



NMRHCA

Quarterly Online Newsletter
October 2020

Enrolling in NMRHCA During Age of Covid-19

It now has been seven months since we at the New Mexico Retiree Health Care Authority have been able to visit with our current and future members face to face.

We understand the inconvenience that the lack of in-person communication may cause, but we remain committed to serving members via telephone Monday through Friday during office hours from 8 a.m. until 5 p.m., as well as through email and regular mail.

If you are getting ready to retire, please visit the Public Employees Retirement Association (PERA) or Educational Retirement Board (ERB) to establish your official retirement date. This will automatically generate an NMRHCA enrollment packet that will be mailed to your address.

The packet you receive from NMRHCA will include a summary of plan options, benefits and applicable charges. If you have questions or concerns about the information provided, please call our toll-free number at 1-800-233-2576, during office hours or leave a message with us if you are calling after office hours.

The sooner you return your completed application, the sooner we can work toward seamlessly transitioning your coverage in case you need to see the doctor. You are allowed to return your packet within 31 days of your official retirement date or last day of medical coverage with your PERA- or ERB-affiliated employer with NMRHCA.

Your packet will include detailed instructions on how to fill out your enrollment application — including the selection of a medical, dental, vision and/or life insurance provider. You are not required to select all insurance offerings; you can simply choose the coverages you need through NMRHCA.

Please note that if you don't sign up for an NMRHCA medical plan within 31 days of your official retirement date or



Photo by Yaroslav Danylchenko from Pexels

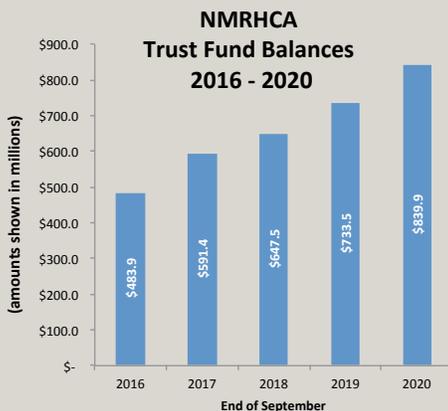
last day of medical coverage for instances outside of a qualifying event (such as moving to a spouse's employee-sponsored health insurance), you won't be allowed to join NMRHCA until the next Open Enrollment Period, which is every odd-numbered year — 2021, 2023, 2025, etc.

You can mail in your packet to us (please note on the back of this newsletter that our Albuquerque office location/address has changed), or we have a drop-off bin outside each of our Albuquerque and Santa Fe offices if you'd rather not rely on the post office.

Please call us or email us at customerservice@state.nm.us if you have any questions or need help filling out your enrollment packet.

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.

Investments



Seminars Have Moved To Online Format

The New Mexico Retiree Health Care Authority traditionally has traveled to human resource and retirement seminars around the state with PERA and ERB specialists to give employees an opportunity to find out how to sign up with NMRHCA when they're ready to retire and need health insurance.

If any employer group has an interest in NMRHCA providing information on the enrollment process to their employees via, the enrollment process with Medicare or discussing our minimum age rule and increased years of service to qualify for the maximum subsidy rule via video conferencing, contact Greg Archuleta, NMRHCA Director of Communication and Member Engagement at gregoryr.archuleta@state.nm.us.

Important Links:

New Mexico Retiree Health Care Authority:
www.nmrhca.org

New Mexico Educational Retirement Board:
www.nmerb.org

Public Employees Retirement Association:
www.nmpera.org

NMRHCA's Office in Albuquerque Is Officially Relocated With PERA

To better serve its members, the New Mexico Retiree Health Care Authority is excited to announce its move to a new office location in Albuquerque.

On Oct. 1, NMRHCA relocated to 6300 Jefferson St. NE, Suite 150, 87109 (south of Osuna on the east side of the street), where it shares office space with the Public Employ-

ees Retirement Association (PERA). Please note that our Santa Fe office remains in the Santa Fe PERA building at 33 Plaza La Prensa.

NMRHCA has retained its current toll-free number, 1-800-233-2576, and general email address, customer-service@state.nm.us, amid the move. Our offices remain closed to in-person visitation until further notice.

Open Enrollment Period, Other Important 2021 Information

2021 marks an Open Enrollment Period for the New Mexico Retiree Health Care Authority. That means that any retiree who didn't sign up for a plan through NMRHCA upon retirement now can sign up for one of our medical, dental over vision plans.

The deadline to sign up is Jan. 31 for coverage to take effect on Jan. 1. If you miss the deadline, you won't be eligible to sign up again until Jan. 1, 2023.

If you're not yet ready to retire but still want to learn more about NMRHCA and its plans, we have a lot of information on our website, www.nmrhca.org.

All of our insurance providers have uploaded narrated presentations that you can check out at this link: <https://www.nmrhca.org/2021-open-switch-enrollment-narrated-presentations/> (or go to our home page, hover your mouse over the Switch/Open Enrollment Information box under the scrolling photo box and click on the "2021 Open/Switch Enrollment Presentations" tab).

The presentations will give you a good idea of what our Pre-Medicare plans (Premier Plan and Value Plan) through

Blue Cross Blue Shield of New Mexico and Presbyterian Health Plan offer.

We also have nine Medicare plan presentations (eight Medicare Advantage Plans broken into four plans in the Advantage I category and four plans in the Advantage II category from BCBSNM, Presbyterian, Humana and UnitedHealthcare, and our Medicare Supplement Plan from BCBSNM).

RULE CHANGES IN EFFECT ON JULY 31, 2021: Our rule changes — implementing a minimum age of 55 to qualify for any insurance subsidy or discount (regardless of years of service) and increasing the years of service to earn the maximum subsidy or discount from 20 to 25 years — take effect July 31, 2021. The changes do not apply to members retiring under an enhanced retirement plan (police officers, firefighters, correctional officers and judges).

Your official retirement date on file with PERA or ERB must be before July 31, 2021 to qualify under the current rules (no minimum age requirement and the maximum subsidy provided at 20 years of service).