



Open Enrollment Comparison: NMPSIA vs FFGA (2026)

Category	NMPSIA Open Enrollment	FFGA Open Enrollment
Coverage Type	Core benefits: Medical, Dental, Vision	Supplemental benefits: Disability, Life, Critical Illness, Cancer, Accident, FSA, Deferred Compensation
Enrollment Period	October 1–31 every year	October 20–24, 2025
Enrollment Method	Online via employee portal using personal login	In-person with representatives, or by phone if unavailable to attend
Who Submits the Changes	Employee submits updates online directly	Employee communicates changes to FFGA representatives
Employee Action Required	Only if making changes; no action needed if no changes	Only FSA requires annual re-enrollment ; other plans roll over automatically
Plan Effective Date	1-Jan-26	2/1/2026, FLEX/ Dep Care-1/1/2026
Payroll Deduction Start	Dec-25	Jan-26
FSA Account Rollover	Not applicable	Roll over – must re-enroll each year for FSA.
Location Flexibility	Fully online	Can attend any available location or contact reps via phone if needed.