

OPEN/SWITCH ENROLLMENT MEETING SCHEDULE

***PLEASE NOTE THAT THE POSTCARDS SENT OUT REGARDING THE SCHEDULE HAD THE WRONG DATE FOR THE FIRST ALBUQUERQUE MEETING. IT IS OCT. 10, RATHER THAN OCT. 9. ALSO, THE VENUE FOR THE ROSWELL LOCATION HAS CHANGED.**

DATE	LOCATION	TIME		VENUE
10/1/2018 11/2/2018	Santa Fe	9:30 a.m. 11:30 a.m. 12:15 p.m.	Medicare Medical/RX Voluntary Coverage Non-Medicare Medical/RX	Santa Fe Community College Jemez Room 6401 Richards Ave. Santa Fe, NM 87508
10/2/2018	Silver City	1 p.m. 3 p.m. 3:45 p.m.	Medicare Medical/RX Voluntary Coverage Non-Medicare Medical/RX	Western New Mexico University Besse-Forward Global Resource Center Corner of 12th and Kentucky Silver City, NM 88061
10/3/2018 10/4/2018	Las Cruces	9:30 a.m. 11:30 a.m. 12:15 p.m.	Medicare Medical/RX Voluntary Coverage Non-Medicare Medical/RX	NM Farm & Ranch Heritage Museum 4100 Dripping Springs Rd. Las Cruces, NM 88011
10/10/2018* 10/29/2018	Albuquerque	9:30 a.m. 11:30 a.m. 12:15 p.m.	Medicare Medical/RX Voluntary Coverage Non-Medicare Medical/RX	UNM Continuing Education Auditorium 1634 University Blvd., NE Albuquerque, NM 87131
10/11/2018	Raton	9:30 a.m. 11:30 a.m. 12:15 p.m.	Medicare Medical/RX Voluntary Coverage Non-Medicare Medical/RX	Raton Convention Center 901 S. 3rd St. Raton, NM 87740
10/12/2018	Las Vegas	9:30 a.m. 11:30 a.m. 12:15 p.m.	Medicare Medical/RX Voluntary Coverage Non-Medicare Medical/RX	NM Highlands University Student Center 800 National Ave. Las Vegas, NM 87701
10/15/2018	Clovis	9:30 a.m. 11:30 a.m. 12:15 p.m.	Medicare Medical/RX Voluntary Coverage Non-Medicare Medical/RX	Clovis Civic Center 801 Schepps Blvd. Clovis, NM 88101
10/16/2018	Roswell	9:30 a.m. 11:30 a.m. 12:15 p.m.	Medicare Medical/RX Voluntary Coverage Non-Medicare Medical/RX	American Legion 1620 N. Montana Ave. Roswell, NM 88201
10/17/2018	Hobbs	9:30 a.m. 11:30 a.m. 12:15 p.m.	Medicare Medical/RX Voluntary Coverage Non-Medicare Medical/RX	NM Junior College Training and Outreach Facility 5317 North Lovington Highway Hobbs, NM 88240
10/22/2018	Española	9:30 a.m. 11:30 a.m. 12:15 p.m.	Medicare Medical/RX Voluntary Coverage Non-Medicare Medical/RX	Northern NM College - Nick. L. Salazar Center for Performing Arts 921 Paseo de Oñate Española, NM 87532
10/23/2018	Farmington	10:30 a.m. 12:30 p.m. 1:15 p.m.	Medicare Medical/RX Voluntary Coverage Non-Medicare Medical/RX	Farmington Civic Center - Miriam Taylor Theater 200 W. Arrington St. Farmington, NM 87401
10/24/2018	Gallup	9:30 a.m. 11:30 a.m. 12:15 p.m.	Medicare Medical/RX Voluntary Coverage Non-Medicare Medical/RX	Red Rock State Park Dining and Conference Room Gallup, NM 87311
10/30/2018	Rio Rancho	9:30 a.m. 11:30 a.m. 12:15 p.m.	Medicare Medical/RX Voluntary Coverage Non-Medicare Medical/RX	Santa Ana Star Center 3001 Civic Center Circle NE Rio Rancho, NM 87144

Reminder: Free flu shots and screenings, including a take-home Fecal Occult Blood Test to check for symptoms of colorectal cancer, will be offered at all Open/Switch Enrollment meetings. Those unable to attend the Open/Switch Enrollment meetings may request an FOBT to be sent to them by calling 505-923-8105 and leaving their name, number and short message regarding the kit.





Find us on Facebook: <https://www.facebook.com/nmrhca>



NMRHCA CONTACT INFORMATION

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Email: customerservice@state.nm.us

Hours: 8 a.m.-5 p.m. Monday-Friday

Please visit us online at www.nmrhca.org

CONTACT YOUR HEALTHCARE PROVIDERS DIRECTLY

Blue Cross Blue Shield

BCBSNM.....800-788-1792
BCBSNM Medicare Advantage.....877-299-1008
www.bcbsnm.com

Presbyterian Health Plan

Presbyterian Health Plan 888-275-7737
Presbyterian Medicare Advantage .800-797-5343
www.phs.org

Express Scripts

Express Scripts Medicare800-551-1866
Express Scripts Non-Medicare .. 800-501-0987
www.express-scripts.com

Humana 866-396-8810
<https://our.humana.com/nmrhca>

UnitedHealthcare.....866-622-8014
www.uhcretiree.com

United Concordia..... 888-898-0370
www.ucci.com

Delta Dental.....877-395-9420
www.deltadentalnm.com

Davis Vision 800-999-5431
www.davisvision.com

Standard Insurance.....888-609-9763
www.standard.com/mybenefits/newmexico_rhca



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NMRHCA 2018 Newsletter Vol. 3 - Fall Edition

RATE/PLAN CHANGES & SAVINGS POTENTIAL FOR 2019 ANNOUNCED

The New Mexico Retiree Health Care Authority's annual, two-day board meeting in July focused on the review of our investment strategy, analysis of prior year expenditures and trends options for maintaining the long-term viability of the agency while trying to keep current members' costs from skyrocketing.

The Board of Directors once again worked diligently to balance the needs of existing retirees while making every effort to ensure the program's presence for future members. In doing so, the Authority approved measures that will help extend its solvency to 2037.

A summary of changes for 2019 are as follows:

Rates charged for all self-insured Pre-Medicare Plans (Premier and Value) will increase 8 percent for retirees, spouses/domestic partners and dependent children. An example is shown on the next page for members with 20-plus years of service credit:

See Rate/Plan on Page 2

EXECUTIVE DIRECTOR'S UPDATE:

NAVIGATING OPEN ENROLLMENT MEETINGS

The New Mexico Retiree Health Care Authority is pleased to announce that this year's Fall Open Enrollment period will run from Oct. 1-Nov. 9. NMRHCA staff will travel throughout the state of New Mexico (16 meetings in 13 different locations) during the months of October and the beginning of November to communicate changes to your health plan, effective January 1, 2019.

This year's Fall Enrollment Schedule will feature opening remarks from NMRHCA staff, followed by information presented by our Medicare Advantage plan partners. We made this change in an effort to educate our members about the benefits and opportunities associated with participating in one of our Medicare Advantage Plan offerings.

NMRHCA staff will start off the meetings by providing a summary of agency updates, plan and rate changes effective for 2019, and a summary of the agency's strategic plan to preserve retiree health care benefits for current and future plan participants. To stay on schedule, we are respectfully asking folks to limit

their questions to items related to the information presented, while specific questions and personal situations specific in nature can be answered individually, following each presentation. These meetings also will include the opportunity to receive a free flu shot, pneumococcal vaccination, various health care screenings and wellness information.

As most retirees are aware, programs such as those offered by NMRHCA face significant challenges in terms of their long-term viability, as health care costs continue to outpace general inflation, and more importantly, the growth in resources available to support the program. In order to address these challenges, NMRHCA will continue to pursue a comprehensive approach in terms of aligning the contributions made to our program over the course of an average career with the benefits received over the course of an average retirement.

NMRHCA's mission is, and always has been, to provide affordable, comprehensive group health insurance benefit plans for current and future retirees and eligible depen-

See Executive Director's Update on Page 6

RATE/PLAN CHANGES & SAVINGS OPPORTUNITIES FOR 2019 ANNOUNCED

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Pre-Medicare (Blue Cross Blue Shield / Presbyterian)	2018	2019	Monthly Difference	Annual Difference
Premier PPO - Retiree	\$241.44	\$260.76	\$19.32	\$231.84
Premier PPO - Spouse/Domestic Partner	\$458.27	\$494.92	\$36.65	\$439.80
Premier PPO - Child	\$234.36	\$253.11	\$18.75	\$225.00
Value HMO - Retiree	\$188.60	\$203.69	\$15.09	\$181.08
Value HMO - Spouse	\$357.95	\$386.58	\$28.63	\$343.56
Value HMO - Child	\$182.75	\$197.37	\$14.62	\$175.44

Rates charged for the Medicare Supplement Plan will increase 6 percent for retirees, spouse/domestic partners and dependent children. Example shown below for members with 20-plus years of service credit:

Plan — Medicare Supplement (BCBS)	2018	2019	Monthly Difference	Annual Difference
Retiree	\$199.96	\$211.96	\$12.00	\$144.00
Spouse/Domestic Partner	\$299.94	\$317.94	\$18.00	\$216.00
Child	\$399.92	\$423.92	\$24.00	\$288.00

Rates charged for Medicare Advantage Plan participants will decrease in 2019, ranging from 2.1 to 35 percent, depending upon your plan selection. Example shown below for members with 20-plus years of service credit:

Medicare Advantage Plans	2018	2019	Monthly Difference	Annual Difference
Blue Cross Blue Shield				
Plan I	\$69.60	\$66.10	-\$3.50	-\$42.00
Plan II	\$23.30	\$22.15	-\$1.15	-\$13.80
Presbyterian				
Plan I	\$96.50	\$94.50	-\$2.00	-\$24.00
Plan II	\$72.50	\$71.00	-\$1.50	-\$18.00
Humana				
Plan I	\$87.45	\$66.82	-\$20.63	-\$247.56
Plan II	\$53.06	\$34.07	-\$18.99	-\$227.88
UnitedHealthcare				
Plan I	\$104.17	\$94.68	-\$9.49	-\$113.88
Plan II	\$54.65	\$49.65	-\$5.00	-\$60.00

The rate changes applicable to the Medicare Advantage Plans are largely the result of the suspension of certain fees associated with the Affordable Care Act for 2019.

NEW FOR 2019: The Blue Cross Blue Shield Premier Plan will offer a third-tier coverage level that will reduce out-of-pocket expenses in exchange for accessing care through a network of providers that have agreed to reduced reimbursement rates in exchange for their services, while also maintaining access to the broad network of providers who serve BCBS members today.

Members using the first Tier will

limit their expenses as follows: an individual \$500 deductible/\$3,000 out-of-pocket maximum that has \$20/\$35 copays for primary care and specialist visits, respectively, and a 10 percent coinsurance rate for other services; the Preferred Provider Tier 2 that has an individual \$800 deductible/a \$4,500 out-of-pocket maximum with \$30 PCP and \$45 specialist copays and 25 percent coinsurance for other services; and the Non-Preferred (out-

of-network) Tier 3 with an individual \$1,500 deductible and \$6,000 out-of-pocket maximum with 50 percent coinsurance for PCP, specialist and other services.

NEW FOR 2019: Presbyterian Health Plan has developed bundled payment agreements with certain providers for PHP Pre-Medicare Premier and Value Plan members to include flat copays, rather than

See More on Page 3

MORE ON 2019 NMRHCA RATE/PLAN CHANGES AND SAVINGS OPPORTUNITIES

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coinsurance (percentage of cost) payments for hernia, shoulder, knee and laparoscopic cholecystectomy (gall-bladder removal) surgeries performed at selected locations (see PHP's 2019 Summary Plan Description for additional information).

Premier Plan members will pay a

\$500 copay, rather than 25 percent coinsurance. Value Plan members will pay a \$650 copay, rather than a 30 percent coinsurance rate.

These agreements are limited to the procedures listed above and subject to the savings opportunities made available to NMRHCA members through their agreements with Pres-

byterian Health Plan.

NEW FOR 2019: Pre-Medicare and Medicare Supplement Plan participants will experience an increase in the percentage, minimum and maximum copays for brand-name prescription drugs.

The chart below summarizes these changes for 2019:

Express Scripts Plans	2018		Non-Specialty/Specialty 2019		Difference	
	30% \$25 Min \$50 Max	30% \$50 Min \$100 Max	30% \$30 Min \$60 Max	30% \$60 Min \$120 Max	NA \$5 Min \$10 Max	NA \$10 Min \$20 Max
Formulary						
Non-Formulary	30% \$40 Min \$100 Max	30% \$100 Min \$150 Max	30% \$50 Min \$125 Max	30% \$100 Min \$250 Max	NA \$10 Min \$25 Max	NA NA \$100 Max

NEW FOR 2019: NMRHCA is pleased to announce the addition of the SaveOn Program for Pre-Medicare plan participants for certain specialty drugs. Please see the 2019 Summary of Benefits for additional information.

NEW FOR 2019: NMRHCA will begin offering the Naturally Slim

Program to all of its Pre-Medicare and Medicare Supplement Plan participants aimed at metabolic syndrome reversal, diabetes prevention and weight management.

Combined, these changes will serve to accommodate our financial constraints, provide opportunities for members to access savings in areas

where savings are available and assist members by helping them avoid medical costs altogether.

A complete rate sheet and benefit summary will be provided with your Open Enrollment Packet.

NEW FOR 2019: Dental plan rates also will experience premium increases as listed below.

Dental Plans	2018	2019	Monthly Difference	Annual Difference
United Concordia — Basic				
Single	\$16.80	\$17.78	\$0.98	\$11.76
Two-Party	\$31.91	\$33.78	\$1.87	\$22.44
Family	\$47.87	\$50.67	\$2.80	\$33.60
Comprehensive				
Single	\$34.28	\$36.28	\$2.00	\$24.00
Two-Party	\$65.12	\$68.93	\$3.81	\$45.72
Family	\$97.65	\$103.36	\$5.71	\$68.52
Delta Dental — Basic				
Single	\$18.51	\$19.23	\$0.72	\$8.64
Two-Party	\$34.72	\$36.07	\$1.35	\$16.20
Family	\$58.15	\$60.42	\$2.27	\$27.24
Comprehensive				
Single	\$41.32	\$42.93	\$1.61	\$19.32
Two-Party	\$78.52	\$81.58	\$3.06	\$36.72
Family	\$126.75	\$131.69	\$4.94	\$59.28



WISE AND Well

Part of the New Mexico Retiree Health Care Authority's attempt to get our members not only to acknowledge, but also to participate in our wellness incentive program, is to give it a name by which everyone can identify.

Beginning in 2019, the Well and Wise Program will be born. Along with the name change will be our continued efforts to find more programs to help you manage your health as you age.

We're introducing another weight management option: The Naturally Slim program. Unlike most weight management programs, Naturally Slim doesn't ask you to modify your diet. It teaches you to modify how you eat your food — for example, instead of eating a handful of nuts at a time, it asks you to eat one at a time.

In fact, the welcome kit participants receive includes a bag of peanuts and a can of potato chips!

And for those who still prefer a traditional weight management program, we still offer Good Measures, which connects enrollees one-on-one with a registered dietitian.

Wellness Program Gets A Name

We have also tweaked the participation requirements just a bit to qualify for the \$50 gift card. We're still asking members to complete two structured wellness programs. But our aim is to modify behavior toward a healthier lifestyle.

If you complete a personal health or health risk assessment, we ask that your second program be directly related to that assessment. If your assessment says you have high cholesterol, your second program should be something that helps show you how to improve your cholesterol.

In the past, we have given members credit for attending just one Natural Grocers seminar. Attending one class (for example, the health benefits of sweet potatoes), does not by itself exhibit an intent toward behavior modification.

If you can show with your doctor's help that you have an action plan to improve your health in combination

with the class(es) you attended, or if you attend multiple Natural Grocers classes, that action plan would demonstrate a willingness to modify behavior toward a healthier lifestyle.

Why is that our aim? We want our members to live healthy lives for as long as possible, and for them to stay in their homes and live independently for as long as possible.

Some have asked why we don't just lower our rates, rather than offer \$50 gift cards. We honestly have not given away enough gift cards to affect anyone's rates.

Healthier lifestyles also help you keep your medical costs down, and they keep our costs down, which we look to pass along to members by keeping premiums from increasing. It's a win-win situation for our members and our agency.

Our wellness incentive page (nmrhca.org/wellness.aspx) still has a calendar of events and resources to find multiple wellness programs. Call us at 1-800-233-2576 or email NMRHCA.wellness@state.nm.us if you have any questions.

BE CAREFUL ABOUT OPIOID USE AFTER SURGERY ... BE VERY CAREFUL!

Opioids are powerful drugs that decrease pain, but they can also lead to addiction and deadly overdose if not taken with care. If you need opioids after surgery, it is important to talk to your doctor about how to use them safely.

Talk to your doctor before surgery

If you're having urological surgery—such as surgery for prostate cancer or to remove a kidney stone—you will have a doctor's appointment before the surgery. This is sometimes called a "pre-op" appointment. This is when you and your doctor should talk about how you will feel after surgery and whether or not you will need opioid pain medicine.

If your doctor says opioids aren't necessary

If your doctor thinks you won't be in a lot of pain after surgery, other types of pain medicine may be needed. He or she may recommend over-the-counter pain relievers such as acetaminophen (Tylenol and generic), ibuprofen (Advil, Motrin IB and generic), and naproxen (Aleve and generic).

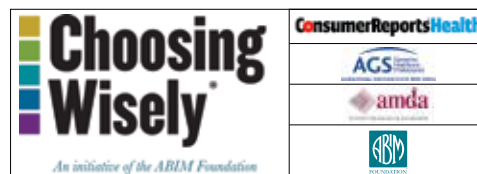
If your doctor says they are

If your doctor thinks you will be in a lot of pain after surgery, opioids might be the right choice. Opioids include hydrocodone (Vicodin and generic) and oxycodone (OxyContin, Percocet and generic). These medicines should only be used to treat extreme short-term pain, like the kind you may feel after surgery.

During your pre-op appointment, you and your doctor should also talk about all the medicines and supplements you already take and how much alcohol you drink. This will help make sure that you are taking any pain medicine safely.

Stick to the lowest dose

If you need opioids, your doctor should prescribe the lowest possible dose. Three days or fewer will often be enough, and more than seven days are only rarely needed for urology procedures. According to the Centers for Disease Control and Prevention, taking opioids for more than three days will increase your risk of addiction. If you're still in pain after three days, use over-the-



counter medicines as recommended by your doctor. Your doctor or pharmacist can help you take those medicines safely. They may also suggest non-drug ways to ease your pain, such as heat or cold therapy.

Know the risks and side effects

The risk of overdose with opioids is high because the amount that can cause an overdose is not much higher than the amount used to treat pain.

The risk of addiction is low, but it can happen to anyone. Ask your doctor about this risk.

The possible side effects of opioids include abdominal cramps, constipation, headaches, nausea, sleepiness, vomiting, and a fuzzyheaded feeling.

Don't take opioids for long-term pain

Urologists also treat people who have painful conditions that do not require surgery, such as recurring kidney stones. Opioids should not be used to treat conditions that involve long-term pain. If you see a urologist for conditions like these, ask about other ways to manage your pain. You can also ask to be referred to a pain management specialist.

This report is for you to use when talking with your healthcare provider. It is not a substitute for medical advice and treatment. Use of this report is at your own risk.



MINIMUM AGE REQUIREMENT, INCREASED YEARS OF SERVICE RULES TO ACCEPT PUBLIC COMMENT

In July of 2014, the New Mexico Retiree Health Care Authority Board of Directors voted to consider a proposal that would establish a minimum age requirement of 55 for new members to receive a subsidy for health insurance, beginning Jan. 1, 2020.

The board also voted to consider a rule increasing the years of service to receive the maximum subsidy from 20 to 25 years from NMRHCA.

The rules stipulate that prospective members who retire from one of our participating employers in 2020 or after must be 55 to receive a subsidy from the agency and will have had to have worked 25 years to earn the maximum subsidy the agency provides (or purchase service credit to get to 25 years, rather than 20, provided they first purchased those years with their pension plan).

This rule **WOULD NOT AFFECT** existing members, participating employees retiring before Jan. 1, 2020, or current employees participating in an enhanced retirement plan.

The board voted to consider the measure to help NMRHCA's long-term solvency (so that the agency will be available to future generations of public employees).

Estimated savings to the program are more than \$75 million over the next 20 years.

The proposal also represents another means by which the Authority attempts to combat rising health care costs without passing on exorbitant premium increases to its current members.

The proposed rule also falls in line with New Mexico Educational Retirement Board and Public Employees Retirement of New Mexico retirement rules.

The Authority is currently accepting written comment on the proposed rule change through Oct. 19, 2018. Those wishing to submit a written comment can email Greg Archuleta at gregoryr.archuleta@state.nm.us or send a letter to NMRHCA, c/o Greg Archuleta, 4308 Carlisle Blvd. NE, Suite 104, Albuquerque, NM 87107.

We will then conduct a public hearing regarding the proposal at 9:30 a.m. on Oct. 19 in the NMRHCA Albuquerque office board room, located at 4308 Carlisle Blvd. NE, Suite 207 in Albuquerque.

Information about the rule change proposal is available on the Rule Change Proposal tab on the front page of our website, NMRHCA.org. Please contact us at 800-233-2576 if you have any questions regarding the proposed rule changes.

EXECUTIVE DIRECTOR'S UPDATE

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dents.

Therefore, it is important for retirees to understand how to maximize the value of the benefits we provide, take advantage of savings opportunities when available and avoid costly care when possible.

We look forward to seeing and interacting with you in or near your community this fall.

NMRHCA AT A GLANCE

MEDICARE SEMINAR UPDATE

Because of our involvement with October's Switch/Open Enrollment meetings, our next Medicare seminar will be Dec. 12 in Albuquerque (9:30 a.m.) and Santa Fe (1:30 p.m.).

Our dates for 2019 are as follows:

Feb. 13 — Albuquerque and Santa Fe.

March 13 — Albuquerque only.

April 10 — Both locations

May 15 — Albuquerque

June 12 — Both locations

July 17 — Albuquerque

Aug. 14 — Both locations

Sept. 11 — Albuquerque

Dec. 11 — Both locations

Dates and times for additional sites (tentatively in Las Cruces and Farmington) will be included in our 2019 Winter Newsletter.

WE WANT YOUR EMAIL ADDRESS

Help us help you by cutting down our postage costs! Those wishing to receive their newsletter online can email us, CustomerService@state.nm.us, or call us at 800-233-2576.

FIND US ON FACEBOOK

Our Facebook page provides wellness information as well as notifications for upcoming NMRHCA events. Like us at www.facebook.com/nmrhca/.