001, MSC 3HRS, Las Cruces, NM 88003 ○ After 90 days of termination, submit request directly to NMERB https://www.erb.nm.gov/forms/. ○ Once employee contributions are refunded, employee service credit is zeroed out. ○ If the employee is re-hired with an NMERB employer, service credit begins at zero and membership is established under the tier in effect at the time of re-employment. <p>Employees may also be eligible for NMSU Retiree benefits at the time of retirement, if you have been hired in a regular position for the 10 consecutive years of employment immediately prior to the date of retirement (no gaps in employment). Details regarding Retiree Benefits can be found at https://benefits.nmsu.edu/retire/benefits.html.</p> <p>Employees interested in completing retirement paperwork prior to the last day of employment, contact Benefits Services at 575-646-8000 benefits@nmsu.edu.</p>
Defined Contribution Retirement Plan – NMARP	
	<p>Upon termination, the following options are available. All distributions or withdrawals of funds require signature from an authorized signer for the plan. Contact the vendor for the appropriate forms and send to Benefit Services for signature. Please note, notarized spousal consent is required for all distributions and withdrawals.</p> <ul style="list-style-type: none"> • Refund/rollover your contributions. • Employees who are eligible to retire can complete retirement paperwork to retire prior to leaving employment. Verify retirement eligibility with the carrier. <ul style="list-style-type: none"> ○ A monthly annuity based on the retiree's estimated life span, ○ Payments received over a fixed term of years, or ○ A lump sum payout. <p>Employees may also be eligible for NMSU Retiree benefits at the time of retirement, if you have been hired in a regular position for the 10 consecutive years of employment</p>

	<p>immediately prior to the date of retirement (no gaps in employment). The date of retirement must be the first of the month if the employee plans to enroll in NMSU retiree benefits, if eligible. Details regarding Retiree Benefits can be found at https://benefits.nmsu.edu/retire/benefits.html.</p> <p>Employees interested in completing retirement paperwork prior to the last day of employment, contact Benefits Services at 575-646-8000 benefits@nmsu.edu.</p>
Voluntary Retirement Plans (403b or 457)	
	<p>To request a distribution or withdrawal of your 403b or 457 contributions, contact the vendor for the appropriate forms. Send completed forms to NMSU Benefit Services for authorized signature. Please note, NMSU requires notarized spousal consent on all distributions/withdrawals.</p>

Employee Wellbeing Resources

Virtual Health and Wellbeing (TimelyCare) & Employee Assistance Program (Well-Being Solutions)	
	<p>TimelyCare: Virtual Health and Wellbeing services end the day of termination.</p> <p>Well-Being Solutions: Confidential counseling and Employee Assistance Program (EAP) services continue for employees and their eligible dependents for up to 6 months after date of termination.</p>

Final checklist:

- Confirm your mailing address at my.nmsu.edu to ensure you receive applicable continuation information and tax documents.
- Submit your final timesheets/leave reports to ensure applicable leave payouts are processed timely.
- Watch for COBRA materials and conversion forms at your home address.

NMSU reserves the right to interpret, change, modify, amend, or rescind these guidelines in whole or in part at any time without employee consent.

Benefit End Dates and Continuation Options by Employee Type

Benefits will end on your termination date, the end of the pay period, or the end of the month through which premiums have been paid—as applicable. Note: 9-month employees pay premiums during the academic year for coverage through the fiscal year. If a 9-month employee does not return and pay premiums in the Fall, medical and dental coverage will end on June 30. Other benefits will end on May 15 or May 31, depending on the benefit.

Employee Type:	12-month		9-month				
Term Date → Benefit ↓	1st-15th	16th-End of Month (EOM)	1st-15th	16th-End of Month (EOM)	End of Spring, No Fall premiums	Benefit Continuation Available?	Information
Medical and Rx	15 th	EOM	15 th	EOM	June 30	COBRA coverage available, 102% of total monthly premium	You will receive COBRA info from EASI GOV.
Dental	15 th	EOM	15 th	EOM	June 30	COBRA coverage available, 102% of total monthly premium	You will receive COBRA info from EASI GOV.
Vision	15 th	EOM	15 th	EOM	May 31	COBRA coverage available, 102% of total monthly premium	You will receive COBRA info from McGriff.
Flexible Spending Accounts	15 th	EOM	15 th	EOM	May 15	COBRA coverage available, 102% of total monthly contributions	If COBRA is not elected, claims must be incurred by the termination date and submitted for reimbursement within 90 days of date of termination. You will receive COBRA information from McGriff.
Group Life	Term Date	Term Date	Term Date	Term Date	May 15	Conversion is available within 31 days after insurance cease without Evidence of Insurability. Converted coverage does not include AD&D.	Benefit Services will mail applicable forms to you. If you elect to continue coverage, send the completed forms to Benefit Services to complete the employer portion.
Voluntary Life (Employee, Spouse/DP, Child)	Term Date	Term Date	Term Date	Term Date	May 15	Conversion is available within 31 days after insurance cease without Evidence of Insurability. Converted coverage does not include AD&D.	Benefit Services will mail applicable forms to you. If you elect to continue coverage, send the completed forms to Benefit Services to complete the employer portion.
Accidental Death & Dismemberment	Term Date	Term Date	Term Date	Term Date	May 15	No	
Long Term Disability	Term Date	Term Date	Term Date	Term Date	May 15	No	
Critical Illness	EOM	EOM	EOM	EOM	May 31	Contact Unum to continue coverage	
Accident	EOM	EOM	EOM	EOM	May 31	Contact Unum to continue coverage	
Hospital	EOM	EOM	EOM	EOM	May 31	No	

Contact information

Carrier	Phone number	Website
NMSU Benefit Services	575-646-8000	www.benefits.nmsu.edu
EASI Gov. (State of New Mexico Administrator)	855-618-1800	www.mybenefitsnm.com
Presbyterian - HMO	888-275-7737	www.phs.org/sonm
BCBS of NM	877-994-2583	www.bcbsnm.com/sonm
CVS Caremark	800-743-1720	www.express-scripts.com
Delta Dental	877-395-9420	www.deltadentalnm.com
Vision Service Plan	800-877-7195	www.vsp.com
McGriff (Vision and FSA COBRA)	800-930-2441	
Dearborn National	800-778-2281	www.dearbornnational.com
Unum	800-635-5597	www.unum.com
New Mexico Educational Retirement Board (NMERB)	1-866-691-2345	www.nmerb.org
Voluntary Retirement Plans	Please see our website for vendor contact information	www.benefits.nmsu.edu/retire/voluntary/
Wellbeing Solutions (ComPsych)	833-515-0771	www.guidanceresources.com ID: SONMEAP