

your

# BENEFIT MESSENGER

THE NMRHCA'S QUARTERLY NEWSLETTER



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## 2014 LEGISLATIVE SESSION – HB27/SB 135 SEEKS CONTRIBUTION INCREASES TO STRENGTHEN PLAN SOLVENCY

House Bill 27, sponsored by Rep. Jim Trujillo, and Senate Bill 135, sponsored by Senators George Munoz and Stuart Ingle, seeks to increase contributions made by active employees and their employers. This change to NMRHCA's statute, combined with other elements previously approved by NMRHCA's Board of Directors, will extend the life of the plan's trust fund into 2043.

Together we have dramatically improved our program's financial position over the past several years. We have extended our solvency period from 2014 to 2029 and have grown our trust fund from \$133 million in March 2009 to \$330 million in November 2013.

Significant challenges still remain. Health care costs continue to be projected to increase at a rate greater than our revenue sources (mostly public payroll), and the number of covered retirees continues to grow.

These challenges, however, are not insurmountable. In fact, the tremendous progress we have made over the past 5 years demonstrates that this program can be maintained over the long term if managed and

funded adequately. One important part of that process will mean implementing additional cost-saving measures. An equally important part is to ensure that, contributions made by active employees and their employers, supports an adequate level of benefits upon retirement. That is what HB 27 and SB 135 seeks to achieve.

We appreciate all of the support you have shown over the years and NMRHCA will update its website with details of the legislative process as it unfolds during the 2014 session.

## WE ARE UPGRADING!

The agency is in the process of upgrading its main computer system, a computer system that processes your benefit plan information and submits that information to the benefit carriers associated to your plan.

The current system has been in place for over 15 years, and with this upgrade the agency anticipates greater efficiencies and cost savings from the standpoint of:

- Reducing the agency's printing postage cost by giving our members the ability to view, download, and print pertinent information through a new retiree website portal. For example, you

will be able to view and print benefit plan cost information for tax purposes from your account online, as well as update personal information, and submit forms online.

- Improve the accuracy of our retiree profiles by building better integrity checks into the system. This means less human error.
- Improve our call handling times, which means less time for you on the phone, by providing information and giving you more abilities through a new web site and retiree portal.

The new website will be in place early this spring giving you insight to the changes to come that are happening within the agency. Look for a newly redesigned, more user friendly website. The look and feel of the website will not only be aesthetically pleasing, but more importantly, easier for you to navigate.

Beginning early fall be on the look out for the complete integration of the new system and retiree portal. We



will continue to communicate with you throughout the year to update you on these changes to come. We are excited for these new changes and look forward to improving our customer service with these changes!

## EXERCISE YOUR DEPRESSION AWAY

Article provided by © UnitedHealthcare

**F**eel blue and low-down? Get moving. Physical activity is one of the best things you can do if you are battling depression.

Are you running from depression? How about walking, swimming or biking? If not, try it. Physical activity is one of the best things you can do for yourself if you are battling depression.

Research has shown that:

- **Exercise can ease symptoms of depression.** It can help anyone, at any age or fitness level, but it has the most dramatic effects on those who are the most unhealthy.
- **Exercise is as good as antidepressants at reducing depression.** If your depression is mild, exercise alone may be enough to help lift your mood. If you have major depression, the greatest benefit comes from combining exercise with antidepressants and psychotherapy.
- **Almost any type of physical activity can improve mood.** People often choose walking or running, but even non-aerobic activities such as weightlifting can help. The main thing is to get up and get moving and keep at it.

### *Exercise and mood: what's the connection?*

Research suggests that exercise increases the level of serotonin in the brain. Serotonin is a chemical that affects mood, sleep, appetite and sex drive. Low levels of it have been linked to depression. Exercise also stimulates the production of endorphins, “feel-good” chemicals in the brain, and helps reduce the level of cortisol, a stress hormone.

### *Physical activity can help you:*

- Sleep better
- Feel better about yourself
- Gain a sense of accomplishment
- Take an active role in your mental and physical health
- Keep depression at bay after your recovery

### *Taking the first step*

By its nature, depression makes it tough to get motivated to take care of yourself. If you hardly feel like getting out of bed, you may wonder where you'll get the energy to exercise.

The first step is to talk with your doctor. This is especially important if you haven't been exercising or have a chronic health problem. A doctor can tell you what type and level of exercise is safe for you. If you're not taking an antidepressant, your doctor may prescribe one or recommend a counselor.

Next, try these strategies to help you get started and be

successful:

- **Pick an activity you like.** You're more likely to stick with it if you enjoy it.
- **Identify your roadblocks.** Think about the things that get in the way of exercise, and make a plan for how you will overcome them. Can't afford a gym? Walk or ride a bike. Too cold or wet outside? Walk at a mall. Too tired in the morning? Exercise over the lunch hour. If you anticipate the problems, you can find ways around them.
- **Enlist a workout buddy.** Having a companion to exercise with often helps people stay motivated. If you're walking, a dog can be an eager and supportive partner.
- **Start out slowly.** At first just aim for 10 minutes a session. Over time increase activity to 30 or more minutes most days of the week.
- **Cut yourself some slack.** There may be days you just don't feel up to exercising. If you miss a day or can only do 10 minutes, that's fine. Just get back on track the next day.
- **Remember the benefits.** Physical activity can improve your mood, and it can also strengthen your heart and bones, help control your weight and cut your risk for many diseases. Each time you exercise, you're doing something positive for your health.
- **Be patient.** It may take a few weeks to see an improvement in your mood. If you don't notice any change in this time, talk to your doctor about increasing the intensity or trying another activity.

## TAKE YOUR PERSONAL HEALTH ASSESSMENT

### *What is the Personal Health Assessment?*

The Personal Health Assessment (PHA) is a health risk assessment tool that helps you uncover potential health risks and recommends positive steps to control your specific health risks.

### *Why Take the Personal Health Assessment?*

NMRHCA strongly encourages our pre-Medicare members to take their PHA's. Many health risks don't make you feel bad until you are well on your way to a serious problem. That is why measuring your potential risks is important. If you find out you

are at risk and receive the proper guidance on how to minimize those risks, you can actually take steps to avoid developing health conditions such as heart disease, diabetes, and stroke.

Taking the Personal Health Assessment requires only about 15 minutes, and it can make a huge difference in your life. Once you've answered all of the questions, you will receive an easy-to-understand report. It will outline your specific risk levels for a variety of health conditions and common risk factors, like weight and blood pressure, along with providing an action plan for reducing your risks. Then you'll receive instant feedback on how changing your behavior now affects your chance of developing health conditions in the future.

You will also be able to see how your Personal Health Assessment results compare to those of your peers of the same gender and similar age range!

### *Should I complete the personal health assessment if I'm already healthy?*

Definitely. Although genetics and environment play important roles in your health, your habits and behaviors cannot only affect the way you feel today, they can also contribute to a longer, healthier life. So even if you feel great, taking the PHA may uncover valuable information that can help you enjoy even better health.

### *What Information Should You Have Available?*

To get the most accurate results possible, you should come prepared with some important health information such as:

- Height
- Weight
- Blood pressure level
- Blood sugar level
- Cholesterol and triglyceride values

If you've had your annual physical, you can simply call your doctor for these numbers. If you haven't, you can still take the Personal Health Assessment and provide the information you do have. Once you have your next checkup, be sure to get your most recent information and update your Personal Health Assessment.

Tip: For a quick and easy blood pressure reading, many pharmacies or grocery stores now have automated blood pressure machines you can use.

### *How do I take the Personal Health Assessment?*

If you are a Blue Cross Blue Shield member you can log on to your member account at [www.bcbsnm.com](http://www.bcbsnm.com). If you are a Presbyterian member you can log on to your member account at [www.phs.org](http://www.phs.org). You can access and complete your PHA from each of these sites. If you do not have internet access please call your respective provider to request a paper PHA.

## THE DECISION TO QUIT SMOKING

Congratulations on the decision to quit. Your first day without cigarettes can be difficult, but having a plan will make it easier! Don't rely on willpower alone to keep you smokefree. Prepare so that you can feel confident in your ability to stay quit today.

### *Step One*

Tell your friends and family that today is your quit day. Ask them for support during these first few days and weeks. They can help you get through the rough spots, but make sure to tell them how they can support you. Be specific; they aren't mind readers.

### *Step Two*

Get the support you need—either by developing your own quit plan or finding a quit program that works for you. A quit plan combines strategies that help you stay focused, confident, and motivated to quit. You might decide to use a quit program like SmokefreeTXT, or a quitline like 1-800-QUIT-NOW (1-800-784-8669), to get started. If you're not sure exactly which quit methods are right for you, visit the Quit Smoking Methods Explorer to learn more. If nicotine replacement therapy (NRT) is part of your plan, make sure to start using it first thing in the morning. Remember, there's no right way to quit—be honest about what you need. Just don't celebrate with a cigarette.

### *Step Three*

Stay busy. It might seem simple, but staying busy

is one of the best ways to stay smokefree on your quit day. Try one of these activities:

- Get out of the house
- Go to dinner at your favorite smokefree restaurant
- Go to a movie
- Chew gum or hard candy
- Keep your hands busy with a pen or toothpick
- Relax with deep breathing
- Plan a game night with non-smoking friends
- Change your regular routine
- Drink a lot of water
- Exercise

### *Step Four*

Avoid smoking triggers. Triggers are the people, places, things, and situations that trigger your urge to smoke. On your quit day, it's best to avoid them all together. Here are a few tips to help you outsmart some common smoking triggers:

- Throw away your cigarettes, lighters, and ash trays if you haven't already
- Avoid caffeine, which can make you feel jittery; try drinking water instead
- Hang out with non-smokers; most people don't smoke, so you should have options
- Go to a place where smoking isn't allowed; unless you want to break the law, you won't light up
- Get plenty of rest and eat healthy; lack of sleep and too much sugar can trigger you to smoke

### *Step Five*

Stay positive, but vigilant. Quitting smoking happens one minute, one hour, and one day at a time. Don't think of quitting as "forever". Pay attention to right now, and the days will add up! Quitting smoking is difficult, but it doesn't hurt to say positive; don't beat yourself up. Day one isn't going to be perfect, but all that matters is you don't smoke—not even one puff. Reward yourself for being smokefree for 24 hours. You deserve it!

For more tips and information on quitting smoking visit [www.smokefree.gov](http://www.smokefree.gov).

## IN MEMORIAM OF CHAIRMAN ALFREDO SANTISTEVAN

On behalf of the NM Retiree Health Care Authority Board of Directors and the NM Retiree Health Care staff, we wish to inform our retirees, that our Board Chair, Mr. Alfredo Santistevan has suddenly passed in October of this past year. Mr. Santistevan served on the Board of Directors for the past 8 years and has been a tireless advocate for NMRHCA's retirees. The NM Municipal League first appointed Mr. Santistevan to the NM Retiree Health Care Board of Director's in 2005, and he became chairman in 2007. Governor Bill Richardson then appointed Mr. Santistevan in 2009 to continue to serve on the Board of Directors as Mr. Santistevan ended his employment with the City of Albuquerque with the conclusion of Mayor Martin Chavez's term. After Governor Bill Richardson's term ended, Treasurer James Lewis employed Mr. Santistevan in 2010, and then appointed him as his designee to the Board. His many appointments are a testament to Mr. Santistevan's commitment to NMRHCA. Mr. Santistevan was a committed public servant who served NMRHCA's retirees with passion and pride. With his leadership and oversight the Authority saw many accomplishments, including but not limited to extending the Authority's solvency period from a mere 4 years to 15 years. Mr. Santistevan's leadership, wit, and energy will be greatly missed. We wish to send our prayers and heartfelt thoughts to his family and although he is no longer with us, to Chairman Santistevan – we thank you from the bottom of our hearts for your service to the NM Retiree Health Care Authority.



With the passing of Chairman Santistevan, Mr. Tom Sullivan, previously the vice chair, is currently chairman, Mr. Joe Montano is now vice chair, and Mr. Doug Crandall is now secretary.

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BCBSNM	800.788.1792	<a href="http://www.bcbsnm.com">www.bcbsnm.com</a>
Express Scripts Medicare	800.551.1866	<a href="http://www.express-scripts.com">www.express-scripts.com</a>
Express Scripts Non-Medicare	800.501.0987	
Presbyterian Health Plan	888.275.7737	<a href="http://www.phs.org">www.phs.org</a>
Presbyterian Senior Plans	800.797.5343	
Lovelace Sandia Health System	877.446.9388	<a href="http://www.lovelacehealthplan.com">www.lovelacehealthplan.com</a>
United Healthcare	866.622.8014	<a href="http://www.uhretiree.com">www.uhretiree.com</a>
United Concordia Companies	888.898.0370	<a href="http://www.ucci.com">www.ucci.com</a>
Delta Dental	877.395.9420	<a href="http://www.deltadentalnm.com">www.deltadentalnm.com</a>
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