



NEW MEXICO  
**RETIREE**  
HEALTH CARE  
AUTHORITY

A photograph of three retirees hiking in a desert landscape. An older man with a white beard and a green t-shirt is in the center, smiling. To his right, an older woman with short grey hair and a grey tank top is also smiling. In the foreground, a younger woman with dark hair tied back is looking up at them. They are all wearing backpacks and are in a desert setting with mountains in the background.

# Medicare Eligibility and Enrollment Information

# NMRHCA Background

The New Mexico Retiree Health Care Authority fosters quality of life and peace of mind by responsibly administering affordable, secure health care benefits for public retirees and their families.

## Established July 1990

1. Retiree Health Care Act
2. First full benefits paid to 16k members in Jan '91
3. Board of directors has authority to set plan parameters
4. Legislature has authority over employer/employee contributions
5. Current solvency - 2052

## Purpose & Composition

1. Provide comprehensive health insurance for those who've retired from public service in NM
2. Active employees = 92k
3. Participants = 65k
4. 50% schools, 25% State agencies, 25% local govt

## Budget & Finances

1. \$406M Operating budget
2. \$402M to Healthcare benefits
3. \$4.1 M to program support (28 FTE)
4. Revenue Sources
  - a. Employee/employer contributions
  - b. Retiree monthly premiums
  - c. Tax suspension fund distributions
  - d. Miscellaneous
  - e. Interest earnings



SCAN ME

Details can be found @ [www.nmrhca.org](http://www.nmrhca.org)

# Medicare Administration



## Center for Medicare & Medicaid Services (CMS)

- ▶ Provides guidelines for all Medicare services
- ▶ CMS is primary payer for all services
- ▶ NMRHCA is secondary payer for all services

[www.cms.gov/Medicare/Medicare](http://www.cms.gov/Medicare/Medicare)



SCAN ME

[www.medicare.gov/](http://www.medicare.gov/)



SCAN ME

<https://nmaging.state.nm.us/>



SCAN ME

# Medicare Eligibility and Enrollment



## Eligibility

- ▶ Age 65
- ▶ Disability
- ▶ End stage renal disease

## Enrollment

- ▶ If drawing SS, CMS enrolls you and sends card
- ▶ If not drawing SS, apply
  - ▶ CMS sends enrollment packet about 90 days before 65<sup>th</sup> BDay
  - ▶ You must enroll in A & B
- ▶ NMRHCA sends packet about 60 days before 65<sup>th</sup> Bday
- ▶ 30 Day Deadline!

# The Parts of Medicare



## Part A

- ▶ Provided by Medicare
- ▶ Covers hospitalization
- ▶ Worked 40+ quarters, no premium
- ▶ Worked 30-39 quarters premium is \$285/month
- ▶ Worked < 30 quarters premium is \$518/month
- ▶ Medicare covers 80%, you pay 20% of Medicare approved amount

## 2025 Part A Costs of Hospitalization

\$1676 deductible for each benefit period	
Days of Hospitalization	Co-Insurance
1-60	\$0 per day
61-90	\$419 per day
91+	\$838 per day
Beyond lifetime reserve days	You Pay All Costs

NMRHCA plans help cover these costs  
Refer to summary of benefits for details

# The Parts of Medicare



## Part B

- ▶ Provided by Medicare
- ▶ Covers outpatient medical services like Dr. visits
- ▶ 2025 Annual deductible of \$257
- ▶ Has monthly premium based on income
- ▶ Medicare covers 80%, you pay 20% of Medicare approved amount



NMRHCA plans help cover these costs  
Refer to summary of benefits for details

2025 Part B Premiums Based on Income

Individual Tax Filer AGI	Joint Tax Filer AGI	Pay Per Month
<= \$106k	<= \$212k	\$185.00
\$106+ - \$133k	\$212+ - \$266k	\$259.00
\$133+ - \$167k	\$266+ - \$334k	\$370.00
\$167+ - \$200k	\$334+ - \$400k	\$480.90
\$200+ - \$500k	\$400+ - \$750k	\$591.90
\$500k+	\$750k+	\$628.90

# The Parts of Medicare



## Part D

### ► Rx Drug Coverage

Plan

BCBS Supplemental

BCBS Advantage

Pres Advantage

UH Advantage

Humana Advantage

Rx by:

Express Scripts

Prime

Capital

Optum

CenterWell Rx

All NMRHCA plans  
include Rx



## Part G

- Medicare Supplement
- Pays remaining 20% after parts A & B pays 80%

NMRHCA  
Supplement plan



## Parts A+B+D = C

- Medicare Advantage Plans
- HMO or PPO
- All NMRHCA MA plans offer RX



NMRHCA Medicare  
Advantage plans

# Medicare Plan Pathways



Part A



Part B



Together this is  
traditional Medicare



PATH 1

Medicare Supplement (Part G)

OR

PATH 2

Medicare Advantage (Part C)



Multiple plans available

# Path 1 – Medicare Supplement (Part G)



BCBS  
Medicare  
Supplement



- ▶ National – go to any provider in the US that accepts Medicare without referral
- ▶ \$245.61 monthly premium
- ▶ After \$257 Part B deductible met no co-pays
- ▶ Includes Rx

\*Amounts shown are based on max subsidy received  
20 years if retired prior to 7/31/21 or 25 years if retired on or after 7/31/21 unless  
enhanced (fire, police, corrections, judges)



## Path 2 – Medicare Advantage (Part C)



- ▶ MA HMO
  - ▶ \$0\*
  - ▶ Statewide
- ▶ MA PPO
  - ▶ \$22.50\*
  - ▶ Nationwide



- ▶ MA HMO-POS
  - ▶ \$99.74\*
  - ▶ Statewide



- ▶ MA PPO
  - ▶ \$70.50\*
  - ▶ Nationwide



- ▶ MA PPO
  - ▶ \$36.61\*
  - ▶ Nationwide

ALL INCLUDE Rx

\*Amounts shown are based on max subsidy received  
20 years if retired prior to 7/31/21 or 25 years if retired on or after 7/31/21 unless  
enhanced (fire, police, corrections, judges)

# Medicare Supplement & Advantage Plans Comparisons

Effective January 1, 2025	BCBS Medicare Supplement PPO Nationwide	BCBS Medicare Advantage HMO Statewide	BCBS Medicare Advantage PPO Nationwide	Humana Medicare Advantage PPO Nationwide	UnitedHealthcare Medicare Advantage PPO Nationwide	Presbyterian Medicare Advantage HMO-POS Statewide
Retiree Rate with Max Years of Service*	\$245.61*	\$0*	\$22.50*	\$36.61*	\$70.50*	\$99.74*
BENEFIT Highlights	Part B Annual Deductible for 2025: \$257	Annual Out of Pocket Limit: \$3000	Annual Out of Pocket Limit: \$2,500	Annual Out of Pocket Limit: \$2,000	Annual Out of Pocket Limit: \$2500	Annual Out of Pocket Limit: \$3000
Office Visit						
Primary Care	\$0	\$10	\$5	\$5	\$5	\$5
Specialty care	\$0	\$30	\$25	\$30	\$25	\$30
Preventive services	\$0	\$0	\$0	\$0	\$0	\$0
Hospital Services	\$0	\$125 per day Days 1-5	\$250 copay per stay	\$150 per day Days 1-5	\$250 per admission	\$150 per day Days 1-5
Surgery - hospital outpatient	\$0	\$175	\$100	\$150	\$100	\$200
Emergency room	\$0	\$65	\$50	\$50	\$50	\$125
Urgent care center	\$0	\$25	\$20	\$20	\$20	\$10
Diabetic Supplies	\$0	\$0	\$0	\$0	\$0	\$0
Retail Pharmacy - 31-day	Express Scripts	Prime Rx	Prime Rx	CenterWell Rx	Optum Rx	Capital Rx
Preferred Generic	\$5 - \$15	\$0 - \$5	\$15	\$4	\$15	\$0
Non-Preferred Generic		\$5 - \$10	\$15	\$4	\$70	\$10
Preferred Brand	\$30 - \$60	\$40 - \$45	\$35	\$40	\$35	\$45
Non-Preferred Brand	\$50-\$125	\$90 - \$95	\$70	\$90	\$70	\$100
Non-Formulary Brand						
Specialty Drug		33%	\$70	25% up to \$125	\$70	33%
Mail Order - 90 day***						
Preferred Generic	\$12 - \$35***	\$0 - \$15	\$30	\$0	\$30	\$0
Non-Preferred Generic		\$15 - \$30	\$30	\$0	\$140	\$20
Preferred Brand	\$60 - \$120***	\$120 - \$135	\$70	\$80	\$70	\$112.50
Non-Preferred Brand	\$100 - \$250***	\$270 - \$285	\$140	\$180	\$140	\$300
Non - Formulary Brand						

\*Rate for a retiree assuming maximum years of service. For all rates including rates for less than maximum years of service, spouses, and children, see the NMRHCA official rate tables.

\*\*\*Long-term medications can be filled for a 90-day supply at participating pharmacies or through home delivery from Express Scripts Pharmacy.

Visit [www.express-scripts.com](http://www.express-scripts.com) or call Express Scripts at 1-800-551-1866 for more information.

Annual out-of-pocket costs are capped at \$2,000 for all Medicare Part D drugs.

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**NMRHCA Age 55+ with Retirement Date on July 31, 2021 or After (Subsidy Level B) Medical Plan Monthly Premium Contributions for January 1, 2025 - December 31, 2025**

Years of Service	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25+
<b>NON-MEDICARE MEDICAL</b>																					
<b>Premier PPO (BCBS or Presbyterian)</b>																					
Retiree Rate	\$931.54	\$902.26	\$872.97	\$843.69	\$814.41	\$785.13	\$755.85	\$726.56	\$697.28	\$668.00	\$638.72	\$609.44	\$580.16	\$550.87	\$521.59	\$492.31	\$463.03	\$433.75	\$404.46	\$375.18	\$345.90
Spouse Rate	\$1,008.21	\$990.63	\$973.04	\$955.46	\$937.87	\$920.29	\$902.70	\$885.12	\$867.53	\$849.95	\$832.36	\$814.78	\$797.19	\$779.61	\$762.02	\$744.44	\$726.85	\$709.27	\$691.68	\$674.10	\$656.51
Child Rate	\$339.03	\$339.03	\$339.03	\$339.03	\$339.03	\$339.03	\$339.03	\$339.03	\$339.03	\$339.03	\$339.03	\$339.03	\$339.03	\$339.03	\$339.03	\$339.03	\$339.03	\$339.03	\$339.03	\$339.03	\$339.03
<b>Value HMO (BCBS or Presbyterian)</b>																					
Retiree Rate	\$727.67	\$704.79	\$681.92	\$659.04	\$636.17	\$613.30	\$590.42	\$567.55	\$544.68	\$521.80	\$498.93	\$476.05	\$453.18	\$430.31	\$407.43	\$384.56	\$361.69	\$338.81	\$315.94	\$293.06	\$270.19
Spouse Rate	\$787.51	\$773.78	\$760.04	\$746.31	\$732.57	\$718.84	\$705.10	\$691.36	\$677.63	\$663.89	\$650.16	\$636.42	\$622.69	\$608.95	\$595.21	\$581.48	\$567.74	\$554.01	\$540.27	\$526.54	\$512.80
Child Rate	\$264.38	\$264.38	\$264.38	\$264.38	\$264.38	\$264.38	\$264.38	\$264.38	\$264.38	\$264.38	\$264.38	\$264.38	\$264.38	\$264.38	\$264.38	\$264.38	\$264.38	\$264.38	\$264.38	\$264.38	\$264.38
<b>MEDICARE MEDICAL</b>																					
<b>BCBS Medicare Supplemental Plan</b>																					
Retiree Rate	\$479.53	\$467.84	\$456.14	\$444.45	\$432.75	\$421.05	\$409.36	\$397.66	\$385.96	\$374.27	\$362.57	\$350.88	\$339.18	\$327.48	\$315.79	\$304.09	\$292.39	\$280.70	\$269.00	\$257.31	\$245.61
Spouse Rate	\$485.38	\$479.53	\$473.69	\$467.84	\$461.99	\$456.14	\$450.29	\$444.45	\$438.60	\$432.75	\$426.90	\$421.05	\$415.20	\$409.36	\$403.51	\$397.66	\$391.81	\$385.96	\$380.12	\$374.27	\$368.42
Child Rate	\$491.23	\$491.23	\$491.23	\$491.23	\$491.23	\$491.23	\$491.23	\$491.23	\$491.23	\$491.23	\$491.23	\$491.23	\$491.23	\$491.23	\$491.23	\$491.23	\$491.23	\$491.23	\$491.23	\$491.23	\$491.23
<b>BCBS Medicare Advantage HMO</b>																					
Retiree Rate	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Spouse Rate	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Child Rate	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>BCBS Medicare Advantage PPO</b>																					
Retiree Rate	\$43.93	\$42.86	\$41.79	\$40.71	\$39.64	\$38.57	\$37.50	\$36.43	\$35.36	\$34.29	\$33.21	\$32.14	\$31.07	\$30.00	\$28.93	\$27.86	\$26.79	\$25.71	\$24.64	\$23.57	\$22.50
Spouse Rate	\$44.46	\$43.93	\$43.39	\$42.86	\$42.32	\$41.79	\$41.25	\$40.71	\$40.18	\$39.64	\$39.11	\$38.57	\$38.04	\$37.50	\$36.96	\$36.43	\$35.89	\$35.36	\$34.82	\$34.29	\$33.75
Child Rate	\$45.00	\$45.00	\$45.00	\$45.00	\$45.00	\$45.00	\$45.00	\$45.00	\$45.00	\$45.00	\$45.00	\$45.00	\$45.00	\$45.00	\$45.00	\$45.00	\$45.00	\$45.00	\$45.00	\$45.00	\$45.00
<b>Humana Medicare Advantage PPO</b>																					
Retiree Rate	\$71.49	\$69.74	\$68.00	\$66.25	\$64.51	\$62.77	\$61.02	\$59.28	\$57.54	\$55.79	\$54.05	\$52.30	\$50.56	\$48.82	\$47.07	\$45.33	\$43.59	\$41.84	\$40.10	\$38.35	\$36.61
Spouse Rate	\$72.36	\$71.49	\$70.61	\$69.74	\$68.87	\$68.00	\$67.13	\$66.25	\$65.38	\$64.51	\$63.64	\$62.77	\$61.90	\$61.02	\$60.15	\$59.28	\$58.41	\$57.54	\$56.66	\$55.79	\$54.92
Child Rate	\$73.23	\$73.23	\$73.23	\$73.23	\$73.23	\$73.23	\$73.23	\$73.23	\$73.23	\$73.23	\$73.23	\$73.23	\$73.23	\$73.23	\$73.23	\$73.23	\$73.23	\$73.23	\$73.23	\$73.23	\$73.23
<b>Presbyterian Medicare Advantage PPO</b>																					
Retiree Rate	\$194.74	\$189.99	\$185.24	\$180.49	\$175.74	\$170.99	\$166.24	\$161.49	\$156.74	\$151.99	\$147.24	\$142.49	\$137.74	\$132.99	\$128.24	\$123.49	\$118.74	\$113.99	\$109.24	\$104.49	\$99.74
Spouse Rate	\$197.12	\$194.74	\$192.37	\$189.99	\$187.62	\$185.24	\$182.87	\$180.49	\$178.12	\$175.74	\$173.37	\$170.99	\$168.62	\$166.24	\$163.87	\$161.49	\$159.12	\$156.74	\$154.37	\$151.99	\$149.62
Child Rate	\$199.49	\$199.49	\$199.49	\$199.49	\$199.49	\$199.49	\$199.49	\$199.49	\$199.49	\$199.49	\$199.49	\$199.49	\$199.49	\$199.49	\$199.49	\$199.49	\$199.49	\$199.49	\$199.49	\$199.49	\$199.49
<b>United Healthcare Medicare Advantage PPO</b>																					
Retiree Rate	\$137.64	\$134.29	\$130.93	\$127.57	\$124.21	\$120.86	\$117.50	\$114.14	\$110.79	\$107.43	\$104.07	\$100.71	\$97.36	\$94.00	\$90.64	\$87.29	\$83.93	\$80.57	\$77.21	\$73.86	\$70.50
Spouse Rate	\$139.32	\$137.64	\$135.96	\$134.29	\$132.61	\$130.93	\$129.25	\$127.57	\$125.89	\$124.21	\$122.54	\$120.86	\$119.18	\$117.50	\$115.82	\$114.14	\$112.46	\$110.79	\$109.11	\$107.43	\$105.75
Child Rate	\$141.00	\$141.00	\$141.00	\$141.00	\$141.00	\$141.00	\$141.00	\$141.00	\$141.00	\$141.00	\$141.00	\$141.00	\$141.00	\$141.00	\$141.00	\$141.00	\$141.00	\$141.00	\$141.00	\$141.00	\$141.00

NMRHCA Enhanced Public Safety or July 1, 2001 - June 30, 2021 Retirement Date* (Subsidy Level A) Medical Plan Monthly Premium Contributions for January 1, 2025 - December 31, 2025																
Years of Service	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20+
<b>NON-MEDICARE MEDICAL</b>																
<b>Premier PPO (BCBS or Presbyterian)</b>																
Retiree Rate	\$922.39	\$883.96	\$845.52	\$807.09	\$768.66	\$730.23	\$691.79	\$653.36	\$614.93	\$576.50	\$538.06	\$499.63	\$461.20	\$422.77	\$384.33	\$345.90
Spouse Rate	\$1,002.72	\$979.64	\$956.56	\$933.48	\$910.40	\$887.32	\$864.24	\$841.16	\$818.07	\$794.99	\$771.91	\$748.83	\$725.75	\$702.67	\$679.59	\$656.51
Child Rate	\$339.03	\$339.03	\$339.03	\$339.03	\$339.03	\$339.03	\$339.03	\$339.03	\$339.03	\$339.03	\$339.03	\$339.03	\$339.03	\$339.03	\$339.03	\$339.03
<b>Value HMO (BCBS or Presbyterian)</b>																
Retiree Rate	\$720.52	\$690.50	\$660.47	\$630.45	\$600.43	\$570.41	\$540.39	\$510.37	\$480.34	\$450.32	\$420.30	\$390.28	\$360.26	\$330.23	\$300.21	\$270.19
Spouse Rate	\$783.22	\$765.19	\$747.17	\$729.14	\$711.11	\$693.08	\$675.05	\$657.03	\$639.00	\$620.97	\$602.94	\$584.91	\$566.88	\$548.86	\$530.83	\$512.80
Child Rate	\$264.38	\$264.38	\$264.38	\$264.38	\$264.38	\$264.38	\$264.38	\$264.38	\$264.38	\$264.38	\$264.38	\$264.38	\$264.38	\$264.38	\$264.38	\$264.38
<b>MEDICARE MEDICAL</b>																
<b>BCBS Medicare Supplemental Plan</b>																
Retiree Rate	\$475.88	\$460.53	\$445.18	\$429.83	\$414.47	\$399.12	\$383.77	\$368.42	\$353.07	\$337.72	\$322.37	\$307.02	\$291.66	\$276.31	\$260.96	\$245.61
Spouse Rate	\$483.55	\$475.88	\$468.20	\$460.53	\$452.85	\$445.18	\$437.50	\$429.83	\$422.15	\$414.47	\$406.80	\$399.12	\$391.45	\$383.77	\$376.10	\$368.42
Child Rate	\$491.23	\$491.23	\$491.23	\$491.23	\$491.23	\$491.23	\$491.23	\$491.23	\$491.23	\$491.23	\$491.23	\$491.23	\$491.23	\$491.23	\$491.23	\$491.23
<b>BCBS Medicare Advantage HMO</b>																
Retiree Rate	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Spouse Rate	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Child Rate	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>BCBS Medicare Advantage PPO</b>																
Retiree Rate	\$43.59	\$42.19	\$40.78	\$39.38	\$37.97	\$36.56	\$35.16	\$33.75	\$32.34	\$30.94	\$29.53	\$28.13	\$26.72	\$25.31	\$23.91	\$22.50
Spouse Rate	\$44.30	\$43.59	\$42.89	\$42.19	\$41.48	\$40.78	\$40.08	\$39.38	\$38.67	\$37.97	\$37.27	\$36.56	\$35.86	\$35.16	\$34.45	\$33.75
Child Rate	\$45.00	\$45.00	\$45.00	\$45.00	\$45.00	\$45.00	\$45.00	\$45.00	\$45.00	\$45.00	\$45.00	\$45.00	\$45.00	\$45.00	\$45.00	\$45.00
<b>Humana Medicare Advantage PPO</b>																
Retiree Rate	\$70.94	\$68.65	\$66.36	\$64.08	\$61.79	\$59.50	\$57.21	\$54.92	\$52.63	\$50.34	\$48.05	\$45.77	\$43.48	\$41.19	\$38.90	\$36.61
Spouse Rate	\$72.09	\$70.94	\$69.80	\$68.65	\$67.51	\$66.36	\$65.22	\$64.08	\$62.93	\$61.79	\$60.64	\$59.50	\$58.35	\$57.21	\$56.06	\$54.92
Child Rate	\$73.23	\$73.23	\$73.23	\$73.23	\$73.23	\$73.23	\$73.23	\$73.23	\$73.23	\$73.23	\$73.23	\$73.23	\$73.23	\$73.23	\$73.23	\$73.23
<b>Presbyterian Medicare Advantage PPO</b>																
Retiree Rate	\$193.26	\$187.02	\$180.79	\$174.55	\$168.32	\$162.08	\$155.85	\$149.62	\$143.38	\$137.15	\$130.91	\$124.68	\$118.44	\$112.21	\$105.97	\$99.74
Spouse Rate	\$196.37	\$193.26	\$190.14	\$187.02	\$183.91	\$180.79	\$177.67	\$174.56	\$171.44	\$168.32	\$165.20	\$162.09	\$158.97	\$155.85	\$152.74	\$149.62
Child Rate	\$199.49	\$199.49	\$199.49	\$199.49	\$199.49	\$199.49	\$199.49	\$199.49	\$199.49	\$199.49	\$199.49	\$199.49	\$199.49	\$199.49	\$199.49	\$199.49
<b>United Healthcare Medicare Advantage PPO</b>																
Retiree Rate	\$136.59	\$132.19	\$127.78	\$123.38	\$118.97	\$114.56	\$110.16	\$105.75	\$101.34	\$96.94	\$92.53	\$88.13	\$83.72	\$79.31	\$74.91	\$70.50
Spouse Rate	\$138.80	\$136.59	\$134.39	\$132.19	\$129.98	\$127.78	\$125.58	\$123.38	\$121.17	\$118.97	\$116.77	\$114.56	\$112.36	\$110.16	\$107.95	\$105.75
Child Rate	\$141.00	\$141.00	\$141.00	\$141.00	\$141.00	\$141.00	\$141.00	\$141.00	\$141.00	\$141.00	\$141.00	\$141.00	\$141.00	\$141.00	\$141.00	\$141.00

\* This rate sheet also applies to disabled or duty-related disabled members

Revised: August 2024

# Important Info

- 1 Switch Enrollment Every Year
- 2 Open Enrollment Odd Years  
(Jan '25, '27, '29)

- 3 Is your contact info with us current?



Mailing Address



Email Address



Phone Number

# Voluntary Benefits



## Vision – Davis Vision

Exams, eyewear



## Dental – Delta Dental

Basic – basic services

Comprehensive Coverage – Comprehensive services and orthodontics



## Life Insurance – The Standard

Premiums vary by age band and coverage

Amounts up to \$60k available

Guaranteed issue upon enrollment – not guaranteed later

# Voluntary Benefits

Voluntary Coverage Premiums										
DENTAL PLAN Monthly Premium*: Effective January 1, 2025 - December 31, 2025										
		SINGLE			TWO-PARTY			FAMILY		
BCBS Dental Basic		\$19.98			\$37.95 for both			\$ 56.93 for all		
BCBS Dental Comprehensive		\$38.46			\$73.07 for both			\$109.56 for all		
Delta Dental Basic		\$24.04			\$45.68 for both			\$ 68.51 for all		
Delta Dental Comprehensive		\$43.70			\$83.05 for both			\$124.57 for all		
VISION PLAN Monthly Premium*: Effective January 1, 2025 - June 30, 2028										
Davis Vision		\$ 4.91			\$ 9.24 for both			\$13.61 for all		
DEPENDENT CHILD LIFE Monthly Premium*: Effective July 1, 2019 - June 30, 2027										
The Standard		\$2,500			\$5,000			\$10,000		
Dependent Child Life		\$4.13 for all			\$7.75 for all			\$15.00 for all		
RETIREE/SPOUSE SUPPLEMENTAL LIFE Monthly Premium*: Effective September 1, 2023 - June 30, 2027										
The Standard	\$2,000	\$4,000	\$6,000	\$8,000	\$10,000	\$15,000**	\$20,000**	\$40,000**	\$46,000**	\$60,000**
Age 35-39	\$ 0.70	\$ 0.90	\$ 1.09	\$ 1.29	\$ 1.49	\$ 1.99	\$ 2.48	\$ 4.46	\$ 5.05	\$ 6.44
Age 40-44	\$ 0.82	\$ 1.14	\$ 1.45	\$ 1.77	\$ 2.09	\$ 2.89	\$ 3.68	\$ 6.86	\$ 7.81	\$ 10.04
Age 45-49	\$ 1.03	\$ 1.57	\$ 2.10	\$ 2.64	\$ 3.17	\$ 4.51	\$ 5.84	\$ 11.18	\$ 12.78	\$ 16.52
Age 50-54	\$ 1.43	\$ 2.36	\$ 3.29	\$ 4.22	\$ 5.15	\$ 7.48	\$ 9.80	\$ 19.10	\$ 21.89	\$ 28.40
Age 55-59	\$ 2.04	\$ 3.58	\$ 5.13	\$ 6.67	\$ 8.21	\$ 12.07	\$ 15.92	\$ 31.34	\$ 35.97	\$ 46.76
Age 60-64	\$ 2.38	\$ 4.26	\$ 6.14	\$ 8.02	\$ 9.90	\$ 14.60	\$ 19.30	\$ 38.10	\$ 43.74	\$ 56.90
Age 65-69	\$ 4.36	\$ 8.21	\$ 12.07	\$ 15.92	\$ 19.78	\$ 29.42	\$ 39.06	\$ 77.62	\$ 89.19	\$ 116.18
Age 70 and over	\$ 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 coverage's 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/>.

# Buyer Beware!



- ▶ You can't be on more than 1 MA plan at a time (CMS)
- ▶ NMRHCA gets notified from CMS if you enroll in another plan
- ▶ We are required to drop you upon notification
- ▶ You must wait until open enrollment to come back to NMRHCA

# NMRHCA Wellness

The Most Effective Least  
Expensive Solution to Lowering  
Health Care Costs



- ▶ Good Measures
- ▶ Diabetes Prevention
- ▶ Better Bone Health
- ▶ Dinner with a Dietitian
- ▶ Monthly Podcasts
- ▶ Humana Neighborhood Centers
- ▶ Silver Sneakers

# Stay Informed

Stay up to date by:

- ▶ Visiting our website
- ▶ Joining our FaceBook Group
- ▶ Signing up for our Newsletter



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SCAN ME

