



# BENEFITS MESSENGER

The NMRHCA Newsletter

## EXECUTIVE DIRECTOR'S MESSAGE

As we move into the latter half of 2025, I want to take a moment to thank you for your continued trust in the New Mexico Retiree Health Care Authority. Our mission remains clear: to provide comprehensive, sustainable health coverage for the public service retirees of New Mexico and their families.

This year's Annual Board of Directors Meeting in Cloudcroft brought thoughtful discussion and important decisions about the future of our plans. With the transition in Board leadership, we are grateful for the dedication of Ms. Therese Saunders and look forward to working with Dr. Lee Caruana in his new role as Board President. Together, with your input and the careful work of our staff and partners, we are committed to keeping retiree health care strong and responsive.

Looking ahead, our upcoming Switch Enrollment period provides a valuable opportunity for you to review your current benefits, explore your options, and make changes, if needed. I encourage you to attend one of our in-person or virtual enrollment meetings this fall. These sessions not only allow you to hear directly from our staff and representatives from the benefit plans, but also give you access to important wellness services that support your overall health.

We know that navigating health care decisions can feel overwhelming at times. That is why our team is here to provide guidance and resources every step of the way. Please take advantage of the information in this newsletter, visit our website, and join us at the upcoming meetings. Together, we can ensure that you and your loved ones continue to receive the service and coverage you deserve.

Thank you for being part of the NMRHCA community.

Neil Kueffer, Executive Director

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## ANNUAL BOARD MEETING

Each July, NMRHCA holds its Annual Board of Directors Meeting. This year's meeting took place on July 24-25 in Cloudcroft, New Mexico. A key development during the meeting was a change in Board leadership, with the election of a new president (see New Board President below for details). Plan providers shared participation outcomes and discussed possible adjustments for the upcoming calendar year. Actuarial consultants presented financial results from the past year along with future projections. These insights—combined with updates on state and federal legislation, and analysis and recommendations from

NMRHCA staff—provided the foundation for decisions about plan changes for 2026. A summary of those changes can be found in the 2026 Plan Changes section below.

### NEW BOARD PRESIDENT

Ms. Therese Saunders has served as President of the NMRHCA Board of Directors for the past two years. At this year's Annual Board Meeting on July 24-25, she announced her resignation from the presidency and nominated Dr. Lee Caruana as her successor. Dr. Caruana was unanimously elected by the Board. He has served as a board member for the past two years, representing Retired Public Employees of New Mexico, and is a retired medical doctor residing in Raton, NM. Ms. Saunders will continue to serve on the Board as the representative of the New Mexico Association of Classroom Teachers. Dr. Tomas Salazar, representing the New Mexico Association of Educational Retirees retained his seat as Vice-President and Mr. Lance Pyle, representing the New Mexico Counties Association, retained his seat as Secretary.

### 2026 PLAN CHANGES

These tables summarize the plan changes for 2026. Contact NMRHCA for more details or attend one of the Switch Enrollment meetings listed in the schedule in this newsletter or go to [www.nmrhca.org/switch-open-enrollment](http://www.nmrhca.org/switch-open-enrollment).

	CARRIER	PLAN	PLAN CHANGE	PREMIUM CHANGE		
				PERCENT CHANGE	AMOUNT OF MONTHLY CHANGE*	2026 MONTHLY PREMIUM*
PRE-MEDICARE PLANS	PRE-MEDICARE PLANS					
	Presbyterian & Blue Cross Blue Shield	Value Plan	No medical changes	2% increase for retiree & spouse	\$5.41 Retiree	\$275.60 Retiree
			Rx copay changes Generics: 20% w/ copay \$10 min & \$30 max Preferred: 30% w/ copay \$45 min & \$100 max Non-Preferred: 50% w/ copay \$75 min & \$200 max	3% increase for dependent children	\$10.26 Spouse \$7.93 Child	\$523.06 Spouse \$272.31 Child
		Premier Plan	Mail Order Generics: 20% w/ copay \$24 min & \$70 max Mail Order Preferred: 50% w/ copay \$150 min & \$400 max	2% increase for retiree & spouse  3% increase for dependent children	\$6.91 Retiree \$13.13 Spouse \$10.17 Child	\$352.81 Retiree \$669.64 Spouse \$349.20 Child

MEDICARE PLANS					
MEDICARE PLANS	Blue Cross Blue Shield	Supplement	No medical changes  Rx changes Generics: 20% w/ copay \$10 min & \$30 max \$250 deductible all tiers except generic Preferred: 30% w/ copay \$45 min & \$100 max Non-Preferred: 50% w/ copay \$75 min & \$200 max Mail Order Generics: 20% w/ copay \$24 min & \$70 max Mail Order Preferred: 50% w/ copay \$150 min & \$400 max \$2100 annual out-of- pocket max per IRA**	0% increase	\$0.00 Retiree \$0.00 Spouse \$0.00 Child  \$245.61 Retiree \$368.42 Spouse \$491.23 Child
		Medicare Advantage HMO	No medical changes. Rx change \$2100 annual out-of-pocket max per IRA**.	0% increase	\$0.00 Retiree \$0.00 Spouse \$0.00 Child  \$0.00 Retiree \$0.00 Spouse \$0.00 Child
		Medicare Advantage PPO	No medical changes. Rx change \$2100 annual out-of-pocket max per IRA**.	0% increase	\$0.00 Retiree \$0.00 Spouse \$0.00 Child  \$22.50 Retiree \$33.75 Spouse \$45.00 Child
	United HealthCare	Medicare Advantage PPO	Various changes in copays. Rx change \$2100 annual out-of- pocket max per IRA**.	42% increase	\$29.45 Retiree \$ 44.17 Spouse \$58.90 Child  \$99.95 Retiree \$149.92 Spouse \$199.90 Child
	Humana	Medicare Advantage PPO	Various changes in copays. Rx change \$2100 annual out-of- pocket max per IRA**.	76% increase	\$27.70 Retiree \$ 41.54 Spouse \$55.39 Child  \$64.31 Retiree \$96.46 Spouse \$128.62 Child
	Presbyterian	Medicare Advantage HMO-POS	No medical changes. Rx change \$2100 annual out-of-pocket max per IRA**.	0% increase	\$0.00 Retiree \$0.00 Spouse \$0.00 Child  \$99.74 Retiree \$149.62 Spouse \$199.49 Child

VOLUNTARY BENEFITS						
VOLUNTARY BENEFITS	Delta Dental	Basic	No change	0% increase	\$0 Single \$0 2-Party \$0 Family	\$24.04 Single \$45.68 2-Party \$68.51 Family
		Comprehensive	No change	0% increase	\$0 Single \$0 2-Party \$0 Family	\$43.70 Single \$83.05 2-Party \$124.57 Family
	Blue Cross Blue Shield Dental	Basic	No change	0% increase	\$0 Single \$0 2-Party \$0 Family	\$19.98 Single \$37.95 2-Party \$56.93 Family
		Comprehensive	No change	0% increase	\$0 Single \$0 2-Party \$0 Family	\$38.46 Single \$73.07 2-Party \$109.56 Family
	Davis Vision	Vision Plan	No change	0% increase	\$0 Single \$0 2-Party \$0 Family	\$4.91 Single \$9.24 2-Party \$13.61 Family
	The Standard Life	Multiple Levels of Coverage Available	No increase in monthly premiums for each age band			

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

\*\*Inflation Reduction Act

## SWITCH & OPEN ENROLLMENT

Switch Enrollment happens each year from early October to mid-November. In late September/early October, 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 14, 2025.** The changes will take effect on January 1st of the new year. If members do not want to make any changes to their 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. Open Enrollment for medical plans is in January of every odd year (2027, 2029, 2031 and so forth). This is NOT an Open Enrollment year. Dental and vision benefits are open for members who have never enrolled or after four years of not being enrolled in the plan.

NMRHCA holds a series of in-person and virtual meetings during the month of October throughout the state. 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.

## 2025 SWITCH ENROLLMENT MEETING SCHEDULE

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

**LAS VEGAS:** *September 30, 2025 @ 9:30 AM*  
New Mexico Highlands Univ. Student Center  
800 National Ave.  
Las Vegas, NM 87701

**ESPANOLA:** *October 1, 2025 @ 9:30 AM*  
Northern NM College  
Event Center & AD 101/102  
921 Paseo de Oñate  
Española, NM 87532

**RATON:** *October 2, 2025 @ 9:30 AM*  
Raton Convention Center  
901 S. 3<sup>rd</sup> St.  
Raton, NM 87740

**SANTA FE:** *October 7 & 8, 2025 @ 9:30 AM*  
Santa Fe Community College - Jemez Room  
6401 Richards Ave.  
Santa Fe, NM 87508

**FARMINGTON:** *October 9, 2025 @ 9:30 AM*  
San Juan College  
Henderson Fine Arts Building Room 9008  
4601 College Blvd  
Farmington, NM 87402

**GALLUP:** *October 10, 2025 @ 9:30 AM*  
UNM - Gallup  
Student Services & Tech Center  
705 Gurley Ave  
Gallup, NM 87301

**RIO RANCHO:** *October 14, 2025 @ 9:30 AM*  
Rio Rancho Events Center  
3001 Civic Center Cir. NE  
Rio Rancho, NM 87144

**ALBUQUERQUE:** *October 15 & 16, 2025 @ 9:30 AM*  
CNM Main Campus Smith Brasher Hall  
717 University Blvd., SE  
Albuquerque, NM 87106

**ROSWELL:** *October 21, 2025 @ 9:30 AM*  
NM Military Institute  
Jack Daniels Leadership Center  
101 West College Blvd  
Roswell, NM 88201

**CLOVIS:** *October 22, 2025 @ 9:30 AM*  
Clovis Community College  
Town Hall Auditorium  
417 Schepps Blvd  
Clovis, NM 88101

**CARLSBAD:** *October 28, 2025 @ 9:30 AM*  
Carlsbad Schools Eddy Training Center  
700 West Stevens St  
Carlsbad, NM 88220

**LAS CRUCES:** *October 29 & 30, 2025 @ 9:30 AM*  
NM Farm & Ranch Heritage Museum  
4100 Dripping Springs Rd.  
Las Cruces, NM 88011

**SILVER CITY:** *October 31, 2025 @ 9:30 AM*  
WNMU – Silver City  
Besse-Forward Global Resource Center  
Corner of 12<sup>th</sup> and Kentucky  
Silver City, NM 88061

**VIRTUAL:** *October 6 & 17, 2025 @ 9:30 AM*  
*October 23, 2025 @ 1:30 PM*  
Registration required:  
[www.nmrhca.org/switch-open-enrollment](http://www.nmrhca.org/switch-open-enrollment)



For more detailed information scan this QR code or 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	800-618-6156	<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 Medicare Advantage</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	<b>Blue Cross Blue Shield Dental</b> www.bcbsnm.com/nmrhca	877-723-5697

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## NMRHCA Contact Information

**Albuquerque Office:** 6300 Jefferson St. NE, Suite 150  
Albuquerque, NM 87109-3392

**Website:** [www.nmrhca.org](http://www.nmrhca.org)

**Facebook:** [www.facebook.com/nmrhca](http://www.facebook.com/nmrhca)

**Email:** [customerservice@rhca.nm.gov](mailto:customerservice@rhca.nm.gov)

**Santa Fe Office:** 33 Plaza La Prensa  
Santa Fe, NM 87507

**Telephone:** 800-233-2576

**Fax:** 505-884-8611

**Hours:** Monday-Friday  
8:00AM – 5:00PM