



Benefit Services

Hadley Hall, Room 17
MSC 3HRS, PO Box 30001
Las Cruces, NM 88003-8001
Phone: (575) 646-8000
Fax: (575) 646-2806
benefits@nmsu.edu

Benefit Enrollment/Waiver Form

Medical, Dental, Vision, Life, & Disability Insurances

Refer to [Administrative Rules and Procedures \(ARP\) Chapter 8](#) and benefits.nmsu.edu/ for information regarding the benefits offered through NMSU, including eligibility, premium rates, forms, carrier contacts, etc.

Employee Eligibility: To be eligible for coverage you must be hired as regular faculty, regular staff, term faculty, or term staff at .75 FTE or greater (see [ARP 6.03-Employment Categories](#)).

Employees who are also the spouse, domestic partner, or dependent of an employee of NMSU, State of New Mexico, or any other entity participating in the State of New Mexico's medical and dental programs, may be covered as either an Employee or Dependent, but not both. Dual coverage is not permitted for you or your dependents.

Dependent Eligibility: To be eligible for coverage your dependent must be one of the following:

- Your lawful spouse or qualified Domestic Partner (DP)
 - A spouse or DP that is also an NMSU employee must check "Yes" on Section 3 of the form and include their Aggie ID number.
 - DP information can be found at <http://benefits.nmsu.edu/other/domestic-partner/>. Insurance premiums for DPs are not eligible for pre-tax premiums, and the value of tuition and insurance benefits provided to the DP is considered taxable income to the employee by the Internal Revenue Service and is subject to social security, federal, and state income tax withholding. You are advised to consult an attorney and/or tax consultant prior to establishing a DP.
- Your biological or adopted child, or the biological or adopted child of your spouse or DP, under the age of 26.
 - All DP's children, who are not biological or adopted children of the employee, must be designated on the enrollment form by checking "Domestic Partner's child".
- Your child defined above that is financially dependent due to a permanent mental or physical disability occurring prior to age 26. A physician's certification of disability is required.

Documentation supporting the relationship and eligibility of all dependents must be submitted with the enrollment form.

Acceptable documents are listed at <https://benefits.nmsu.edu/enrollment/eligibility/#dependent>.

List dependents that may use the tuition waiver benefits on the enrollment form and provide dependent eligibility documentation, even if you do not enroll them in any insurance benefits. Complete an online [tuition waiver request](#) each applicable semester.

It is your responsibility to remove any dependents who do not meet the eligibility requirements within 31 days of the disqualifying event. Failure to do so may result in losing the ability to participate in any health benefits offered by NMSU, as well as a responsibility to repay all claims paid out on behalf of the ineligible dependent.

Deadlines: All Benefit Enrollment/Waiver forms and supporting documentation must be **received** by Benefit Services within 31 calendar days of the date of hire or qualifying event. Complete forms electronically or ensure print is legible. Incomplete or illegible forms will be returned to the employee for completion and must be re-submitted by the deadline. Only enrollments received by the deadline will be processed. Retain a copy and proof of submission for your records.

- **New Employees/Newly Benefit Eligible Employees:** this form and dependent documentation are due no later than your 31st calendar day of employment in a benefit-eligible position.
- **Qualifying Events:** this form, documentation supporting the qualifying event, and dependent documentation are due within 31 calendar days of the event. Qualifying events information is available at <https://benefits.nmsu.edu/enrollment/changes/>. If applicable, payroll deductions will be adjusted for retroactive coverage.

If required forms and documentation are not received by the deadline, the employee and/or dependent(s) will not be added to coverage. The next opportunity for enrollment will then be at the next Open Enrollment or qualifying event. Open Enrollment applies to Medical, Dental, Vision, and Flexible Spending Account benefits. [Late enrollment](#) may be available for other benefits and may have additional restrictions.

Note for 9-month faculty and 9-month staff: premiums are collected over the academic year (August-May) for fiscal year (July 1-June 30) coverage.

HIPAA Privacy Notice is available at <https://benefits.nmsu.edu/insurance/hipaa/>.



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Medical, Dental, Vision, Life, & Disability Insurances

This form must be typed. The form is fillable, fill out the required information by typing into the open fields before printing. Signatures are required to be handwritten. Keep a copy for your records.

1. Employee Information						
Name (Last) _____ (First) _____ (MI) _____		Date of Birth _____		Aggie ID # _____		
Mailing Address (Street) _____ (City) _____ (State) _____ (Zip Code) _____		Phone _____		Social Security # _____		Sex <input type="checkbox"/> Female <input type="checkbox"/> Male
2. Type of Enrollment/Waiver						
<input type="checkbox"/> New Hire Date of hire: _____						
<input type="checkbox"/> Newly Benefit Eligible Date of current hire: _____						
<input type="checkbox"/> Late Enrollment						
<input type="checkbox"/> Change in Status/Qualifying Event – Supporting documentation required Date of Change in Status / Qualifying Event: _____						
<input type="checkbox"/> Birth/Adoption <input type="checkbox"/> Change in eligibility status <input type="checkbox"/> Death <input type="checkbox"/> Marriage <input type="checkbox"/> Gain of other Coverage <input type="checkbox"/> Other: _____ <input type="checkbox"/> Divorce <input type="checkbox"/> Loss of other Coverage						
3. Dependent Information – Supporting documentation required https://benefits.nmsu.edu/enrollment/eligibility/ - dependent						
Type	Dependent	Sex	Social Security#	Date of Birth (MM/DD/YYYY)	Action	Coverage
<input type="checkbox"/> Spouse	Last, First MI _____, _____	<input type="checkbox"/> Female	SS# _____	_____	<input type="checkbox"/> Add	<input type="checkbox"/> Medical <input type="checkbox"/> Dental <input type="checkbox"/> Vision <input type="checkbox"/> Life <input type="checkbox"/> AD&D
<input type="checkbox"/> Domestic Partner (DP)	NMSU employee? <input type="checkbox"/> Yes <input type="checkbox"/> No Aggie ID _____	<input type="checkbox"/> Male	DOB: _____	_____	<input type="checkbox"/> Drop	<input type="checkbox"/> AD&D
<input type="checkbox"/> Child	Last, First MI _____, _____	<input type="checkbox"/> Female	SS# _____	_____	<input type="checkbox"/> Add	<input type="checkbox"/> Medical <input type="checkbox"/> Dental <input type="checkbox"/> Vision <input type="checkbox"/> Life <input type="checkbox"/> AD&D
<input type="checkbox"/> Domestic Partner's child	Aggie ID _____	<input type="checkbox"/> Male	DOB: _____	_____	<input type="checkbox"/> Drop	<input type="checkbox"/> AD&D
<input type="checkbox"/> Child	Last, First MI _____, _____	<input type="checkbox"/> Female	SS# _____	_____	<input type="checkbox"/> Add	<input type="checkbox"/> Medical <input type="checkbox"/> Dental <input type="checkbox"/> Vision <input type="checkbox"/> Life <input type="checkbox"/> AD&D
<input type="checkbox"/> Domestic Partner's child	Aggie ID _____	<input type="checkbox"/> Male	DOB: _____	_____	<input type="checkbox"/> Drop	<input type="checkbox"/> AD&D
<input type="checkbox"/> Child	Last, First MI _____, _____	<input type="checkbox"/> Female	SS# _____	_____	<input type="checkbox"/> Add	<input type="checkbox"/> Medical <input type="checkbox"/> Dental <input type="checkbox"/> Vision <input type="checkbox"/> Life <input type="checkbox"/> AD&D
<input type="checkbox"/> Domestic Partner's child	Aggie ID _____	<input type="checkbox"/> Male	DOB: _____	_____	<input type="checkbox"/> Drop	<input type="checkbox"/> AD&D
<input type="checkbox"/> Child	Last, First MI _____, _____	<input type="checkbox"/> Female	SS# _____	_____	<input type="checkbox"/> Add	<input type="checkbox"/> Medical <input type="checkbox"/> Dental <input type="checkbox"/> Vision <input type="checkbox"/> Life <input type="checkbox"/> AD&D
<input type="checkbox"/> Domestic Partner's child	Aggie ID _____	<input type="checkbox"/> Male	DOB: _____	_____	<input type="checkbox"/> Drop	<input type="checkbox"/> AD&D
4. Medical/Pharmacy Plan		5. Dental Plan		6. Vision Plan		
<input type="checkbox"/> New <input type="checkbox"/> Cancel <input type="checkbox"/> Change <input type="checkbox"/> No Change		<input type="checkbox"/> New <input type="checkbox"/> Cancel <input type="checkbox"/> Change <input type="checkbox"/> No Change		<input type="checkbox"/> New <input type="checkbox"/> Late <input type="checkbox"/> Cancel <input type="checkbox"/> Change <input type="checkbox"/> No Change		
<input type="checkbox"/> Presbyterian HMO <input type="checkbox"/> BlueCross BlueShield of NM HMO <input type="checkbox"/> BlueCross BlueShield of NM PPO <input type="checkbox"/> Employee (EE) Only <input type="checkbox"/> EE + Spouse / DP <input type="checkbox"/> EE + Child(ren) [No Spouse/DP] <input type="checkbox"/> Family [EE, Spouse/DP + child(ren)]		<input type="checkbox"/> Delta Dental <input type="checkbox"/> Employee (EE) Only <input type="checkbox"/> EE + Spouse / DP <input type="checkbox"/> EE + Child(ren) [No Spouse/DP] <input type="checkbox"/> Family [EE, Spouse/DP + child(ren)]		<input type="checkbox"/> Vision Service Plan (VSP) <input type="checkbox"/> Employee (EE) Only <input type="checkbox"/> EE + Spouse / DP <input type="checkbox"/> EE + Child(ren) [No Spouse/DP] <input type="checkbox"/> Family [EE, Spouse/DP + child(ren)]		
<input type="checkbox"/> Decline Medical/Pharmacy Coverage Reason: _____		<input type="checkbox"/> Decline Dental Coverage Reason: _____		<input type="checkbox"/> Decline Vision Coverage Reason: _____		
7. NMSU Pre-Tax Premium Plan for Medical, Dental, & Vision Plans						
Except for an allowable Change in Status event, I understand that I cannot change my elections until the next Open Enrollment. I understand that the tax implications for the pre-tax program are regulated by the IRS and I hold NMSU harmless if any damages or losses occur to me.						
<input type="checkbox"/> YES, I ELECT and authorize NMSU to reduce my salary in the amount necessary to make my contributions toward payment of premiums for the applicable plans with "pre-tax" dollars. _____ (Initials)						
<input type="checkbox"/> NO, I DECLINE the NMSU Pre-Tax Premium Plan and elect to pay for the plans on an after-tax basis. _____ (Initials)						

INSTRUCTIONS (PLEASE PRINT, SIGN, AND DATE THIS FORM IN BLACK INK)			
Employee/Retired Employee Name (Last, First MI)	Social Security #	Date of Birth	Home Telephone Number
Home Address	City	State	Zip
Employer New Mexico State University (NMSU)	Group Number GFZ02001		

DEFINITIONS & STATEMENTS

Primary Beneficiary means the person or persons who will receive the benefits in the event of the Insured's death. Proceeds will be divided in equal shares if multiple primary beneficiaries are named, unless otherwise indicated. If percentages are listed, the total of the combination must equal 100%.

Contingent Beneficiary means the person or persons who will receive the benefits if the primary beneficiary is not living at the time of the Insured's death.

Will or Trust as Beneficiary Designation can be done by using the following written statement: "To [name of trustee], trustee of the [name of trust], under a trust agreement dated [date of trust]." If you wish to designate a testamentary trust as beneficiary (i.e. created by will), you should recognize the possibility that your will, which was intended to create a trust, may not be admitted to probate (because it is lost, contested, or suspended by a later will). Claim payment delays can result if the beneficiary designation does not provide for this situation. **

Minors as Beneficiary Designation can be done by using this document. However, please note if your beneficiary is a minor at the time of claim, payments may be delayed due to special issues raised by these designations. **

Dependent Beneficiary - In the event a dependent dies, the employee is the beneficiary of their life insurance proceeds.

**You may want to obtain the assistance of an attorney to help consider any special circumstances before drafting your beneficiary designation.

BENEFICIARY DESIGNATION FOR ALL EMPLOYEE/RETIRED EMPLOYEE LIFE BENEFITS

Primary Beneficiary	Birth Date	Relationship	Social Security #	Address	%
Contingent Beneficiary	Birth Date	Relationship	Social Security #	Address	%

WARNING: Any person who, knowingly and with intent to defraud any insurance company or other person, files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties. (Not enforceable in Oregon or Virginia.)

Employee/Retired Employee Signature _____ **Date** _____

Important Note for Married Employees: If you live in a community property state/territory, you should obtain the signature of your spouse if your spouse will not be named as a primary beneficiary. Community property states/territories currently include: AZ, CA, GU, ID, LA, NM, NV, PR, TX, WA, and WI. Payment of benefits may be delayed or disputed unless your spouse consents to waive their rights to any community property interest in the benefits. Below we have provided a "Spousal Consent for Community Property States" for your spouse's signature. **DEARBORN NATIONAL® LIFE INSURANCE COMPANY (DEARBORN NATIONAL) WILL NOT BE LIABLE FOR DAMAGES DUE TO ANY DELAY OR DISPUTE IN PAYMENT OF BENEFITS IF YOU CHOOSE NOT TO OBTAIN YOUR SPOUSE'S SIGNATURE.**

Spousal Consent for Community Property States/Territories: I hereby consent to the Primary Beneficiary designated by my spouse. This consent supersedes any prior spousal consent I may have given under this plan.

Spouse Signature _____ Date _____ Employee has no legal spouse

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