2017 Open Enrollment

http://benefits.nmsu.edu/enrollment/open/

Open enrollment for medical/prescription, dental, vision, critical illness, and flexible spending account benefits will be available from October 3, 2016 through October 27, 2016. Copies of vendor presentations as well as handouts are on the website.

Employees who do not wish to make any changes to their benefits do not need to take any action.

Note: Employees ADDING NEW DEPENDENTS to medical, dental, vision, or critical illness must provide marriage certificates and/or birth certificates/legal adoption/custody papers to establish the relationship to the new dependent. Please see eligibility page for details.

Enrollment/change deadline is October 27, 2016. All changes made through open enrollment will be effective January 1, 2017.

Flexible Spending Account & Aflac Critical Illness forms can be sent via:

- Fax: 575-646-2806
- E-mail: benefits@nmsu.edu (NMSU does not have a secure e-mail system)
- Hand delivery: Hadley Hall Room 17
- Interoffice mail: MSC 3HRS

Questions regarding benefit programs should be directed to the Benefit Services at 575-646-8000 or benefits@nmsu.edu.

Retiree Benefits

http://benefits.nmsu.edu/retire/retiree-benefits/

Special Event: Information Meeting

Description: NMSU Benefit Services held a question and answer meeting for all interested parties regarding the retiree medical insurance program. There was a representative from Blue Cross Blue Shield of New Mexico at the meeting.

When: November 18, 2016 2:00 PM
Where: DACC East Mesa Auditorium

Employee Assistance Program (EAP)

http://benefits.nmsu.edu/other/eap/

Counseling Services for NMSU Employees

The NMSU Employee Assistance Program is the principle provider of confidential counseling for faculty and staff experiencing personal and work related issues affecting their job performance. Faculty and staff experiencing issues with alcohol and or drug abuse are encouraged to contact NMSU EAP. Faculty and staff’s spouse or significant other are also eligible for services. There is no cost for counseling.
NMSU EAP also provides consultation for department heads and supervisors concerning identification and intervention of faculty and staff experiencing personal/work issues affecting their job performance.

“Transforming lives through self-Discovery”

For appointments contact: 646-6603

Visit the NMSU EAP Web Site

**Alternative Assistance**

The state of New Mexico Risk Management Division, who owns and administers the medical, prescription and dental plans that NMSU participates in, is offering a service to all employees. The Solutions Group (a division of the Presbyterian Healthcare Services) provides Employee Assistance Program (EAP) services to eligible employees and their family members.

The state of New Mexico EAP services provide up to six free, confidential counseling sessions per occurrence. Family members living in the same household with the employee and eligible dependents may also utilize the EAP services, free of charge. Participants will have access 24/7/365 via telephone.

Phone: 1-855-231-7737

Online: [www.solutionsbiz.com](http://www.solutionsbiz.com) (password SONMEAP)

Read more about the state of New Mexico EAP.

**Group session presentations from July 27th and July 28th**

- Communicating at Work
- Coping with Change at Work
- Money Matters
- Reducing Workplace Negativity
- Sources of Conflict and How to Deal with Them
- Stress Management
- Preventing Workplace Violence

**Additional Resources**

- [Frequently Asked Questions (FAQ) about the state of New Mexico EAP](#)
- “Concerned about your child?” flyer
- Drugs and alcohol flyer
- Gambling flyer
- Relationship violence flyer
- Stress flyer
- Webinars: Available live and on-demand

**Coming soon: 2016 Form 1095 for tax purposes**

Under the health care reform law known as the Affordable Care Act, most Americans are required to have minimum essential health coverage or pay a penalty on their income taxes. Some employees, and former
employees, will receive a form (1095-B or 1095-C) verifying their health coverage for 2016. The following types of employees will receive a notice:

1. ACA-defined full-time employees working 30 hours per week or more (regardless of health plan eligibility and/or enrollment).
2. All employees covered on the NMSU health plans (regardless of number of hours worked).
3. Former employees who left employment during 2016 and were covered under 1 or 2 above.
4. Retirees who retired from NMSU in 2016 and were covered under 1 or 2 above.
   - If the retiree enrolled in the NMSU Retiree PPO plan – they will also receive a form from BCBSNM for the months on that plan.
5. Former employees who were covered through COBRA during 2016.

If you do not meet one of the criteria above, you will not receive a notice from NMSU. If you had health insurance through another employer plan, that employer should be sending you a similar notice.

Here’s why you need the Form 1095-B/C:

- If you enrolled in NMSU coverage in 2016, the Form 1095-B/C provides the information needed to support your income tax return that you (and your spouse and dependents, if applicable) had qualifying health coverage for some or all months during the year (see Form 1040, line 61; Form 1040A, line 38; Form 1040EZ, line 11).

- If you were an ACA defined full-time employee in at least one month of 2016, Form 1095-C includes information about the health coverage, if any, NMSU offered to you in 2015 (regardless if you enrolled in any plans).
   - If you purchased health insurance coverage through your state health insurance marketplace or HealthCare.gov in 2016 and wish to claim the premium tax credit, the form provides information that will help you determine whether you’re eligible, and the amount of such premium tax credit (if any).

NMSU will send Form 1095-C no later than January 31, 2017. You don’t attach the form to your income tax return – just keep it with your other tax records.

- In fact, the IRS has stated that taxpayers can file their tax returns (and specifically attest to having qualifying health coverage and/or claim the premium tax credit (if applicable)) before receiving Form 1095-C and in most cases will not have to file an amended tax return later based on information reported on this form.

For more information on this form and the effect on your individual tax return, you may review pages 6-7 of IRS Notice 2016-4 which can be located at https://www.irs.gov.

New Mexico Alternative Retirement Plan

NMARP participants who wish to change carriers have until December 15, 2016 to make the change effective for January 1, 2017. Notices to go out in November.