

Open Enrollment 2025–2026 Q&A

Q1: Why is this year's open enrollment shorter than usual?

Open enrollment will run **October 20–31**, later and shorter than usual.

This fall's elections will cover only **January–June 2026**, because the plan year is shifting to July–June.

The later start is due to the state finalizing contracts for its dental and vision plans. NMSU participates in the dental plan, but not the vision plan.

Q2: Will I have to do open enrollment twice?

Yes. This October enrollment applies to a shortened plan year (January–June 2026).

A second open enrollment will take place in spring 2026 for the new plan year beginning July 1, 2026.

Q3: Will there be new insurance carriers?

Possibly. The state is reviewing proposals for new dental and vision carriers as part of the RFP and will soon be reviewing proposals for the medical plans.

If new options are approved for dental, they could take effect with the January–June 2026 short plan year.

If new options are approved for medical, they could take effect with the new plan year beginning July 1, 2026.

We do not yet know which carriers will be selected.

Q4: Will my premiums change?

Premium details for 2026 have not yet been finalized by the state.

Once information is available, the Benefits team will share it through email, the Hotline, and the Benefits website.

Q5: What about voluntary benefits like accident and critical illness insurance?

NMSU's voluntary benefits through Unum (accident, critical illness, and hospital) have been renewed.

Good news: they include lower rates and expanded hospital coverage.

Q6: Where can I find updates?

Updates will be shared in three ways:

- Email announcements

- Hotline newsletter
- Benefits website (<https://benefits.nmsu.edu>)

The website will house the most current details and links to past communications.

Q7: Who can I contact if I have questions right now?

The NMSU Benefits team is available to help.

Please keep in mind that some details are still being finalized by the state. As soon as information is confirmed, it will be shared with employees.