



# BENEFITS MESSENGER

The NMRHCA Newsletter

## EXECUTIVE DIRECTOR'S MESSAGE

Summer is almost gone, and fall is quickly approaching. If you are like me, you may be looking back at the year amazed that it is already August, and more than half the year has passed.

This year's annual July board meeting was productive. Changes were made to the Board of Directors, and many other items were reviewed and discussed as detailed below in the "Annual Board Meeting" article. I would like to recognize and thank our outgoing President Mr. Doug Crandall, who served in various roles with this agency's board for 17 years: the last three as board president, board secretary for several years, and various board sub committees. On behalf of NMRHCA, thank you Mr. Crandall for all the time and contributions you have made to this organization. We wish you all the best in your retirement from NMRHCA's board. You will be missed!

In addition, a new leadership for the board was elected. I congratulate our new board President Therese Saunders, who previously served as the vice-president, and Mr. Tomas Salazar who will be stepping into his newly elected position of vice-president. Staff and I look forward to working closely with the full Board of Directors in continuing to ensure the program's viability and solvency for our participating members and future retirees.

To all members, please make note of the upcoming annual switch enrollment dates and locations. At these meetings, NMRHCA staff and health plan partners provide lots of information and address personal questions. Some of the information provided is on benefit plans cost, comparisons to other plans, networks of providers and facilities, and prescription benefits. This is a wonderful opportunity to compare plans and choose the best option for you and your family. The switch enrollment period will start in October. Should you have any questions, we will once again have in-person and virtual meetings, and you are always welcome to call or stop by our offices for information and support.

Staff and I look forward to seeing many of you at our upcoming enrollment meetings. Enjoy the rest of 2023.

Neil Kueffer, Executive Director

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## IMPORTANT REMINDER

If your contact info changes, be sure to let us know. If you haven't updated your beneficiary information in a while, call us and see if it is up to date. If your life circumstances change, make sure we know when it applies to your benefits. We will best be able to serve you when we know.

## 2023 LIFE INSURANCE COMMUNICATION

The NMRHCA has recently completed the State of New Mexico mandated procurement process of inviting requests for proposals (RFP) from life insurance providers for life insurance services. The review process entails selecting a provider that best meets the requirements of the RFP while providing the best value to our retirees. The Standard Life Insurance Company has been the life insurance provider for NMRHCA members for several years and has once again been awarded the contract to continue serving our members for the next four years.

**LIFE INSURANCE RATES**

Life insurance rates from The Standard have remained the same since July of 2019. Starting September 1, 2023, rates will increase by 5% for the retiree and spouse/partner. These rates are guaranteed for the duration of the contract of June 30, 2027. Rates will not increase for dependent children.

The new rates per age band are effective September 1, 2023, as shown below:

<b>RETIREE/SPOUSE SUPPLEMENTAL LIFE Monthly Premium*: Effective September 1, 2023 to June 30, 2027</b>										
<b>The Standard</b>	<b>\$2,000</b>	<b>\$4,000</b>	<b>\$6,000</b>	<b>\$8,000</b>	<b>\$10,000</b>	<b>\$15,000**</b>	<b>\$20,000**</b>	<b>\$40,000**</b>	<b>\$46,000**</b>	<b>\$60,000**</b>
<b>Age 35-39</b>	\$ 0.70	\$ 0.90	\$ 1.09	\$ 1.29	\$ 1.49	\$ 1.99	\$ 2.48	\$ 4.46	\$ 5.05	\$ 6.44
<b>Age 40-44</b>	\$ 0.82	\$ 1.14	\$ 1.45	\$ 1.77	\$ 2.09	\$ 2.89	\$ 3.68	\$ 6.86	\$ 7.81	\$ 10.04
<b>Age 45-49</b>	\$ 1.03	\$ 1.57	\$ 2.10	\$ 2.64	\$ 3.17	\$ 4.51	\$ 5.84	\$ 11.18	\$ 12.78	\$ 16.52
<b>Age 50-54</b>	\$ 1.43	\$ 2.36	\$ 3.29	\$ 4.22	\$ 5.15	\$ 7.48	\$ 9.80	\$ 19.10	\$ 21.89	\$ 28.40
<b>Age 55-59</b>	\$ 2.04	\$ 3.58	\$ 5.13	\$ 6.67	\$ 8.21	\$ 12.07	\$ 15.92	\$ 31.34	\$ 35.97	\$ 46.76
<b>Age 60-64</b>	\$ 2.38	\$ 4.26	\$ 6.14	\$ 8.02	\$ 9.90	\$ 14.60	\$ 19.30	\$ 38.10	\$ 43.74	\$ 56.90
<b>Age 65-69</b>	\$ 4.36	\$ 8.21	\$ 12.07	\$ 15.92	\$ 19.78	\$ 29.42	\$ 39.06	\$ 77.62	\$ 89.19	\$ 116.18
<b>Age 70 and over</b>	\$ 6.41	\$ 12.32	\$ 18.24	\$ 24.15	\$ 30.06	\$ 44.84	\$ 59.62	\$ 118.74	\$ 136.48	\$ 177.86

\*This is optional coverage, and the entire cost of coverage is paid by you. The cost of insurance for all coverages paid by you may increase or decrease in the future based upon the claims experience of participants. All provisions that apply to this coverage are governed by the Certificate. The life plan rates include a \$.50 administration fee.

\*\*Evidence of Insurability Statement required to add or increase life insurance. The Change for Additional Life Insurance form can be found at <http://www.nmrhca.org/forms.aspx/>.

**AGE BANDS**

The age bands for life insurance monthly premiums will remain the same. As a reminder, once the retiree or spouse reaches the age of the next age band, premiums will change according to the age band on January 1<sup>st</sup>.

**BENEFICIARY**

A member's beneficiary of one or more who had been designated in the past will remain in effect. NMRHCA encourages members to know exactly who the designated beneficiary is for their policy as NMRHCA is obligated to award benefits to the last signed document for any beneficiary(ies) on file with NMRHCA. If it has been many years since you reviewed your beneficiary designation, it is a great time to revisit. Changes occur in life that may have affected a current listed beneficiary thus requiring action to designate a new one. If you are unsure of who you had listed as a beneficiary or wish to make a change, then please download, complete, and return the beneficiary designation form found on our website using the link or scanning the QR code to the right.



<https://rb.gy/lxpnj>

## NMRHCA ANNUAL BOARD MEETING

NMRHCA held the agency's annual board meeting in Angel Fire, NM on July 20<sup>th</sup> & 21<sup>st</sup>. A change in board leadership was a key outcome of the 2-day meeting. Mr. Doug Crandall, who served on the board for 17 years with the last three years as president, has decided to step down from the board. Newly elected board members are President Ms. Therese Saunders, Vice-President Mr. Tomas Salazar, and Ms. LeAnne Larranaga-Ruffy will remain as secretary. In addition, Dr. Lee Caruana was newly appointed to the board, taking the seat left vacant with the departure of Mr. Crandall. To view the current board members, visit [www.nmrhca.org/administration/board-of-directors](http://www.nmrhca.org/administration/board-of-directors).

The two days were filled with the sharing of information, data and outcomes from health plan carriers, actuaries, benefits, and investment consultants. This information becomes important for the board to make decisions about the future of the agency, the agency's funding status strategies, and changes to plan designs and monthly premiums.

The funding status of the agency continues to be a high priority topic. Currently, the funding status of RHCA is calculated at 33%. Various items impact the funding status such as active employee/employer contributions, funding from the state, adjusting premiums paid by retirees, cost sharing plan designs, and investments. These are all part of the ongoing dialog about how to create more stability and long-term viability of the NMRHCA benefit programs offered. This review and any actions taken are to ensure current and future members will have access to health care benefits now **or upon retirement**.

The premium changes below will take effect January 1, 2024.

Carriers	Plan	Percent Increase	Amount of Monthly Increase*	New Monthly Premium*
PRE-MEDICARE PLANS				
Presbyterian & Blue Cross Blue Shield	Value Plan	5% increase	\$12.62	\$264.90
	Premier Plan	5% increase	\$16.15	\$339.11
MEDICARE PLANS				
Blue Cross Blue Shield	Supplement Plan	0% increase	\$0	\$240.80
	Medicare Advantage Plan I	0% increase	\$0	\$22.50
	Medicare Advantage Plan II	0% increase	\$0	\$0
Presbyterian	Medicare Advantage Plan I	50% increase	\$31.07	\$93.22
	Medicare Advantage Plan II	50% increase	\$24.20	\$72.60
Humana	Medicare Advantage Plan I	7.73% increase	\$2.25	\$31.36
	Medicare Advantage Plan II	18.02% increase	\$1.04	\$6.81
United Health Care	Medicare Advantage Plan I	20% increase	\$8.30	\$49.80
	Medicare Advantage Plan II	14% increase	\$2.30	\$18.80
VOLUNTARY BENEFITS				
Delta Dental	Basic Plan	4% increase	\$0.75	\$19.62
	Comprehensive Plan	4% increase	\$1.54	\$40.03
Davis Vision	Vision Plan	0% increase	\$0	\$4.62
The Standard Life	Multiple levels of coverage available	5% increase (as of Sept 1, 2023)		

\*Amounts listed are based on retiree premiums who are receiving maximum subsidy.

Additionally, the board was presented with the progress of NMRHCA's development of a new web portal for members by NMRHCA's IT Director. The portal's anticipated release date is in 2024 to allow members to enroll, view their benefits and make changes online. More information will be released to members as the opportunity to use the online system becomes available.

## SWITCH ENROLLMENT FOR 2024

The time for Switch Enrollment is fast approaching. What is Switch Enrollment, you ask?

**Switch Enrollment** happens each year from early October to mid-November which allows current NMRHCA members to **switch** health plans. In late September, members will receive a Switch Packet in the mail that includes information about their existing plan and the form to make any desired changes. **The form for changes must be postmarked to NMRHCA by November 15, 2023.** The changes will take effect on January 1<sup>st</sup> of the new year. This is the time of year, outside of a qualifying event, members have the option to change their plan, if they choose. If members do not want to make any changes to their medical plan, they do not have to take any action as their current plan will automatically be renewed for the upcoming year.

**Open Enrollment** is the period when members who are eligible to receive NMRHCA benefits who are not currently enrolled can enroll in a health plan. For members who had voluntarily chosen not to originally enroll during their initial eligibility period or cancelled their health plan with NMRHCA, this is when they can enroll. These members are welcome to come back to NMRHCA for benefits; however, they can only enroll during Open Enrollment. Open Enrollment for medical plans is in January of every odd year (2025, 2027, 2029 and so forth). Dental and vision benefits are open for members who have never enrolled or after four years of not being enrolled in the plan.

To help you make decisions regarding what plan options are available to you, NMRHCA holds a series of in-person meetings during the months of October and early November throughout the state and virtually. At these meetings, NMRHCA staff and plan providers will present the details of your options so you are informed and can make the best decision for you. Specific wellness activities, such as flu shots, blood pressure checks and other screenings and services, will also be available to in-person attendees.

You can find the Switch Enrollment Meeting Schedule on the next page, or by visiting [www.nmrhca.org/switch-open-enrollment](http://www.nmrhca.org/switch-open-enrollment), or by looking in your switch packet.

### Summary of Actions You Need to Take

- Check your mail for your Switch Packet to arrive late September to early October.
- Attend a Switch Enrollment meeting according to the schedule and your desired location to learn the details about your options.
- If you want to make a change to your existing plan, complete the paperwork and return by the deadline. **THIS YEAR THE DEADLINE IS NOVEMBER 15, 2023.** If you do not want to make any changes to your benefits, do nothing and your current benefits will roll over into 2024.

## SWITCH 2024 MEETING SCHEDULE

Attend any of the following Switch Enrollment Meetings that are convenient to you. Virtual meetings require registration by using the link provided.

**ESPAÑOLA:** *October 4 @ 10:30 AM*

Northern NM College  
Event Center & AD 101/102  
921 Paseo de Oñate  
Española, NM 87532

**FARMINGTON:** *October 5 @ 9:30 AM*

San Juan College  
Henderson Fine Arts Building Room 9008  
4601 College Blvd  
Farmington, NM 87402

**GALLUP:** *October 6 @ 9:30 AM*

UNM - Gallup  
Student Services & Tech Center  
705 Gurley Ave  
Gallup, NM 87301

**CLOVIS:** *October 11 @ 9:30 AM*

Clovis Community College  
Town Hall Auditorium  
417 Schepps Blvd  
Clovis, NM 88101

**ROSWELL:** *October 12 @ 9:30 AM*

NM Military Institute  
DLC 200  
101 West College Blvd  
Roswell, NM 88201

**HOBBS:** *October 13 @ 9:30 AM*

NM Junior College  
LHWD 103 High Bay  
5317 N. Lovington Hwy.  
Hobbs, NM 88240

**RIO RANCHO:** *October 17 @ 9:30 AM*

Rio Rancho Events Center  
3001 Civic Center Cir. NE  
Rio Rancho, NM 87144

**ALBUQUERQUE:** *October 18 & 19 @ 9:30 AM*

UNM Continuing Education Auditorium  
1634 University Blvd., NE  
Albuquerque, NM 87131

**SILVER CITY:** *October 24, 2022 @ 1:00 PM*

WNMU - Silver City  
Besse-Forward Global Resource Center  
Corner of 12<sup>th</sup> and Kentucky  
Silver City, NM 88061

**LAS CRUCES:** *October 25 & 26 @ 9:30 AM*

NM Farm & Ranch Heritage Museum  
4100 Dripping Springs Rd.  
Las Cruces, NM 88011

**SANTA FE:** *October 27 & November 3 @ 10:30 AM*

Santa Fe Community College - Jemez Room  
6401 Richards Ave.  
Santa Fe, NM 87508

**RATON:** *November 1 @ 9:30 AM*

Raton Convention Center  
901 S. 3<sup>rd</sup> St.  
Raton, NM 87740

**LAS VEGAS:** *November 2 @ 9:30 AM*

New Mexico Highlands Univ. Student Center  
800 National Ave.  
Las Vegas, NM 87701

**VIRTUAL:** *October 10 & 20 @ 9:30 AM*

*October 31 @ 1:30 PM*

Registration required:

[www.nmrhca.org/switch-open-enrollment](http://www.nmrhca.org/switch-open-enrollment)



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For more detailed  
information go to:  
[www.nmrhca.org/switch-open-enrollment](http://www.nmrhca.org/switch-open-enrollment)

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### Insurer Contact Information

<b>Blue Cross Blue Shield (BCBS)</b> www.bcbsnm.com/nmrhca	800-788-1792	<b>Presbyterian Health Plan</b> www.phs.org	888-275-7737
<b>BCBS Medicare Advantage</b> www.bcbsnm.com/nmrhca	877-299-1008	<b>Presbyterian Medicare Advantage</b> www.phs.org	800-797-5343
<b>Express Scripts Medicare</b> www.express-scripts.com	800-551-1866	<b>Express Scripts Non-Medicare</b> www.express-scripts.com	800-501-0987
<b>Humana Medicare Advantage</b> https://ourhumana.com/nmrhca	866-396-8810	<b>UnitedHealthcare</b> www.uhcretiree.com/nmrhca	866-622-8014
<b>Delta Dental</b> www.deltadentalnm.com	877-395-9420	<b>Davis Vision</b> www.davisvision.com	800-999-5431
<b>Standard Insurance</b> www.standard.com/mybenefits/newmexico_rhca	888-609-9763		

### NMRHCA Contact Information

<b>Albuquerque Office:</b>	6300 Jefferson St. NE, Suite 150 Albuquerque, NM 87109-3392	<b>Santa Fe Office:</b>	33 Plaza La Prensa Santa Fe, NM 87507
<b>Website:</b>	<a href="http://www.nmrhca.org">www.nmrhca.org</a>	<b>Telephone:</b>	800-233-2576
<b>Facebook:</b>	www.facebook.com/nmrhca	<b>Fax:</b>	505-884-8611
<b>Email:</b>	<a href="mailto:customerservice@rhca.nm.gov">customerservice@rhca.nm.gov</a>	<b>Hours:</b>	Monday-Friday 8:00AM - 5:00PM