



NEW MEXICO
RETIREE
HEALTH CARE
AUTHORITY

your Benefit Messenger

NMRHCA 2019 Newsletter Vol. 4 ~ Winter Edition

INTRODUCING A PROGRAM WORTH THE WEIGHT (LOSS)

“My New Year’s resolution in 2019 is to lose weight!”

We’re now a few weeks into 2019. How’s the resolution holding up? Has your willpower waned? Again?

For NMRHCA retirees on Pre-Medicare or Medicare Supplement plans*, along with their spouses or domestic partners, willpower no longer will be a requirement to lose weight.

NMRHCA now offers Naturally Slim, a common-sense online program that focuses on when and how you eat instead of what you eat, allowing you still to eat the foods you love while losing weight and improving your health. No points to count or food groups to avoid. The program is delivered online, so there are no meetings to schedule — just log on when it’s convenient and start losing weight.

What you’ll get when you enroll:

- A fun welcome kit to get you started
- A personalized curriculum to help you meet your goals
- A mobile app for easy access to Naturally Slim

natur a)(y slim®

- A digital dashboard for learning, goal setting, tracking and more
- Regular emails and texts to keep you motivated and on track
- Access to health coaches to work through specific challenges
- An online community for social support
- Online tools to give you feedback, provide accountability and build skills
- Integration with activity trackers, scales and digital assistants such as Amazon Alexa

Here’s what one participant said about the program:

“I lost 65 pounds and have gone from a size 18/20 to a size 8. I have maintained my weight loss for over two years now, and I follow the Naturally Slim principles every single day. More importantly, I have so much more confidence than I ever did before!”

To learn more and enroll, visit: www.naturallyslim.com/NMRHCA.

**Medicare Advantage plan retirees still can take advantage of the Good Measures personalized nutrition and health programs (nm.goodmeasures.com), which connect you with a registered dietitian, website and smart app. Also, please see page 3 for information about SilverSneakers, exclusively available to you.*

EXECUTIVE DIRECTOR’S UPDATE

NMRHCA’S GOALS, WISH LIST FOR 2019

Greetings and Happy New Year! I hope everyone had a safe and joyous holiday season.

If you’re like most people, you’re probably starting off the year with a renewed commitment of improving something in your life. That something may be personal, professional or both, but likely includes some element of healthy living.

Healthy living is defined differently — and has different starting points — for everyone, particularly for a group that ranges from 40 to over 106 years of age — such as the population the New Mexico Retiree Health Care Authority serves.

To support healthy living, NMRHCA developed the Wise and Well Program, aimed at improving communication, increasing participation in wellness-related activities, targeting the prevention of chronic disease and incentivizing value-based care to better manage our costs.

For more information about the activities and plans available online and in-person, please visit www.nmrhca.org and click on the Wellness link. That will guide you to specific resources through each of our health

See EXECUTIVE on Page 2



EXECUTIVE DIRECTOR'S UPDATE: NMRHCA'S GOALS AND WISH LIST FOR 2019

Continued from Page 1

plan partners.

While 2019 has just begun, the calendar is filling up with activities and events that will make the weeks and months seem shorter than last year.

To start, NMRHCA hopes to garner support from the legislature and Governor Michelle Lujan-Grisham during the 2019 session for House Bill 95 that seeks an increase in employee and employer contributions (Representative Tomas Salazar and Senator Liz Stefanics are the bill's sponsors).

This legislative action is critical as we seek to reduce our unfunded liabilities and ensure the program's availability for future participants. The NMRHCA Board of Directors understands this request will join a long list of other critical in-state needs, including: public school funding, Medicaid-matching requirements, employee compensation and pension contributions, among others.

However, we will continue to reiterate to the legislature the importance of this program and the value it provides to you, our retired public employees.

In addition, the Interagency Benefits Advisory Committee, of which NMRHCA is a member (along with the State of New Mexico, the Public Schools Insurance Authority and Albuquerque Public Schools), is currently evaluating proposals for continuing the provision of life insurance benefits. This collective procurement effort allows the IBAC to leverage the purchasing power of a larger group when negotiating rates for our members.

An announcement regarding the selection of a vendor to provide life insurance benefits for our members will be made after the evaluation process and final contract ne-

gotiations in the spring. NMRHCA will notify members about any changes that may occur as a result of the procurement process.

NMRHCA has also begun to develop its evaluation criteria for the procurement of medical, dental, vision and Medicare programs, which is scheduled to take place early in the fall, also in collaboration with the IBAC.

State laws require us to put these contracts out to bid every four years. Theoretically, we could do it every year, but typically, we negotiate four-year contracts with a yearly review and renewal. NMRHCA will solicit bids from qualified vendors to help provide comprehensive services at the lowest possible cost.

This process allows us to evaluate the effectiveness of existing services and consider the potential for new services, as we seek to meet our members' health care needs.

Lastly, as part of our commitment to improving our communication efforts, NMRHCA will begin posting monthly newsletters on its webpage, starting in March. These newsletters will only be available online because of budget limitations that prevent us from printing and mailing 60,000 letters each month. They will include more frequent updates regarding the latest happenings at the agency, answers to frequently asked questions, and helpful tips and reminders for achieving your health care related goals in 2019.

However, we will continue to print and mail the newsletters that our members have become used to receiving in the fall, winter and spring.

Sincerely,

— David Archuleta
Executive Director

NMRHCA AT A GLANCE:

UNDERSTANDING MEDICARE SEMINARS TO CONTINUE IN '19

NMRHCA will continue its Medicare Presentations in 2019. Sessions at our offices in Albuquerque (9:30 a.m.) and Santa Fe (1:30 p.m.) will start February 13. Other meeting times are as follows:

- March 13 (ABQ Only)
- April 10 (ABQ and SF)
- May 15 (ABQ Only)
- June 12 (ABQ and SF)
- July 17 (ABQ Only)
- August 14 (ABQ and SF)
- September 11 (ABQ Only)
- December 11 (ABQ and SF)

Seminars also will be in Las Cruces on April 11 at 10:30 a.m. in the City Hall Conference Room 2007 B, and in Farmington on May 16 at 10:30 a.m. in the Civic Center.

WISE AND WELL PROGRAM 2019

Our Wellness Incentive Program, newly named Wise and Well, in which members, their spouses and domestic partners can earn a \$50 gift card for participating in two wellness activities, is back for 2019. We've tweaked a few rules for this year, such as:

- Going only through your physician or health provider if you complete a health assessment. In-

dependent online PHAs no longer will be accepted.

- For those who complete a PHA, we recommend the second activity to be based on the PHA results, if applicable. This is not a requirement.
- Requiring documentation on ALL activities — an attendance sheet, completion certificate or letter signed by your doctor or instructor. A contact name and number is no longer sufficient.

For a complete list of Wise and Well Program instructions and rules, go to NMRHCA.org/wellness.

SILVERSNEAKERS: MORE THAN A GYM FOR NMRHCA MEDICARE ADVANTAGE MEMBERS

SilverSneakers® is a fitness benefit offered to all New Mexico Retiree Health Care Authority Medicare Advantage plan members at no extra cost. The program helps members improve their health, stay independent and continue to do the things they like to do. It can help you Love Life Longer™. SilverSneakers is more than a fitness program. It's a way of life.

SilverSneakers changes lives. Here's what participants say¹:

- 88 percent – SilverSneakers has improved my quality of life.
- 58 percent – I have made new and valuable friendships.
- 71 percent – I discovered I can do more than I thought I could.
- 88 percent – I feel healthier.

Many SilverSneakers members also report improvements in chronic conditions such as diabetes, high blood pressure, arthritis and depression. The program's impact is physical, emotional and social.

Visit any participating location, any time.²

Members have access to more than



15,000 SilverSneakers locations nationwide. Locations include gyms, community and senior centers, YMCAs and more. Amenities may include pools, free weights, cardio equipment and indoor walking tracks.

Indoor, outdoor classes available.³

SilverSneakers offers a variety of classes designed for all fitness levels and abilities. Cardio, strength and balance classes may help you reduce your risk for falls and maintain your independence. Tai chi, yoga, Latin dance and walking groups are just a few of the less traditional options offered through SilverSneakers FLEX®.

Trained instructors lead SilverSneakers classes.

SilverSneakers instructors are trained specifically in senior fitness. Instructors can modify exercises to match each participant's level and pace.

Enjoy a supportive community.

The SilverSneakers community is

warm and welcoming. Meeting new people in class and at organized social events helps members stay socially connected. Many members build friendships that extend beyond the gym. Members can also interact on the SilverSneakers Facebook page.

Online resources add value.

SilverSneakers.com is a great resource where members can find participating locations and see SilverSneakers class descriptions with sample videos. SilverSneakers blog articles cover exercise, health, nutrition, community and living well. The site also includes member success stories for inspiration. Members can work out at home with SilverSneakers On-Demand™ videos, and sign up for the SilverSneakers GO™ app.

Or check with your provider to see what gyms participate in your area.

SilverSneakers, the SilverSneakers shoe logotype and SilverSneakers FLEX are registered trademarks of Tivity Health, Inc. Love Life Longer, SilverSneakers On-Demand and SilverSneakers GO are trademarks of Tivity Health, Inc. © 2018 Tivity Health, Inc. All rights reserved.

1. 2017 SilverSneakers Annual Participant Survey

2. Participating locations ("PL") are not owned or operated by Tivity Health, Inc. or its affiliates. Use of PL facilities and amenities is limited to terms and conditions of PL basic membership. Facilities and amenities vary by PL.

3. Membership includes SilverSneakers instructor-led group fitness classes. Some locations offer members additional classes. Classes vary by location.

TWO NMRHCA RULE CHANGES WILL AFFECT ACTIVE EMPLOYEES RETIRING IN 2021 AND BEYOND

The New Mexico Retiree Health Care Authority Board of Directors has voted to implement a minimum age requirement of 55 for new retirees to receive a subsidy for health insurance, beginning Jan. 1, 2021. The board also is raising the years of service to receive the maximum subsidy from 20 to 25 years.

Currently, employees of a participating NMRHCA entity pay one percent of their salary into NMRHCA — except for enhanced plan members. After five years, active employees begin to earn a

subsidy or discount toward their health insurance through NMRHCA when they retire. The more years of service they put in, the bigger the subsidy they receive, currently up to 20 years.

Starting in 2021, however, retiring employees must be 55 to have access to that subsidy. Retirees under 55 still can purchase health insurance through the agency at full price for their monthly premiums until they turn 55. At that point, the retiree's subsidy will kick in, based on their years of service.

Also, employees who retire in 2021 or later must work 25 years — rather than 20 under current rules — to qualify for the maximum subsidy, or discount, on their rates.

This rule **DOES NOT AFFECT** existing retirees, participating employees retiring before Jan. 1, 2021 or current employees participating in an enhanced retirement plan — police, firefighters, corrections officers and judges.

Call us at 800-233-2576 if you have any questions regarding the rule changes.



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



NMRHCA CONTACT INFORMATION

4308 Carlisle Blvd NE, Suite 104
Albuquerque, NM 87107-4849

33 Plaza La Prensa
Santa Fe, NM 87507

800-233-2576 (Toll Free)
505-476-7540 (Santa Fe)
505-884-8611 (Fax)

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