



Michelle Lujan Grisham, Governor
Kari Armijo, Secretary
Alex Castillo Smith, Deputy Secretary
Kathy Slater Huff, Deputy Secretary
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Dear State Employees,

The State Health Benefits Bureau will begin **Open Enrollment (OE) for State employees on April 15, 2026**. The enrollment period will run through **May 15, 2026**, with coverage effective **July 1, 2026 through June 30, 2027**. This year, you will have access to new plan options and a third medical carrier.

If you are currently enrolled in a plan through the State Health Benefits Bureau and do NOT actively enroll, you will be placed into the closest plan to your current coverage.

- Presbyterian HMO members will be passively enrolled in the Presbyterian Basic Gold HMO
- Blue Cross Blue Shield HMO members will be passively enrolled in the Blue Cross Blue Shield Basic Gold HMO
- Blue Cross Blue Shield PPO members will be passively enrolled in the Blue Cross Blue Shield Basic Gold PPO

It is important to understand the new plan options and enhancements. Employees are strongly encouraged to review their current elections and the new options available to ensure their benefits continue to meet their needs.

This will also be the first full plan year aligned with the State's fiscal year, meaning your benefit elections, contributions, deductibles, and out-of-pocket maximums will all follow a single July 1–June 30 plan year.

Please remember to review your options early and attend an Open Enrollment session. If you have questions after attending a session, you may submit them to SHB.Questions@hca.nm.gov. Questions will be answered on a first-in, first-out basis as quickly as possible.

You will be able to see the plan designs and rate sheets on the HCA State Health Benefits website: [2026 Open Enrollment | SoNM Group Benefits Plan](#).

State Employee Premium Assistance (SEPA) Program Information

On the below dates for our virtual Open Enrollment webinars we will provide information on the July 1, 2026 plan year SEPA Program for moderate-income members. Please see the login details on the attached Open Enrollment session schedule.

SEPA discussion dates:

- April 13, 11 AM to 12 noon (PRE-Open Enrollment information on FSA/HSA and Life & Disability session)
- April 28, 10 AM to 11 AM
- May 11, 1:00 PM to 2:00 PM

Medical and Prescription Medication Coverage

Medical coverage will be offered through three carriers: **Presbyterian Health Plan, Blue Cross Blue Shield of New Mexico, and United Healthcare**. There will be four plan options available from each carrier. Each carrier is required to offer the standardized out-of-pocket costs for each of these plans. These include a Clear Cost HMO plan focused on predictable copays, a Basic Gold HMO plan with moderate deductibles and premiums for in-network coverage, a Basic Gold PPO plan offering greater flexibility for in- and out-of-network services but a higher premium, and a High Deductible Health Plan (HDHP) with the lowest premiums and eligibility for a Health Savings Account (HSA).

Prescription drug coverage is included in your medical plan and will be administered by **Express Scripts, Inc.**, with access to most pharmacies throughout New Mexico. Express Scripts will be sharing information on how they work to ensure the transition is easy for our members at all of Open Enrollment events.

Dental and Vision Coverage

You will continue to have dental benefits options from **Delta Dental and MetLife** and vision benefits from **Davis Vision**. Our dental and vision carriers will continue to offer a base plan, with a new buy-up option available during Open Enrollment. These plans provide employees the opportunity to elect enhanced coverage based on individual needs.

The State will continue to pay **80% of the base plan premium**, with employees responsible for the remaining **20%**. Employees who elect a buy-up plan will pay their 20% share of the base plan premium, plus the full additional cost differential of the buy-up option.

Life, HSA, and Flexible Spending Accounts

Life and accidental death insurance will continue to be administered by The Hartford. During Open Enrollment, employees may increase coverage within guaranteed issue limits. Employees should also review and update beneficiary information.

The High-Deductible Health Plan includes eligibility for a Health Savings Account (HSA), a tax-advantaged account used to pay for qualified healthcare expenses. (The HSA is **ONLY** available with the High-Deductible plan.)

Flexible Spending Accounts (FSAs) will continue to be available, including Health Care, Dependent Care, and Transit/Parking options. Employees must re-enroll in FSAs each year during Open Enrollment.

Open Enrollment Education Sessions

To support employees in understanding their benefit options, the State Health Benefits Bureau will offer a series of **live webinars and in-person information sessions**. These sessions will provide an overview of plan options and allow employees to ask questions to help guide their enrollment decisions.

Please see the schedule of Open Enrollment events – both live and web events – available at: [2026 State Employee Open Enrollment | SoNM Group Benefits Plan](#) and attached to this email.

We encourage employees to attend one of these sessions to make sure you have the information you need to make informed choices about your benefits.

What You Should Do

Take time during Open Enrollment to review your current coverage and consider whether changes are needed for the upcoming plan year. This is especially important given the new plan options and enhancements available.

Additional details, including plan information and resources, are available at: <https://www.mybenefitsnm.com/enrollmentInformation.html>

Thank you,

New Mexico Health Care Authority
State Health Benefits Bureau