



NEW MEXICO
RETIREE
HEALTH CARE
AUTHORITY

your Benefit Messenger

NMRHCA 2016 Newsletter Vol. 1 - Spring Edition

DISMAL STATE BUDGET PICTURE SIDELINES NMRHCA LEGISLATION

The New Mexico Retiree Health Care Authority had two pieces of legislation introduced during the 2016 legislative session — Senate Bill 35 was introduced by Sen. Gay Kernan of Hobbs and House Bill 58 was introduced by Rep. Tomas Salazar of Las Vegas and co-sponsored by Rep. Dennis Roch of Logan.

SB35 and HB58 requested an increase in the contribution levels of active employees and their employers. The bills were similar to legislation NMRHCA has introduced for

the past four years and is necessary to account for health care costs that continue to increase at a rate higher than public payroll.

Both bills made it through numerous committees where spirited discussion resulted in clear, bipartisan support for the measure including final passage in the full House of Representatives for a third straight year.

Unfortunately, the revenue estimates for the state's overall budget continued to be revised downward as the session progressed. As a re-

sult, neither bill made it through the full process in the Senate.

We are extremely grateful to each of these legislators who actively advocated for these pieces of legislation throughout the 30-day session.

NMRHCA will continue to work with the legislature and the executive branch to make sure that contribution levels are adjusted such that NMRHCA's programs can continue to provide a high level of value for both current and future retirees.

EXECUTIVE DIRECTOR UPDATE: 'I CAN NOW SAY I'M AN EX-SMOKER'

I think we can now safely proclaim our success — my wife and I have both been smoke-free for over a year now.

We both used some form of nicotine replacement in the early days and both endured each other's nicotine-deprived crankiness for a good chunk of the year. And do you know what? It was totally worth it! I really do feel better and now that I've turned 50, I have an increased appreciation for doing things that will ease my transition to the golden years. The bad news: we both gained a chunk of weight during the process.

Which brings me to the next step in our journey — exercise. Between our jobs (my wife is a veterinarian) and the kids, we have done very little in the way of being physically active the last few years. Add to

that the weight we gained during our smoking-cessation journey and it was obvious we needed to take some additional steps — literally.

So, we have started walking. We live in Albuquerque's North Valley (Go Vikings!) which, as it turns out, has some fabulous places to walk along the acequias.

For example, early most Sunday mornings you can find me

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TAKING VITAMINS TO PREVENT HEART DISEASE OR CANCER USUALLY DON'T HELP — AND CAN HURT

Vitamins and supplements are big business in the U.S. Americans spent nearly \$34 billion on them in 2013, the Nutrition Business Journal reported.

These products are heavily marketed. For many years, people believed claims that they could help prevent heart disease and cancer.

There has now been a great deal of research on these claims. And the research shows that most people don't benefit from taking supplements. And some supplements can be harmful for some people.

Here's what you should know.

Vitamin E and beta-carotene won't prevent cancer or heart disease.

Research shows that supplements of vitamin E and beta-carotene do not help prevent cancer or heart disease.

We know less about multivitamins.

So far there is not enough evidence to show that they help prevent cancer or heart disease.

Vitamin E and beta-carotene supplements can be harmful.

Studies show that beta-carotene may increase the risk of lung cancer in smokers and people who have been exposed to asbestos.

Another study showed that vitamin E may increase the risk of prostate cancer. The researchers suggested that men over age 55 should limit vitamin E to no more than 22 IU of natural vitamin E or 33 IU of syn-

Vitamins & supplements: Use with caution

Just because something is "natural" doesn't mean it's good for you. And some supplements are not natural or safe.

Don't overdo it.

Big doses can cause problems. Try to: Check the labels to make sure you don't take more than the daily limit.

Include vitamin-fortified foods in your daily limit (like energy bars, drinks).

Be careful with vitamins A, D, E, and K. They can cause problems and interfere with prescription drugs.

Don't use supplements to prevent disease.

There's little evidence of benefits from Omega-3 fish oil capsules or antioxidants, such as vitamin C, vitamin A, and selenium. Some may even be harmful and increase the risk of certain cancers.

Don't use supplements that promise weight loss, or improved physical or sexual performance.

These supplements may contain:

- Prescription drugs with serious side effects.
- Synthetic steroids.
- Ingredients that have not been properly tested.
- Unknown ingredients.

If a product's claims seem too good to be true, they probably are. Avoid them. Also, talk to your doctor before taking any supplement.

thetic vitamin E each day.

There are better ways to prevent cancer and heart disease.

There is strong evidence that the following steps can help prevent heart disease and cancer:

- Avoid using tobacco.
- Keep a healthy weight.
- Get at least 30 minutes of exercise most days of the week.



Watch your supplement intake.

Get nutrition from a healthy diet, not supplements.

Studies suggest that the Mediterranean diet can help reduce the risk of heart disease and certain cancers.

The diet includes plenty of vegetables and fresh fruit. Some research shows that cabbage, broccoli and kale may help lower the risk for certain cancers.

The Mediterranean diet also includes lean meats, fish, and beans, olive oil, and whole grains.

When supplements may be helpful.

Women who might get pregnant should take folic acid supplements.

Some people, especially after age 65, may need a vitamin D supplement.

Vegetarians may need extra vitamin B12.

Talk to your doctor if you think you might need a supplement. Also, your doctor may advise you to take a supplement because you have a certain medical condition.

EXECUTIVE DIRECTOR UPDATE

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puttering around the Los Poblanos Open Space (<http://www.cabq.gov/parksandrecreation/parks/prescription-trails/87107/los-poblanos-open-space>) with my ugly Tilley hat and homemade walking stick.

Study after study has demonstrated that the health benefits of exercise cannot be overstated. As we search for ways to not only try to feel better but also keep our health care costs under control, sometimes the best place to look is at ourselves. I'll bet there are some great places to walk not so far from where you live as well.

We quit smoking together in 2015 and now we're going to walk together in 2016. I'll keep you posted on our progress as the year progresses. Thank you all for your continued support.

— Mark Tyndall
Executive Director

NMRHCA LAUNCHES FACEBOOK PAGE

On Nov. 2, 2015, the New Mexico Retiree Health Care Authority made its foray into the social media world.

That was the official launch of our Facebook page! We want to give our members more access to important NMRHCA information, wellness tips and more communication accessibility.



Just go to facebook.com and type in NMRHCA in the search bar or go to www.facebook.com/nmrhca. If there is anything you feel would be to your benefit or the benefit of all our members, please let us know.

NMRHCA COMMUNITY BULLETIN

Wellness Incentive Update

We're two months into our Wellness Incentive Program that will give our members signed with a medical plan a \$50 Visa gift card when you complete two or more wellness programs in 2016. How is everyone coming along?

Remember, you can complete a health assessment from your health care provider, enroll in a seminar on managing your diabetes or chronic disease, take a course on how to quit smoking, complete a healthy cooking, aerobics, weight-training, dance or any other type of class that gets you out, gets you moving and gets you active.

You can download a wellness incentive completion forms by clicking the Wellness Tab on our website (<https://www.nmrhca.state.nm.us/Pages/Wellness.aspx>). Forms also are available at our Albuquerque and Santa Fe offices. Or you can call us (800-233-2576) or email us (NMRHCA.wellness@state.nm.us), and we can send you a form via email or regular mail.

It's not often that you can earn money just by taking care of yourself, so take advantage of our offer as soon as possible!

Got Email? Go Paperless On Your Newsletter

We're happy to mail out our Benefits Messenger newsletter to our members, but if you prefer to receive our newsletter via email, we encourage you to send us your email address (our address is customerservice@state.nm.us). You'll help the environment by going paperless, and you'll help us save a stamp.

PREMIUMS TOO HIGH? CENTENNIAL CARE MAY BE ABLE TO HELP YOU

The New Mexico Retiree Health Care Authority strives to provide the highest quality and lowest costing health care insurance possible for its members.

However, under Centennial Care, otherwise known as New Mexico's expanded Medicaid program, adult residents with incomes up to 138 percent of the federal poverty level qualify to participate in the program.

There is no cost to enroll in Centennial Care and most enrollees pay minimal copayments for doctor visits, emergency room care and prescriptions.



To apply or find out more about Centennial Care please visit: http://www.hsd.state.nm.us/centennial_care.aspx or call 800-283-4465.



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MONDAY—FRIDAY

PLEASE VISIT US ONLINE
AT WWW.NMRHCA.ORG

CONTACT YOUR HEALTHCARE PROVIDERS DIRECTLY

Blue Cross Blue Shield

BCBSNM..... 800-788-1972
BCBSNM Medicare Advantage..... 877-299-1008
www.bcbsnm.com

Express Scripts

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

Presbyterian Health Services

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

United Healthcare 866-622-8014
www.uhcretiree.com

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

Delta Dental 877-998-7555
www.deltadentalnm.com

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

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