

NEW MEXICO RETIREE HEALTH CARE AUTHORITY, 1095-C DOCUMENTS, PRIOR YEAR REFUNDS, AND HR-REMINDERS

RISK MANAGEMENT DIVISION-EMPLOYEE BENEFITS BUREAU



Eligibility, Enrollment and Program Information 2021 Calendar Year

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Introduction and Background

New Mexico Retiree Health Care Act

- Created in July 1990 (no appropriation/ no material prefunding period)
- Began paying full benefits for over 16,000 members in January 1991 w/statutory limitations to premium increases until 2008
- Board of Directors has broad authority to set plan parameters
- Legislature retains authority over employer/employee contributions levels

Purpose

- To provide comprehensive core group health insurance for persons who have retired from certain public service in New Mexico
- In 2020, financial planner Fidelity assumes a couple retiring at the age of 65 can expect to incur \$295,000 of medical expenses during retirement.
 - Average PERA Pension – \$2,500 per month
 - Average ERB Pension – \$1,901 per month
 - Average Social Security Benefit – \$1,514 per month

Composition, Budget & Finances

Composition

- Employer Groups
 - Schools - 50%
 - State Agencies - 25%
 - Local Government - 25%
- Active employees – 92,000
- Participants – 64,500

FY21 Operating Budget — \$361 million

- Healthcare Benefits - \$358 million
- Program Support - \$3.1 million (24 FTE)

Sources of Revenue:

- Employee/employer contributions
- Retiree contributions (monthly premiums)
- Tax Suspense Fund Distributions
- Medicare Part D Reimbursements
- Miscellaneous / Interest

Eligibility Requirements

Eligible Retiree

- If you receive a disability or normal retirement benefit from either PERA/ERB from a participating employer and have contributed to NMRHCA for at least 5 years

Eligible Dependent

- Spouse (must provide copy of marriage certificate)
- Domestic partner (must provide signed and notarized affidavit attesting to partnership)
 - Same coverage as spouse
 - Dependents of domestic partners are eligible for benefits
 - May require additional proof of domestic partnership
 - Termination of domestic partnership must be reported to NMRHCA within 31 days
- Dependent Children (until age 26)
 - Natural child
 - Legally adopted
 - Stepchild
 - A child for whom the retiree is the legal guardian
 - Foster child

Must provide a copy of birth certificate(s) and court documents (if applicable) to NMRHCA

Enrollment Process

Initial Enrollment Period

- Submission of paperwork recommended 60-31 days prior to retirement date
- Must enroll within 31 days of last day of current medical coverage or retirement date on record with PERA/ERB, whichever is later
- Failure to enroll within designated timeframe will prevent enrollment until next OPEN ENROLLMENT PERIOD (2021, 2023, 2025, etc.)

Return to Work

- If you accept a job that offers benefits, you are required to enroll in those medical benefits
- If your employer does not offer medical coverage, you will need to submit a letter from your employer verifying that no insurance is offered
- Eligible to join/re-join NMRHCA when loss of coverage occurs

Cancellation of Coverage

- Submit written request to NMRHCA prior to the first day of the month in which termination is requested --- effective date of cancellation is not retroactive.
- Loss of eligibility – death (not for spouse), divorce, termination of domestic partnership.

Enrollment Process - Medicare

The Centers for Medicare and Medicare Services (CMS)

- Retiree must enroll in Medicare Parts A and B
- Medicare will become Primary Payer
- Retirees and eligible dependents are not allowed to remain on Pre-Medicare plans, if Medicare Eligible
- Please contact your local Social Security Office 90 days prior to turning 65 (if you do not receive your Medicare enrollment application)
- NMRHCA will send notice of Medicare options available, if you do not actively select a Medicare Plan, you will be automatically defaulted to the appropriate Medicare Advantage plan beginning the month in which you become Medicare eligible, until the next Switch Enrollment period
- *NMRHCA offers in-depth sessions on the Medicare process and how our plans work with Medicare. Go to www.nmrhca.org for a schedule.

Plans Currently Available

Pre-Medicare (2021)

- Presbyterian Health Plan (PHP) Value Option (\$1500 deductible / \$5500 OOP Max)
- BCBS Value Plan (\$1500 deductible / \$5500 OOP Max)
- PHP Premier Plan (\$800 deductible / \$4500 OOP Max)
- BCBS Premier Plan (3-Tier Option — \$500/\$3,000 | \$800/\$4,500 | \$1,500/\$6,000)

Medicare (2021)

- BCBS Medicare Supplement
- Presbyterian MA Plan I & II
- BCBS MA Plan I & II
- Humana MA Plan I & II
- UnitedHealthcare Plan I & II

Deductibles, coinsurance, copays, premiums and annual out of pocket maximums vary

***Please see 2021 Summary of Benefits for additional details and comparisons**

[Go to NMRHCA.org — Retirees tab drop-down menu, click on Forms and Important Information, then click on 2021 Summary of Benefits booklet](#)

Voluntary Benefits & Payment of Premiums

Voluntary Plans (Retiree pay all)

- Dental — Delta Dental
 - Basic / Comprehensive Coverage
- Vision — Davis Vision
- Life Insurance — The Standard
 - Premiums vary by age band and coverage level
 - Amounts up to \$60,000 available

Payment of Monthly Premiums

- Monthly premiums will be ACH deducted from checking account (first two months premiums required at sign-up)
- For ERB employees, no longer available through pension deduction

Important Information

Switch Enrollment – Every Year

Open Enrollment – January 2021, 2023, 2025

Medicare Default Strategy Update

- In 2021, both plans – UHC MA Plan I
- 9 Medicare Options Available

July 31, 2021

- Minimum Age 55 to qualify for subsidy
- 25 years of service required to receive maximum subsidy
- The new rules DO NOT APPLY to members of enhanced plans (police, firefighters, corrections officers, peace officers, judges)

NMRHCA Subsidy Level A Medical Plan Monthly Premium Contributions for January 1, 2021 - December 31, 2021 <i>(applicable if retirement date is July 1, 2001 - June 30, 2021)</i>																
Years of Service	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20+
NON-MEDICARE MEDICAL																
Premier PPO (BCBS or Presbyterian)																
Retiree Rate	\$781.24	\$748.69	\$716.13	\$683.58	\$651.03	\$618.48	\$585.93	\$553.38	\$520.82	\$488.27	\$455.72	\$423.17	\$390.62	\$358.06	\$325.51	\$292.96
Spouse Rate	\$849.28	\$829.73	\$810.18	\$790.64	\$771.09	\$751.54	\$731.99	\$712.44	\$692.89	\$673.34	\$653.79	\$634.25	\$614.70	\$595.15	\$575.60	\$556.05
Child Rate	\$284.37	\$284.37	\$284.37	\$284.37	\$284.37	\$284.37	\$284.37	\$284.37	\$284.37	\$284.37	\$284.37	\$284.37	\$284.37	\$284.37	\$284.37	\$284.37
Value HMO (BCBS or Presbyterian)																
Retiree Rate	\$610.26	\$584.84	\$559.41	\$533.98	\$508.55	\$483.13	\$457.70	\$432.27	\$406.84	\$381.42	\$355.99	\$330.56	\$305.13	\$279.71	\$254.28	\$228.85
Spouse Rate	\$663.37	\$648.10	\$632.83	\$617.56	\$602.29	\$587.02	\$571.75	\$556.49	\$541.22	\$525.95	\$510.68	\$495.41	\$480.14	\$464.87	\$449.60	\$434.33
Child Rate	\$221.75	\$221.75	\$221.75	\$221.75	\$221.75	\$221.75	\$221.75	\$221.75	\$221.75	\$221.75	\$221.75	\$221.75	\$221.75	\$221.75	\$221.75	\$221.75
MEDICARE MEDICAL																
BCBS Medicare Supplemental Plan																
Retiree Rate	\$439.81	\$425.63	\$411.44	\$397.25	\$383.06	\$368.88	\$354.69	\$340.50	\$326.31	\$312.13	\$297.94	\$283.75	\$269.56	\$255.38	\$241.19	\$227.00
Spouse Rate	\$446.91	\$439.81	\$432.72	\$425.63	\$418.53	\$411.44	\$404.34	\$397.25	\$390.16	\$383.06	\$375.97	\$368.88	\$361.78	\$354.69	\$347.59	\$340.50
Child Rate	\$454.00	\$454.00	\$454.00	\$454.00	\$454.00	\$454.00	\$454.00	\$454.00	\$454.00	\$454.00	\$454.00	\$454.00	\$454.00	\$454.00	\$454.00	\$454.00
BCBS Medicare Advantage I																
Retiree Rate	\$58.13	\$56.25	\$54.38	\$52.50	\$50.63	\$48.75	\$46.88	\$45.00	\$43.13	\$41.25	\$39.38	\$37.50	\$35.63	\$33.75	\$31.88	\$30.00
Spouse Rate	\$59.06	\$58.13	\$57.19	\$56.25	\$55.31	\$54.38	\$53.44	\$52.50	\$51.56	\$50.63	\$49.69	\$48.75	\$47.81	\$46.88	\$45.94	\$45.00
Child Rate	\$60.00	\$60.00	\$60.00	\$60.00	\$60.00	\$60.00	\$60.00	\$60.00	\$60.00	\$60.00	\$60.00	\$60.00	\$60.00	\$60.00	\$60.00	\$60.00
BCBS Medicare Advantage II																
Retiree Rate	\$4.84	\$4.69	\$4.53	\$4.38	\$4.22	\$4.06	\$3.91	\$3.75	\$3.59	\$3.44	\$3.28	\$3.13	\$2.97	\$2.81	\$2.66	\$2.50
Spouse Rate	\$4.92	\$4.84	\$4.77	\$4.69	\$4.61	\$4.53	\$4.45	\$4.38	\$4.30	\$4.22	\$4.14	\$4.06	\$3.98	\$3.91	\$3.83	\$3.75
Child Rate	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00
Humana Medicare Advantage I																
Retiree Rate	\$82.29	\$79.63	\$76.98	\$74.32	\$71.67	\$69.01	\$66.36	\$63.71	\$61.05	\$58.40	\$55.74	\$53.09	\$50.43	\$47.78	\$45.12	\$42.47
Spouse Rate	\$83.61	\$82.29	\$80.96	\$79.63	\$78.30	\$76.98	\$75.65	\$74.32	\$72.99	\$71.67	\$70.34	\$69.01	\$67.68	\$66.36	\$65.03	\$63.70
Child Rate	\$84.94	\$84.94	\$84.94	\$84.94	\$84.94	\$84.94	\$84.94	\$84.94	\$84.94	\$84.94	\$84.94	\$84.94	\$84.94	\$84.94	\$84.94	\$84.94
Humana Medicare Advantage II																
Retiree Rate	\$10.42	\$10.09	\$9.75	\$9.42	\$9.08	\$8.74	\$8.41	\$8.07	\$7.73	\$7.40	\$7.06	\$6.73	\$6.39	\$6.05	\$5.72	\$5.38
Spouse Rate	\$10.59	\$10.42	\$10.26	\$10.09	\$9.92	\$9.75	\$9.58	\$9.42	\$9.25	\$9.08	\$8.91	\$8.74	\$8.57	\$8.41	\$8.24	\$8.07
Child Rate	\$10.76	\$10.76	\$10.76	\$10.76	\$10.76	\$10.76	\$10.76	\$10.76	\$10.76	\$10.76	\$10.76	\$10.76	\$10.76	\$10.76	\$10.76	\$10.76
Presbyterian Medicare Advantage I																
Retiree Rate	\$109.47	\$105.94	\$102.41	\$98.88	\$95.34	\$91.81	\$88.28	\$84.75	\$81.22	\$77.69	\$74.16	\$70.63	\$67.09	\$63.56	\$60.03	\$56.50
Spouse Rate	\$111.23	\$109.47	\$107.70	\$105.94	\$104.17	\$102.41	\$100.64	\$98.88	\$97.11	\$95.34	\$93.58	\$91.81	\$90.05	\$88.28	\$86.52	\$84.75
Child Rate	\$113.00	\$113.00	\$113.00	\$113.00	\$113.00	\$113.00	\$113.00	\$113.00	\$113.00	\$113.00	\$113.00	\$113.00	\$113.00	\$113.00	\$113.00	\$113.00
Presbyterian Medicare Advantage II																
Retiree Rate	\$85.25	\$82.50	\$79.75	\$77.00	\$74.25	\$71.50	\$68.75	\$66.00	\$63.25	\$60.50	\$57.75	\$55.00	\$52.25	\$49.50	\$46.75	\$44.00
Spouse Rate	\$86.63	\$85.25	\$83.88	\$82.50	\$81.13	\$79.75	\$78.38	\$77.00	\$75.63	\$74.25	\$72.88	\$71.50	\$70.13	\$68.75	\$67.38	\$66.00
Child Rate	\$88.00	\$88.00	\$88.00	\$88.00	\$88.00	\$88.00	\$88.00	\$88.00	\$88.00	\$88.00	\$88.00	\$88.00	\$88.00	\$88.00	\$88.00	\$88.00
UnitedHealthcare Medicare Advantage I																
Retiree Rate	\$72.66	\$70.31	\$67.97	\$65.63	\$63.28	\$60.94	\$58.59	\$56.25	\$53.91	\$51.56	\$49.22	\$46.88	\$44.53	\$42.19	\$39.84	\$37.50
Spouse Rate	\$73.83	\$72.66	\$71.48	\$70.31	\$69.14	\$67.97	\$66.80	\$65.63	\$64.45	\$63.28	\$62.11	\$60.94	\$59.77	\$58.59	\$57.42	\$56.25
Child Rate	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00
UnitedHealthcare Medicare Advantage II																
Retiree Rate	\$24.22	\$23.44	\$22.66	\$21.88	\$21.09	\$20.31	\$19.53	\$18.75	\$17.97	\$17.19	\$16.41	\$15.63	\$14.84	\$14.06	\$13.28	\$12.50
Spouse Rate	\$24.61	\$24.22	\$23.83	\$23.44	\$23.05	\$22.66	\$22.27	\$21.88	\$21.48	\$21.09	\$20.70	\$20.31	\$19.92	\$19.53	\$19.14	\$18.75
Child Rate	\$25.00	\$25.00	\$25.00	\$25.00	\$25.00	\$25.00	\$25.00	\$25.00	\$25.00	\$25.00	\$25.00	\$25.00	\$25.00	\$25.00	\$25.00	\$25.00

Revised: November 2020

20-Year Rate Sheet

NMRHCA Subsidy Level B Medical Plan Monthly Premium Contributions for July 1, 2021 - December 31, 2021 *(applicable if retirement date is after June 30, 2021)*

Years of Service	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25+
NON-MEDICARE MEDICAL																					
Premier PPO (BCBS or Presbyterian)																					
Retiree Rate	\$788.99	\$764.19	\$739.39	\$714.58	\$689.78	\$664.98	\$640.18	\$615.38	\$590.58	\$565.78	\$540.97	\$516.17	\$491.37	\$466.57	\$441.77	\$416.97	\$392.17	\$367.36	\$342.56	\$317.76	\$292.96
Spouse Rate	\$853.94	\$839.04	\$824.15	\$809.25	\$794.36	\$779.46	\$764.57	\$749.68	\$734.78	\$719.89	\$704.99	\$690.10	\$675.20	\$660.31	\$645.42	\$630.52	\$615.63	\$600.73	\$585.84	\$570.94	\$556.05
Child Rate	\$284.37	\$284.37	\$284.37	\$284.37	\$284.37	\$284.37	\$284.37	\$284.37	\$284.37	\$284.37	\$284.37	\$284.37	\$284.37	\$284.37	\$284.37	\$284.37	\$284.37	\$284.37	\$284.37	\$284.37	\$284.37
Value HMO (BCBS or Presbyterian)																					
Retiree Rate	\$616.32	\$596.94	\$577.57	\$558.20	\$538.82	\$519.45	\$500.08	\$480.70	\$461.33	\$441.96	\$422.58	\$403.21	\$383.84	\$364.46	\$345.09	\$325.72	\$306.34	\$286.97	\$267.60	\$248.22	\$228.85
Spouse Rate	\$667.01	\$655.37	\$643.74	\$632.10	\$620.47	\$608.84	\$597.20	\$585.57	\$573.94	\$562.30	\$550.67	\$539.03	\$527.40	\$515.77	\$504.13	\$492.50	\$480.87	\$469.23	\$457.60	\$445.96	\$434.33
Child Rate	\$221.75	\$221.75	\$221.75	\$221.75	\$221.75	\$221.75	\$221.75	\$221.75	\$221.75	\$221.75	\$221.75	\$221.75	\$221.75	\$221.75	\$221.75	\$221.75	\$221.75	\$221.75	\$221.75	\$221.75	\$221.75
MEDICARE MEDICAL																					
BCBS Medicare Supplemental Plan																					
Retiree Rate	\$443.19	\$432.38	\$421.57	\$410.76	\$399.95	\$389.14	\$378.33	\$367.52	\$356.71	\$345.90	\$335.10	\$324.29	\$313.48	\$302.67	\$291.86	\$281.05	\$270.24	\$259.43	\$248.62	\$237.81	\$227.00
Spouse Rate	\$448.60	\$443.19	\$437.79	\$432.38	\$426.98	\$421.57	\$416.17	\$410.76	\$405.36	\$399.95	\$394.55	\$389.14	\$383.74	\$378.33	\$372.93	\$367.52	\$362.12	\$356.71	\$351.31	\$345.90	\$340.50
Child Rate	\$454.00	\$454.00	\$454.00	\$454.00	\$454.00	\$454.00	\$454.00	\$454.00	\$454.00	\$454.00	\$454.00	\$454.00	\$454.00	\$454.00	\$454.00	\$454.00	\$454.00	\$454.00	\$454.00	\$454.00	\$454.00
BCBS Medicare Advantage I																					
Retiree Rate	\$58.57	\$57.14	\$55.71	\$54.29	\$52.86	\$51.43	\$50.00	\$48.57	\$47.14	\$45.71	\$44.29	\$42.86	\$41.43	\$40.00	\$38.57	\$37.14	\$35.71	\$34.29	\$32.86	\$31.43	\$30.00
Spouse Rate	\$59.29	\$58.57	\$57.86	\$57.14	\$56.43	\$55.71	\$55.00	\$54.29	\$53.57	\$52.86	\$52.14	\$51.43	\$50.71	\$50.00	\$49.29	\$48.57	\$47.86	\$47.14	\$46.43	\$45.71	\$45.00
Child Rate	\$60.00	\$60.00	\$60.00	\$60.00	\$60.00	\$60.00	\$60.00	\$60.00	\$60.00	\$60.00	\$60.00	\$60.00	\$60.00	\$60.00	\$60.00	\$60.00	\$60.00	\$60.00	\$60.00	\$60.00	\$60.00
BCBS Medicare Advantage II																					
Retiree Rate	\$4.88	\$4.76	\$4.64	\$4.52	\$4.40	\$4.29	\$4.17	\$4.05	\$3.93	\$3.81	\$3.69	\$3.57	\$3.45	\$3.33	\$3.21	\$3.10	\$2.98	\$2.86	\$2.74	\$2.62	\$2.50
Spouse Rate	\$4.94	\$4.88	\$4.82	\$4.76	\$4.70	\$4.64	\$4.58	\$4.52	\$4.46	\$4.40	\$4.35	\$4.29	\$4.23	\$4.17	\$4.11	\$4.05	\$3.99	\$3.93	\$3.87	\$3.81	\$3.75
Child Rate	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00
Humana Medicare Advantage I																					
Retiree Rate	\$82.92	\$80.90	\$78.87	\$76.85	\$74.83	\$72.81	\$70.78	\$68.76	\$66.74	\$64.72	\$62.69	\$60.67	\$58.65	\$56.63	\$54.60	\$52.58	\$50.56	\$48.54	\$46.51	\$44.49	\$42.47
Spouse Rate	\$83.93	\$82.92	\$81.91	\$80.89	\$79.88	\$78.87	\$77.86	\$76.85	\$75.84	\$74.83	\$73.81	\$72.80	\$71.79	\$70.78	\$69.77	\$68.76	\$67.75	\$66.73	\$65.72	\$64.71	\$63.70
Child Rate	\$84.94	\$84.94	\$84.94	\$84.94	\$84.94	\$84.94	\$84.94	\$84.94	\$84.94	\$84.94	\$84.94	\$84.94	\$84.94	\$84.94	\$84.94	\$84.94	\$84.94	\$84.94	\$84.94	\$84.94	\$84.94
Humana Medicare Advantage II																					
Retiree Rate	\$10.50	\$10.25	\$9.99	\$9.74	\$9.48	\$9.22	\$8.97	\$8.71	\$8.45	\$8.20	\$7.94	\$7.69	\$7.43	\$7.17	\$6.92	\$6.66	\$6.40	\$6.15	\$5.89	\$5.64	\$5.38
Spouse Rate	\$10.63	\$10.50	\$10.38	\$10.25	\$10.12	\$9.99	\$9.86	\$9.74	\$9.61	\$9.48	\$9.35	\$9.22	\$9.09	\$8.97	\$8.84	\$8.71	\$8.58	\$8.45	\$8.33	\$8.20	\$8.07
Child Rate	\$10.76	\$10.76	\$10.76	\$10.76	\$10.76	\$10.76	\$10.76	\$10.76	\$10.76	\$10.76	\$10.76	\$10.76	\$10.76	\$10.76	\$10.76	\$10.76	\$10.76	\$10.76	\$10.76	\$10.76	\$10.76
Presbyterian Medicare Advantage I																					
Retiree Rate	\$110.31	\$107.62	\$104.93	\$102.24	\$99.55	\$96.86	\$94.17	\$91.48	\$88.79	\$86.10	\$83.40	\$80.71	\$78.02	\$75.33	\$72.64	\$69.95	\$67.26	\$64.57	\$61.88	\$59.19	\$56.50
Spouse Rate	\$111.65	\$110.31	\$108.96	\$107.62	\$106.27	\$104.93	\$103.58	\$102.24	\$100.89	\$99.55	\$98.20	\$96.86	\$95.51	\$94.17	\$92.82	\$91.48	\$90.13	\$88.79	\$87.44	\$86.10	\$84.75
Child Rate	\$113.00	\$113.00	\$113.00	\$113.00	\$113.00	\$113.00	\$113.00	\$113.00	\$113.00	\$113.00	\$113.00	\$113.00	\$113.00	\$113.00	\$113.00	\$113.00	\$113.00	\$113.00	\$113.00	\$113.00	\$113.00
Presbyterian Medicare Advantage II																					
Retiree Rate	\$85.90	\$83.81	\$81.71	\$79.62	\$77.52	\$75.43	\$73.33	\$71.24	\$69.14	\$67.05	\$64.95	\$62.86	\$60.76	\$58.67	\$56.57	\$54.48	\$52.38	\$50.29	\$48.19	\$46.10	\$44.00
Spouse Rate	\$86.95	\$85.90	\$84.86	\$83.81	\$82.76	\$81.71	\$80.67	\$79.62	\$78.57	\$77.52	\$76.48	\$75.43	\$74.38	\$73.33	\$72.29	\$71.24	\$70.19	\$69.14	\$68.10	\$67.05	\$66.00
Child Rate	\$88.00	\$88.00	\$88.00	\$88.00	\$88.00	\$88.00	\$88.00	\$88.00	\$88.00	\$88.00	\$88.00	\$88.00	\$88.00	\$88.00	\$88.00	\$88.00	\$88.00	\$88.00	\$88.00	\$88.00	\$88.00
UnitedHealthcare Medicare Advantage I																					
Retiree Rate	\$73.21	\$71.43	\$69.64	\$67.86	\$66.07	\$64.29	\$62.50	\$60.71	\$58.93	\$57.14	\$55.36	\$53.57	\$51.79	\$50.00	\$48.21	\$46.43	\$44.64	\$42.86	\$41.07	\$39.29	\$37.50
Spouse Rate	\$74.11	\$73.21	\$72.32	\$71.43	\$70.54	\$69.64	\$68.75	\$67.86	\$66.96	\$66.07	\$65.18	\$64.29	\$63.39	\$62.50	\$61.61	\$60.71	\$59.82	\$58.93	\$58.04	\$57.14	\$56.25
Child Rate	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00
UnitedHealthcare Medicare Advantage II																					
Retiree Rate	\$24.40	\$23.81	\$23.21	\$22.62	\$22.02	\$21.43	\$20.83	\$20.24	\$19.64	\$19.05	\$18.45	\$17.86	\$17.26	\$16.67	\$16.07	\$15.48	\$14.88	\$14.29	\$13.69	\$13.10	\$12.50
Spouse Rate	\$24.70	\$24.40	\$24.11	\$23.81	\$23.51	\$23.21	\$22.92	\$22.62	\$22.32	\$22.02	\$21.73	\$21.43	\$21.13	\$20.83	\$20.54	\$20.24	\$19.94	\$19.64	\$19.35	\$19.05	\$18.75
Child Rate	\$25.00	\$25.00	\$25.00	\$25.00	\$25.00	\$25.00	\$25.00	\$25.00	\$25.00	\$25.00	\$25.00	\$25.00	\$25.00	\$25.00	\$25.00	\$25.00	\$25.00	\$25.00	\$25.00	\$25.00	\$25.00

Revised: November 2020

25-Year Rate Sheet

Non-Subsidized Amounts

MEDICAL PLAN Monthly Premium Contributions for Retiree Before Age 55: Effective July 1, 2021 – December 31, 2021										
NON-MEDICARE PLANS		Retiree Rate		Spouse Rate		Child Rate		Rate Calculation Instructions		
Premier PPO (BCBS or Presbyterian)		\$813.79		\$868.83		\$284.37		1. Select a medical plan for the retiree; enter rate from Retiree Rate column 2. If you are enrolling your spouse or domestic partner, select a medical plan for him/her; enter Spouse Rate 3. If you are enrolling children, enter rate from Child Rate column multiplied by number of children. 4. TOTAL #1, #2, and #3		
Value Plan (BCBS or Presbyterian)		\$635.69		\$678.64		\$221.75				
MEDICARE PLANS (Not Applicable)		Retiree Rate		Spouse Rate		Child Rate				
BCBS Medicare Supplemental Plan		\$454.00		\$454.00		\$454.00				
BCBS Medicare Advantage I		\$ 60.00		\$ 60.00		\$ 60.00		+		
BCBS Medicare Advantage II		\$ 5.00		\$ 5.00		\$ 5.00		+		
Humana Medicare Advantage I		\$ 84.94		\$ 84.94		\$ 84.94		=		
Humana Medicare Advantage II		\$ 10.76		\$ 10.76		\$ 10.76				
Presbyterian Medicare Advantage II		\$113.00		\$113.00		\$113.00				
Presbyterian Medicare Advantage II		\$ 88.00		\$ 88.00		\$ 88.00				
UnitedHealthcare Medicare Advantage I		\$ 75.00		\$ 75.00		\$ 75.00		\$		
UnitedHealthcare Medicare Advantage II		\$ 25.00		\$ 25.00		\$ 25.00				
If you do not enroll in a medical plan and enroll only in a dental, vision, and/or life insurance plan, please add \$5.00 to your total monthly premium.										
DENTAL PLAN Monthly Premium*: July 1, 2020 – December 31, 2021										
	SINGLE			TWO-PARTY			FAMILY			
Delta Dental Basic	\$18.14			\$34.46 for both			\$ 51.69 for all			
Delta Dental Comprehensive	\$37.01			\$70.32 for both			\$105.44 for all			
VISION PLAN Monthly Premium*: Effective July 1, 2020 – December 31, 2021										
Davis Vision	\$ 4.62			\$ 8.71 for both			\$12.83 for all			
DEPENDENT CHILD LIFE Monthly Premium*: Effective July 1, 2019 – December 31, 2021										
The Standard Insurance	\$2,500 - \$4.13 for all			\$5,000 - \$7.75 for all			\$10,000 - \$15.00 for all			
RETIREE/ SPOUSE SUPPLEMENTAL LIFE Monthly Premium*: Effective July 1, 2019 – December 31, 2021										
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	\$ 0.69	\$ 0.88	\$ 1.06	\$ 1.25	\$ 1.44	\$ 1.91	\$ 2.38	\$ 4.26	\$ 4.82	\$ 6.14
Age 40-44	\$ 0.80	\$ 1.10	\$ 1.41	\$ 1.71	\$ 2.01	\$ 2.77	\$ 3.52	\$ 6.54	\$ 7.45	\$ 9.56
Age 45-49	\$ 1.01	\$ 1.52	\$ 2.02	\$ 2.53	\$ 3.04	\$ 4.31	\$ 5.58	\$ 10.66	\$ 12.18	\$ 15.74
Age 50-54	\$ 1.39	\$ 2.27	\$ 3.16	\$ 4.04	\$ 4.93	\$ 7.15	\$ 9.36	\$ 18.22	\$ 20.88	\$ 27.08
Age 55-59	\$ 1.97	\$ 3.44	\$ 4.90	\$ 6.37	\$ 7.84	\$11.51	\$15.18	\$ 29.86	\$ 34.26	\$ 44.54
Age 60-64	\$ 2.29	\$ 4.08	\$ 5.87	\$ 7.66	\$ 9.45	\$13.93	\$18.40	\$ 36.30	\$ 41.67	\$ 54.20
Age 65-69	\$ 4.17	\$ 7.84	\$11.52	\$15.19	\$18.86	\$28.04	\$37.22	\$ 73.94	\$ 84.96	\$110.66
Age 70 and over	\$ 6.13	\$11.76	\$17.39	\$23.02	\$28.65	\$42.73	\$56.80	\$113.10	\$129.99	\$169.40
* NOTE: This is optional coverage, and the entire cost is paid by you. 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/ .										

Contact Information

Offices currently closed to in-person visits

Albuquerque

6300 Jefferson St. NE, Suite 150

Albuquerque, NM 87109

Santa Fe

33 Plaza La Prensa

Santa Fe, NM 87507

Toll free phone number: 1-800-233-2576

email: customerservice@state.nm.us

website: www.nmrhca.org

1095-C DOCUMENTS: 2020 REPORTING YEAR

- **Employees**

- 1095-C Documents will be mailed to employees HOME ADDRESS and should be received by the week of March 2, 2021

- All address should include a HOME ADDRESS.

- *Street Address is not to bleed into the second line of the address

- **HR Managers**

- 1095-C Documents will be e-mailed to HR Managers with a secure attachment by February 19, 2021. Note: Some dates may vary

- For **DA Office and New Mexico Judiciary Branch** HR Managers this date is dependent on receiving the contact information request form.

- * Please get them in to me by Friday January 29, 2021 COB.





PRIOR YEAR REFUND REQUESTS

LPB EMPLOYEES:

- ☐ The State does not directly refund premiums to LPB employees. Adjustments are made on the monthly LPB billing from Erisa/State. LPB HR Reps must communicate closely with Erisa re: refunds and adjustments to monthly premium invoices.
- ☐ LEGISLATORS & COBRA PARTICIPANTS: Call Erisa at 505-244-6000 or 1-855-618-1800 to discuss any refund issues/questions.



PRIOR YEAR REFUNDS

STATE

- After December 11th 2020 DFA stopped processing prior year refund requests and requested all prior calendar year refund request go directly to Risk Management.
- All Prior Year Refunds:
 - Janet Montoya
 - EBB.Benefits-Refund@state.nm.us
- December 2020 and anything that was dated with later dates back 2019, 2018 etc. If you have submissions for five pay periods or greater these will also be processed by Janet Montoya.
- All current Year Refunds will be directed directly to DFA for processing. DFA will process all refunds for the current year of 2021.



HR-REMINDERS

Claims/Appeals Process

Pricing, Quality of Service, Claims etc....

Point of Contact

1. Carrier

2 Levels

2. Employee Benefits Bureau



HR-REMINDERS CONTINUED...

CLAIMS/APPEALS PROCESS

EMPLOYEE BENEFITS BUREAU

- MEDICAL
- PRESCRIPTION
- DENTAL
- VISION
- EMPLOYEE ASSISTANCE PROGRAM
- LIFE INSURANCE
- *Email: GSDRMD.EBB@state.nm.us*

ERISA ADMINISTRATIVE SERVICES

- BENEFITS ENROLLMENT
- FLEXIBLE SPENDING ACCOUNTS
- COBRA
- DISABILITY

Email: sonm@easitpa.com



HR-REMINDERS



- <https://www.mybenefitsnm.com/FGP.htm>



QUESTIONS





THANK YOU

RESOURCES

- www.nmrhca.org
- [Central Payroll Bureau \(state.nm.us\)](http://state.nm.us)
- sonm@easitpa.com
- GSDRMD.EBB@state.nm.us
- EBB.Benefits-Refund@state.nm.us
- <https://www.mybenefitsnm.com/FGP.htm>