

Open enrollment begins on November 1st, 2025 for coverage beginning January 1, 2026. Open enrollment is a period of time when you can enroll

for health insurance or change your existing plan.
Open enrollment ends on January 15, 2026, but
enrollment must be completed by December 31,
2025 for a January 1, 2026 effective date.
Enrollments completed after December 31, 2025 will
have a February 1, 2026 effective date.

Visit www.bewellnm.com to apply or call 1-833-862-3935.





Low Income Premium Program
(LIPP) Required Recertification If you are a LIPP member, you are required to recertify annually. However, Members who FIRST apply for LIPP between October 1, 2025 to December 31, 2025 do NOT need to recertify until next fall. Look for your Annual Policyholder Packet in mail this November 2025. Be sure we have your current address to ensure you receive this important document. Contact customer service to update your

All NMMIP members will receive an **Annual Policyholder Packet** in the mail this **November 2025.** If you had a change in income, you may apply for LIPP at any time and the effective date will be the following first of the month. Questions? Contact Customer service at

NMMIP Customerservice@90degreebenefits.com to update your information.





As the fall and winter seasons approach, protecting your health is more important than ever. The colder months bring a rise in illnesses like the flu, COVID-19, RSV, and pneumonia, all of which spread easily in close indoor settings.

Getting vaccinated is one of the safest and most effective ways to:

- Reduce your risk of severe illness
- Protect vulnerable loved ones who have preexisting conditions
- Keep our community healthier through the season

A quick vaccine today can mean fewer sick days, fewer hospital visits, and more time enjoying the holidays with loved ones.

Respiratory Illnesses

- Influenza (Flu): Peaks in winter, symptoms include fever, body aches, cough, and extreme fatigue.
- COVID-19: Still active in seasonal waves, often overlapping with flu season.
- RSV (Respiratory Syncytial Virus):
 Particularly affects infants, young children, and older adults, causing wheezing and breathing issues.
- Pneumonia: Bacterial, viral, or fungal; more common in colder months, especially in vulnerable groups.

Schedule your next vaccine at your local pharmacy, with your primary doctor or Go to https://www.nmhealth.org/event/shotclinic/ to find a vaccine site near you.





information.