Eligibility and Enrollment

Eligibility/Enrollment (#eligibility-enrollment) | POP (#premium-only-plan) | Qualifying Change in Status (#qualifying-change-in-status) | Special Events (#hipaa-special-events-enrollment) | Termination/COBRA (#termination-of-coverage-and-cobra)

Eligibility and Enrollment

This information applies to new employees and current employees transitioning to a benefits-eligible position.

Use the tabs below to learn more about benefits eligibility and enrollment for UNM employees. If you have additional questions, contact Human Resources at (505) 277-MyHR (6947)

Eligibility

Enrollment - For New Hires/Newly Benefits-Eligible Employees

In order to have health coverage you must meet the benefits eligibility requirements and satisfy a 15-day waiting period before you are eligible to elect benefits.

Upon completion of the 15-day waiting period, you will have 31 calendar days to make your benefit elections online.

After your initial 31 days to elect benefits as a new hire or newly benefits-eligible employee, you will only be able to make changes or elections to your benefit coverage during Open Enrollment periods, or if you experience a Qualifying Change in Status event.

For Initial Enrollment:

You are not eligible for benefits before your date of hire or date of eligibility. Coverage begins the first of the month after your online benefit elections have been selected and confirmed.

For medical, dental and vision coverage enrollment online: MyUNM Medical Dental Vision Online Enrollment Instructions [http://hr.unm.edu/docs/benefits/myunm-medical-dental-vision-enrollment-instructions.pdf]

For Life, Accidental Death and Dismemberment, and Long and Short-Term Disability coverage enrollment online: First Time Login Instructions [http://hr.unm.edu/docs/benefits/first-time-login-instructions-standard-insurance-company.pdf]

For Flexible Spending Account (FSA) enroll via paper form: FSA Forms page [itsa.ph#flexible-spending-account-forms]

For a full listing of where to enroll for benefits offered through UNM, please see the Enrollment Table [http://hr.unm.edu/docs/benefits/unm-benefits-enrollment-options.pdf]

For New Hires

There is a 15-day benefit eligibility waiting period.

Example:

Hire date: September 1
Eligibility Waiting Period: September 1 - September 15
First day employee is eligible to enroll in benefits: September 16
Employee must enroll in benefits within 31 days

Employee enrolls September 16 - September 30; coverage is effective October 1
Employee enrolls October 1 - October 16; coverage is effective November 1

For Current Employees Transitioning to a Benefits-Eligible Position

There is a 15-day benefit eligibility waiting period. Example:

Transition (e.g., from .25 FTE to .50 FTE) effective date: September 1
Eligibility Waiting Period: September 1 - September 15
First day employee is eligible to enroll in benefits: September 16
Employee must enroll in benefits within 31 days

Employee enrolls September 16 - September 30; coverage is effective October 1
Employee enrolls October 1 - October 16; coverage is effective November 1

http://hr.unm.edu/benefits/enrollment.php
If you fail to enroll yourself/dependents within the initial eligibility period, you will not be able to enroll unless you have a Qualifying Change of Status Event or until Open Enrollment, which occurs annually each spring. Enrollments made during the Open Enrollment period will become effective the beginning of the Plan Year, on July 1.

**Dependent Enrollment**

You can add dependents to your coverage provided you submit the necessary documentation to the HR Service Center. Dependent enrollment must be elected during the 31 days of your initial benefit eligibility (ideally at the same time as you enroll). See "Eligible dependents" in the "Eligibility" section to determine if your dependent qualifies.

Proof of eligibility such as:

- Marriage certificate
- Domestic partner certification affidavit
- Adoption records
- Birth certificate

must be taken to the HR Service Center when dependents are enrolled. Family members for whom supporting documentation is not received will not be enrolled in benefit coverage.

To add dependents after initial enrollment, they must meet the criteria for Qualifying Change in Family Status Events, or "Special Events Under HIPPA." If the criteria are not met, dependents are not eligible for enrollment until annual Open Enrollment in the spring.

**UNM's Contribution to the Cost of Insurance**
Eligibility and Enrollment

Eligibility/Enrollment (#eligibility-enrollment)  POP (#premium-only-plan)  Qualifying Change in Status (#qualifying-change-in-status)
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Eligibility

Enrollment - For New Hires/Newly Benefits-Eligible Employees

UNM's Contribution to the Cost of Insurance

UNM contributes a percentage of the premium for medical, dental, and basic life insurance as well as long-term disability. Once you enroll in any of the insurance plans, the premiums are automatically deducted from your paycheck. The percentage contributed by UNM is based on your salary and appointment percentage. Learn more by exploring UNM's Contribution to Insurance and the Benefits Deductions Worksheet.

Faculty who choose to receive their annual pay over 10 months will be double deducted in May and August to cover their June and July premiums.