

your

BENEFIT MESSENGER

THE NMRHCA'S QUARTERLY NEWSLETTER



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NMRHCA BOARD OF DIRECTORS TAKES STEPS TO EXTEND PROGRAM SOLVENCY TO 2033

At its annual meeting in July, the NMRHCA Board of Directors approved a number of actions that will extend the solvency of its programs to 2033 (19 years); up from last year's valuation showing the trust fund being exhausted in 2029.

- Institute minimum age of 55 in order to receive subsidies through NMRHCA for all new retirees after January 1, 2020 (exception: PERA enhanced plans)*
- Increase years of service required for maximum subsidy from 20 to 25 years for all new retirees after January 1, 2020 (exception: PERA enhanced plans)*
- Consider proposal phasing out subsidies for basic life
- Reduce pre-Medicare spousal subsidies by 2% (from 40% to 38%)

NMRHCA Board members take their fiduciary responsibility to the program very seriously and are constantly balancing the needs of current retirees with the actions necessary to ensure the viability of the benefit for active employees many years into the future.

**Age and Years of Service adjustments*

STUDY: 1 IN 3 ALZHEIMER'S CASES 'PREVENTABLE'

By Peter Russell

WebMD Health News Reviewed by Sheena Meredith, MD

Article published July 14, 2014 ©WebMD

About one-third of Alzheimer's disease cases are preventable, according to research by the University of Cambridge, England. The study identifies seven risk factors, with lack of exercise topping the list.

A previous study published in 2011 suggested as many as half of cases of Alzheimer's disease could be prevented, but the researchers of the new study say these earlier findings are likely to be less accurate because they did not take into account overlapping risk factors.

SOARING NUMBER OF CASES

Current estimates suggest that by 2050, more than 106.2 million people worldwide will be living with Alzheimer's -- a huge increase from the 30.8 million people affected by the disease in 2010.

Researchers analyzed population-based data to work out the seven top risk factors for developing

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Alzheimer's disease. These are:

1. Lack of exercise
2. Diabetes
3. High blood pressure in middle age
4. Obesity in middle age
5. Depression
6. Smoking
7. Low education

The team then looked at how reducing each of these factors would cut the number of cases of the disease. The results varied according to whether they looked at the U.K., US., Europe, or the world as a whole.

CUTTING RISK FACTORS

The researchers estimated that by reducing the relative risk posed by each lifestyle factor by just 10%, nearly 9 million cases of dementia could be prevented by 2050.

Worldwide, low education was identified as the main risk factor, followed by smoking and lack of

exercise. The research is published in the journal *Lancet Neurology*.

A HEALTHIER OLD AGE

Study researcher Carol Brayne, MD, from the Institute of Public Health at the University of Cambridge, says in a statement: "Although there is no single way to prevent dementia, we may be able to take steps to reduce our risk of developing dementia at older ages. We know what many of these factors are, and that they are often linked.

"Simply tackling physical inactivity, for example, will reduce levels of obesity, hypertension, and diabetes, and prevent some people from developing dementia as well as allowing a healthier old age in general -- it's a win-win situation."

Commenting on the research, Doug Brown, PhD, director of research and development at the Alzheimer's Society in the U.K., says: "This valuable study adds to a growing body of evidence strongly

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DENTAL RATES TO INCREASE SLIGHTLY IN 2015

NMRHCA's dental rates through United Concordia and Delta Dental will increase slightly in 2015. This is the first rate increase since 2012. Plan design elements remain unchanged.

	2014 RATE	2015 RATE
UNITED CONCORDIA		
Basic – Single	\$16.35	\$17.49
Basic – Two Party	\$31.06	\$33.23
Basic – Family	\$46.59	\$49.85
Comprehensive – Single	\$33.36	\$35.70
Comprehensive – Two Party	\$63.38	\$67.82
Comprehensive – Family	\$95.05	\$101.70
DELTA DENTAL		
Basic – Single	\$17.00	\$17.85
Basic – Two Party	\$31.89	\$33.48
Basic – Family	\$53.41	\$56.08
Comprehensive – Single	\$37.95	\$39.85
Comprehensive – Two Party	\$72.11	\$75.72
Comprehensive – Family	\$116.41	\$122.23

suggesting that simple lifestyle changes can help lower our risk of developing dementia.

“With 106 million people on this planet expected to be living with the condition by 2050, the prospect of preventing up to 1 in 3 cases of Alzheimer’s disease is something we cannot ignore. We must now carefully consider how this new evidence influences public health messaging for dementia risk,” he says in a statement.

“In the meantime, we already know that what is good for your heart is good for your head and there are simple things you can start doing now to reduce your risk of developing dementia. Regular exercise is a good place to start as well as avoiding smoking and eating a Mediterranean diet.”

HEALTH CARE REFORM AND HEALTH PLAN DOWNGRADES CONTRIBUTE TO 2015 MEDICARE ADVANTAGE RATE INCREASES

NMRHCA will continue to offer Medicare Advantage (MA) plans to all of its Medicare-eligible members in 2015 regardless of where they live in the country. MA plans are offered in

lieu of traditional Medicare by private health plans and are heavily subsidized by the federal government based on a health plan’s quality ranking.

These subsidies allow MA plans to be offered at very low premiums. Elements of federal health care reform have called for a reduction to these subsidies. Compounding baseline subsidy reductions, Presbyterian’s PPO plan and Lovelace’s HMO plan both had their quality scores downgraded. As such, the Presbyterian plans will continue to have both an in and out-of-network benefit, but their network will be more limited. Lovelace plans (which were already an HMO) will be replaced by Blue Cross Blue Shield’s HMO plan and will also see some changes to their network. United Health Care’s plans and networks will remain unchanged.

We strongly recommend for all members to check with each health plan to ensure their providers’ participation. Between Presbyterian, BCBS, and United Health Care, all Medicare-eligible members should still have access to a plan that includes their provider(s).

	2014 RATE	2015 RATE	\$ DIFFERENCE
Presbyterian MA Plan I – Retiree	\$67.00	\$79.00	\$12.00
Presbyterian MA Plan I – Spouse	\$100.50	\$118.50	\$18.00
Presbyterian MA Plan II – Retiree	\$36.50	\$49.00	\$12.50
Presbyterian MA Plan II – Spouse	\$54.75	\$73.50	\$18.75
BCBS MA Plan I – Retiree	\$48.20	\$49.75	\$ 1.55
BCBS MA Plan I – Spouse	\$72.30	\$74.63	\$ 2.33
BCBS MA Plan II – Retiree	\$8.67	\$14.75	\$ 6.08
BCBS MA Plan II - Spouse	\$13.01	\$22.12	\$ 9.11
United Health Care MA Plan I – Retiree	\$58.45	\$69.55	\$11.10
United Health Care MA Plan I – Spouse	\$87.67	\$104.33	\$16.66
United Health Care MA Plan II – Retiree	\$33.93	\$40.38	\$ 6.45
United Health Care MA Plan II – Spouse	\$50.90	\$60.56	\$ 9.66

SWITCH ENROLLMENT MEETING SCHEDULE

DATE	LOCATION	TIME	VENUE
10/07/2014	Raton	10:30 Medicare Medical/RX 11:45 Voluntary Coverage 1:00 Non-Medicare Medical/RX	Raton Convention Center 901 S 3rd St Raton, NM 87740
10/08/2014 10/20/2014	Santa Fe	9:30 Medicare Medical/RX 10:45 Voluntary Coverage 12:00 Non-Medicare Medical/RX	Santa Fe Community College Jemez Room 6401 Richards Ave. Santa Fe, NM 87508
10/10/2014 10/31/2014	Albuquerque	9:30 Medicare Medical/RX 10:45 Voluntary Coverage 12:00 Non-Medicare Medical/RX	UNM Continuing Ed Auditorium 1634 University Blvd., NE Albuquerque, NM 87131
10/14/2014	Las Vegas	10:30 Medicare Medical/RX 11:45 Voluntary Coverage 1:00 Non-Medicare Medical/RX	Abe Montoya Recreation Center 1751 N Grand Ave Las Vegas, NM 87701
10/15/2014	Espanola	9:30 Medicare Medical/RX 10:45 Voluntary Coverage 12:00 Non-Medicare Medical/RX	Northern NM College - Nick L. Salazar for Performing Arts 921 Paseo de Onate Espanola, NM 87532
10/17/2014	Farmington	10:30 Medicare Medical/RX 11:45 Voluntary Coverage 1:00 Non-Medicare Medical/RX	Farmington Civic Center Miriam Taylor Theatre 200 West Arrington Farmington, NM 87401
10/21/2014	Roswell	1:30 Medicare Medical/RX 2:45 Voluntary Coverage 4:00 Non-Medicare Medical/RX	NM Military Institute Campus Pearson Auditorium 101 West College Blvd. Roswell, NM 88201
10/22/2014	Hobbs	9:30 Medicare Medical/RX 10:45 Voluntary Coverage 12:00 Non-Medicare Medical/RX	NM Junior College Training and Outreach Facility 5317 North Lovington Highway Hobbs, NM 88240
10/23/2014	Clovis	9:30 Medicare Medical/RX 10:45 Voluntary Coverage 12:00 Non-Medicare Medical/RX	Clovis Civic Center 801 Schepps Blvd Clovis, NM 88101
10/27/2014	Rio Rancho	1:00 Medicare Medical/RX 2:15 Voluntary Coverage 3:30 Non-Medicare Medical/RX	Catalyst Church Auditorium 4401 Northern Blvd. NE Rio Rancho, NM 87124
10/28/2014	Gallup	10:30 Medicare Medical/RX 11:45 Voluntary Coverage 1:00 Non-Medicare Medical/RX	Red Rock State Park Dining and Conference Room Gallup, NM 87311
11/03/2014	Silver City	1:30 Medicare Medical/RX 2:45 Voluntary Coverage 4:00 Non-Medicare Medical/RX	Western New Mexico University Besse-Forward Global Resource Center Corner of 12th and Kentucky Silver City, NM 88062
11/04 & 11/05	Las Cruces	9:30 Medicare Medical/RX 10:45 Voluntary Coverage 12:00 Non-Medicare Medical/RX	NM Farm & Ranch Heritage Museum 4100 Dripping Springs Rd. Las Cruces, NM 88005

*Free Flu Shots and Screenings will be offered.

DEADLINE FOR CHANGES MUST BE POSTMARKED NO LATER THAN NOVEMBER 14, 2014

MEDICARE SUPPLEMENT AND PRE-MEDICARE PLAN RATES TO INCREASE AS COSTS GO UP; PLAN DESIGNS REMAIN UNCHANGED

NMRHCA continues to offer is supplement to traditional Medicare through Blue Cross Blue Shield of New Mexico. While the plan design remains unchanged and allows for easy, low-cost access to care to all providers who accept Medicare, the rates have increased 5% in accordance with the plan's costs.

All premiums for NMRHCA pre-Medicare PPO plans will increase by 8%. The following premiums represent rates for retirees with 20 years of service. A full rate sheet will be posted on NMRHCA's website as well as provided as part of the switch enrollment packet you will receive in the coming weeks.

	2014 RATE	2015 RATE	\$ DIFFERENCE
Medicare Supplement – Retiree	\$159.89	\$167.88	\$7.99
Medicare Supplement – Spouse	\$239.83	\$251.83	\$12.00
Pre-Medicare – Premier – Retiree	\$145.55	\$157.20	\$11.65
Pre-Medicare – Premier – Spouse*	\$270.26	\$297.29	\$27.03
Pre-Medicare – Premier – Child	\$145.07	\$156.68	\$11.61
Pre-Medicare – Premier Plus – Retiree	\$272.03	\$293.79	\$21.76
Pre-Medicare – Premier Plus – Spouse*	\$421.16	\$463.28	\$42.12
Pre-Medicare – Premier Plus – Child	\$266.70	\$288.04	\$21.34

All Plan design elements such as deductibles, co-payments and out of pocket maximums remain unchanged for 2015.

**Cumulative increase with subsidy change*

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8:00AM TO 5:00PM
MONDAY-FRIDAY



PLEASE VISIT US ONLINE
AT WWW.NMRHCA.ORG

CONTACT YOUR HEALTHCARE PROVIDERS DIRECTLY

BCBSNM	800.788.1792	www.bcbsnm.com
Express Scripts Medicare	800.551.1866	www.express-scripts.com
Express Scripts Non-Medicare	800.501.0987	
Presbyterian Health Plan	888.275.7737	www.phs.org
Presbyterian Senior Plans	800.797.5343	
Lovelace Sandia Health System	877.446.9388	www.lovelacehealthplan.com
United Healthcare	866.622.8014	www.uhretiree.com
United Concordia Companies	888.898.0370	www.ucci.com
Delta Dental	877.395.9420	www.deltadentalnm.com
Davis Vision	800.999.5431	www.davisvision.com