



Benefit Services

New Mexico State University
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Departing employees may need to make arrangements with the Office of Human Resource Services regarding such things as health insurance and retirement rollovers. Below is a list of benefits the employee could have and what the options are for continuation. Please note leave information may be different for term appointment employees. *It is important to ensure your address is up to date prior to termination of employment.*

MEDICAL/PRESCRIPTION AND DENTAL PLANS – State of NM RMD

Medical/prescription/dental benefits will continue through the last day of the pay period in which the employee works or is paid, whichever is later, provided all premiums are paid through the pay period. After coverage ends, employees will be offered the opportunity to continue medical/dental benefits through COBRA for up to 18 months. Information regarding COBRA continuation and associated premiums will be sent directly to the employee's home from ERISA, the third-party administrator for the state RMD plans. Questions regarding COBRA continuation for medical/dental programs can be directed to ERISA at (855) 618-1800.

VISION – Vision Service Plan (VSP)

Vision coverage will end the last day of the pay period in which the employee works or is paid, whichever is later, provided all premiums are paid through the pay period. The employee will be sent information regarding continuation under COBRA from McGriff to your home address within 14 calendar days of your last day of coverage. Questions regarding COBRA for the vision plan should be directed to McGriff at (800) 930-2441.

Flexible Spending Accounts - McGriff

Employees leaving employment prior to the end of the FSA plan year (December 31st) have 2 options.

1. Continue coverage with post-tax contributions through COBRA. All pre-tax funds in the account and post-tax contributions added to the account can be used to pay claims filed from January 1st through the last day COBRA is paid or the last day of the plan year, whichever is first. The employee will be sent information regarding continuation under COBRA from McGriff to your home address within 14 calendar days of your last day of coverage. Questions regarding COBRA for the FSA plans should be directed to McGriff at (800) 930-2441. The carry over option is not available to COBRA participants, so all funds must be used to pay for claims incurred during the plan year. All unused funds will be forfeited.
2. Elect not to participate in COBRA continuation coverage. The participant will have 3 months from the last day of employment to submit claims incurred between January 1st and the last day of employment. All unused funds will be forfeited.

BASIC LIFE & VOLUNTARY LIFE INSURANCE – Dearborn National

Covered employees may convert basic life and/or voluntary life coverage to an individual policy with Dearborn National. Rates are based on the amount of coverage converted and age at the time of conversion. The continuation form will be mailed to the employee's home address and must be submitted to the insurance carrier within thirty-one (31) calendar days after the last day of coverage. Please note that the completed form needs to be mailed in to Benefits office for employment verification prior to sending to insurance carrier. Coverage will end the last day of the pay period in which the employee works, provided all premiums are paid through the pay period.

AD&D LIFE INSURANCE – Dearborn National

Coverage will end the last day of the pay period in which the employee works, provided all premiums are paid through the pay period. Employees covered by the basic life AD&D and/or the voluntary AD&D life program do not have a conversion option.

LONG TERM DISABILITY – Dearborn National

Coverage will end the last day of the pay period in which the employee works or is paid, whichever is later, provided all premiums are paid through the pay period. Employees covered by the long-term disability program do not have a conversion option.

CRITICAL ILLNESS – Unum

Participants in the critical illness program may elect to continue coverage after employment ends by sending payments directly to UNUM. Employees interested in continuing their policy should complete the Conversion Form at www.unum.com under the Forms and Materials tab or contact UNUM Customer Service directly at (800) 635-5597 within 31 calendar days of leaving employment. Coverage will end the last day of the month in which the employee works, whichever is later, provided all premiums are paid through the pay period.

Accident – Unum

Participants in the accident program may elect to continue coverage after employment ends by sending payments directly to UNUM. Employees interested in continuing their policy should complete the Conversion Form at www.unum.com under the Forms and Materials tab or contact UNUM Customer Service directly at (800) 635-5597 within 31 calendar days of leaving employment. Coverage will end the last day of the month in which the employee works, whichever is later, provided all premiums are paid through the pay period.

Hospital – Unum

Coverage will end the last day of the month in which the employee works, provided all premiums are paid through the pay period. Employees covered by the hospital program do not have a conversion option.

ANNUAL LEAVE

Annual leave will be paid out on the employee's final check, provided all time sheets or leave reports have been submitted prior to the last day of employment and within the payroll deadline for the final pay cycle (see payroll processing schedule for due dates by pay period). Annual leave will pay out based on the number of hours available, up to a maximum of 240 hours, times the employee's hourly rate. Only taxes will be taken out of the lump sum payment.

SICK LEAVE

Sick leave is not paid out.

Employees previously notified of being grandfathered for sick leave payout will be paid the amount owed, provided all time sheets or leave reports have been submitted prior to the last day of employment and within the payroll deadline for the final pay cycle (see payroll processing schedule for due dates by pay period). Only taxes will be taken out of the lump sum payment.

Defined Benefit Retirement Plan – NMERB

Employees contributing to the defined benefit plan and not eligible for retirement will have the following options upon leaving employment:

- Do nothing. Your contributions will remain with the NMERB.
 - Additional [service credit](#) will be added if you resume eligible employment with an ERB employer.
- [Refund/rollover](#) your contributions. Employer contributions are not paid to the member's account and are not refundable to a member. Complete a Request for Refund and/or Rollover Form.
 - Within 90 days of the date of termination: complete the Request for Refund and/or Rollover for Active Members. The form must be routed to Benefit Services for certification and authorized signature. Benefit Services will then route the form to NMERB. Payment may take up to 90 days from the date NMERB receives the request.
 1. If completing the [DocuSign](#) version, route to Celeste Uzueta at benefits@nmsu.edu.
 2. If completing the [PDF](#) version, mail the original form to NMSU Benefit Services, PO Box 30001 MSC 3HRS, Las Cruces, NM 88003.
 - After 90 days of the date of termination: complete the Request for Refund and/or Rollover for Inactive Members. Route the form directly to NMERB.

Employees who are eligible to retire can complete retirement paperwork to retire prior to leaving employment. NMERB requires the date of retirement always be the first of a month. Information on retirement can be found at <https://benefits.nmsu.edu/hr-benefits/retire1/retirement-process.html>.

Employees may also be eligible for NMSU Retiree benefits at the time of retirement, if they have been hired in a regular position for the 10 consecutive years of employment immediately prior to the date of retirement (no gaps in employment). Details regarding Retiree Benefits can be found at <https://benefits.nmsu.edu/hr-benefits/retire1/retiree-benefits.html>.

Employees interested in completing retirement paperwork prior to the last day of employment should contact luzjgonz@nmsu.edu or 575-646-3637.

Defined Contribution Retirement Plan – NMARP

Employees contributing to the defined contribution plan will have the following options upon leaving employment:

- Do nothing. Your contributions will remain with the vendor.
 - Balances continue to earn interest based on investments.
 - If you are hired by an NMERB institution prior to collecting retirement through the NMARP, you will be required to continue contributions to the NMARP account through payroll deduction, unless the position you are hired into is not an ARP eligible position. You will then be placed in the NMERB defined benefit program and will be required to contribute to that program while employed. Once you contribute to the defined benefit plan (ERB) you will never be allowed to re-enter the defined contribution (ARP) plan in the future.
 1. All monies in the NMARP will remain with the vendor until such time the employee chooses to access those funds. Access to funds is restricted while the employee is employed with an NMERB employer.
- Refund/rollover your contributions.
 - Contact the vendor for the appropriate forms. Spousal consent is required. All forms must be signed by NMSU plan administrator to confirm term date prior to distribution of funds. Route forms to Benefit Services
- Employees who are eligible to retire can complete retirement paperwork to retire prior to leaving employment. The date of retirement should be the first of the month if the employee plans to enroll in NMSU retiree benefits, if eligible.
 - Verify there is not a minimum retirement age per IRS guidelines from the carrier.

Employees may also be eligible for NMSU Retiree benefits at the time of retirement, if they have been hired in a regular position for the 10 consecutive years of employment immediately prior to the date of retirement (no gaps in employment). Details regarding Retiree Benefits can be found at <https://benefits.nmsu.edu/hr-benefits/retire.html>.

Employees interested in completing retirement paperwork prior to the last day of employment should contact Luz Gonzalez at luzjgonz@nmsu.edu or 575-646-4148.

If you retire and wish to return to work for a NMERB employer, it is very important that you understand and follow the return to work requirements and provide the employer with the approved return to work application prior to starting employment. Please see Working After Retirement at <https://www.nmerb.org/retired-members/returning-to-work-after-retirement/>. This applies to members that have retired from either the NMERB defined benefit plan or the Alternative Retirement Plan (ARP) defined contribution plan.

Voluntary Retirement Plans (403b or 457)

To request a distribution or withdrawal of your 403b or 457 contributions, contact the [vendor](#) for the appropriate forms. Send completed forms to NMSU Benefit Services for signature. Please note, NMSU requires notarized spousal consent on all distributions/withdrawals.

Questions regarding benefits should be directed to benefits@nmsu.edu or 575-646-8000.