

Retired Public Employees of New Mexico

Fall-Winter 2011-2012 Newsletter

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Jeff A Varela - Rio Rancho

NMRHCA representative

Executive Director

Patrice Clifford

(505) 280-8459

PO Box 20607

Albuquerque, NM 87154

rpenm@rpenm.org

A Word From the President

Fellow RPENM Members – old, new, and future: It is hard to believe that fall is almost over and winter will soon be upon us. October was busy with the Fall Board meeting in Elephant Butte, NM. I am happy to announce that we appointed Mr. Dan Mayfield of Albuquerque as a new member to our Board. Dan brings with him many years of financial expertise from the public sector. He was the Chief Financial Officer for Bernalillo County for many years and retired from there several months ago. Tony Sayre, our Board member from Deming, has stepped up to the plate by agreeing to be our Board Secretary until our Annual Meeting in May 2012. He is replacing LaRue Goodheart. We thank her for her many years of service in that capacity. Another change is that the Board decided to move our office to a location that would have more space for board and committee meetings. We will keep you posted about our new location and when we expect to move.

Future goals for RPENM are being considered by the Board and will be discussed and finalized at the Annual Membership and Board meeting which will be held in Raton, NM May 9-10, 2012. Please bring a friend and join us. I hope you have a safe and wonderful holiday season with family and friends!



Sherry F. Kearns, President

RPENM Membership

Ann Crandall

RPENM Membership Committee

RPENM is striving to increase membership. Although we have approximately 3,700 statewide members, we must endeavor to increase our numbers! Those PERA members that are eligible for RPENM membership may be currently working, retired, a PERA beneficiary or appointed as an honorary member. With over 30,000 PERA retirees across the state, we have much work to do! If you know of a potential RPENM member, please contact any Membership Committee member or RPENM Executive Director Patrice Clifford at the following:



Patrice Clifford, RPENM Executive Director, 505-280-8459 or by e-mail at rpenm@rpenm.org

The RPENM Membership Committee is working hard to represent our organization across the state of New Mexico. Charles Miller, Chair of the Committee and First Vice President, is actively working his committee members in new recruiting efforts. Additional members are Oscar Jordan, Santa Fe, Ann Crandall, Albuquerque and Rio Rancho, and Diana Best of Raton.

Some of our recruiting efforts for 2011 & 2012 are:

***Initiating a major mail-out throughout the state** with information regarding the benefits and accomplishments of RPENM. This mail-out, which will be staggered throughout the year, will raise the importance of RPENM in protecting our PERA and RHCA benefits.

***A dual membership drive in RPENM and local chapters throughout the state** will be initiated. Each potential member will be mailed an RPENM newsletter, a letter on the accomplishments of RPENM, and a membership form for RPENM and the chapter. This effort will help establish a rapport

between chapters and REPENM as well as greatly assist chapters in their area.

***Contact all chapters throughout the state to encourage their continued membership and support.** Chapter Chairs will be encouraged to have contact with their local entities to enroll current employed members as well as new retirees.

***Work closely with Patrice Clifford**, Executive Director, to ensure that we follow-up with a phone call and letter to any members that dis-enroll their membership with RPENM.

***Participate in pre-retirement seminars** in various Cities/Counties to obtain new members. Continued growth through personal contact is best way to recruit new members!

Contacts for Membership are:

Charles Miller

RPENM First Vice President and Membership Committee Chair - 575-445-5112

Ann Crandall

Board and Committee Member - 505-294-5243

Diana Best

2nd Vice President & Committee Member
575-445-2694

Oscar Jordan

Board & Committee Member - 505-982-5689

If you are interested in serving as a member on our committee, please contact Charles Miller, 1st Vice President, or Sherry Kearns, President, for details.

Membership is essential for the growth of our organization. Each and every one of us needs to be aware of who is retiring this year and make efforts for recruiting. These are important times for retirees, and RPENM is the agency that will work to protect our PERA and RHCA retiree health care benefits. Don't wait until a crisis happens to become a part of RPENM - recruit for us now!

RPENM Membership Pins

RPENM memberships pins are available to all RPENM members!

Since 2007, the board of directors authorized the design and purchase of membership pins for RPENM. This pin is well designed, with the RPENM Logo and colors that reflect our beautiful state. All new members requesting a pin should notify Patrice Clifford (505.280.8459)

RPENM Membership Cards

One important aspect of RPENM Membership is ownership to the organization. The RPENM Membership Committee is encouraging any current member, and all new members, to request a membership card. Please contact Patrice Clifford, Executive Director, if you are interested in receiving a membership card.

Recruiting Current PERA Employees as Members

Did you know that RPENM is recruiting current PERA employees as members of RPENM? All PERA members have a vested interest in their pension and health care benefits, so we are asking for your help in recruiting potential members that are still working. We wish to thank Susan Biernacki, PERA Investment Chair and Board Member as well PERA Board Members Patty French and Gerald Chavez for their commitment to RPENM. All are current employees and are active members of RPENM. Our strength is in

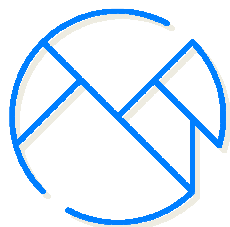
our numbers!

Reminder - RPENM Beneficiaries may join RPENM

If you are a beneficiary to a PERA member, you are eligible to join RPENM. All beneficiaries have a vested interest in PERA and the New Mexico Retiree Health Care Authority. If you wish to join, please contact RPENM for a membership form, and pay \$24.00 annually by personal check or money order. We need all eligible members to join, and we thank you for your support!

Wayne Propst, RPENM Executive Director, Named Honorary Member

The RPENM Board of Directors has named Wayne Propst, New Mexico Retiree Health Authority Executive Director, as an Honorary Member of RPENM. Mr. Propst, a champion for all retirees, has worked tirelessly at the Retiree Health Care Authority and State Legislature to see that our health care benefits are well funded and well protected. Due to his efforts and his capable staff, we now anticipate a RHCA solvency to 2026 - which is wonderful news considering the dire financial concerns we had just three years ago. Thank you, Director Propst, for your continued hard work and support for all PERA and ERB retirees!



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Retiree Healthcare Authority Report



Jeff A. Varela

As we prepare for a new calendar year (2012) I am happy to report that the condition of your Retiree Health Care Authority (RHCA) remains strong! The RHCA has total fund assets of \$213.4 million, with investment earnings of 21.3% as of

June 30, 2011. For the same time period in 2010 the RHCA fund was at \$156.5 million. The RHCA Board of Directors continue to work with the State Investment Council in improving our investment portfolio so as to be positioned to decrease fund volatility during domestic and international market fluctuations. RHCA continues to maintain at least a 15 year solvency period through the year 2026.

I am not happy to report that RHCA health insurance premiums are scheduled to increase 6% for our Medicare retirees and 8% for our non-Medicare

retirees! Both increases however are less than the average increases predicted for health insurance plans nationwide. In addition, RHCA non-Medicare retirees will receive a "premium holiday" in December 2011 by not incurring a health insurance premium deduction. Funding from the federal Affordable Health Care Act will pay for this "premium holiday" estimated to be about \$3.3 million.

The annual RHCA Switch-Enrollment period has passed, and according to staff at RHCA the process was successful. At least 12 information and health screenings were conducted statewide, with good attendance and participation from members. The RHCA staff continues to provide quality customer service while striving to improve even more. While I hear few complaints and concerns from members about customer service from RHCA, we all remain available to be contacted should you have complaints, questions and concerns.

Continued on page 5



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and retired public employees since 2000.

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Retiree Healthcare Authority Report (cont.)

It continues to be my pleasure to serve you on the RHCA Board of Directors! As I approach my 4th year on the Board, I have observed the RHCA staff, services and fund improve substantially! The RHCA Director, Wayne Propst and his staff continue to progress in quality-performance and are committed to quality public service!

Happy Holidays and a Prosperous New Year to all!

Jeff A. Varela - RPENM Board Member - RHCA Board Representative

Social Security: Fears vs. Facts

What Social Security critics keep getting wrong - Liz Weston

AARP The Magazine July/August 2011 issue

I've been writing about Social Security for nearly two decades. But even I still have trouble wrapping my brain around some of the system's complexities — from how benefits are calculated to how the trust fund works. So it's not surprising that myths about Social Security persist, often fed by the program's critics. With the debate about Social Security's future once again heating up, these three myths need to be put to rest — so we can focus on the real issues.



Myth #1: By the time I retire, Social Security will be broke

If you believe this, you are not alone. More and more Americans have become convinced that the Social Security system won't be there when they need it. In an AARP survey released last year, only 35 percent of adults said they were very or somewhat confident about Social Security's future. It's true that Social Security's finances need work, because over the long term there will not be enough

money to fully cover promised benefits. But radical changes aren't needed. In 2010 a number of different proposals were put forward that, taken in combination, would put the program back on firm financial ground for the future, including changes such as raising the amount of wages subject to the payroll tax (now capped at \$106,800) and benefit changes based on longer life expectancy.

Myth #2: The Social Security trust fund assets are worthless

Any surplus payroll taxes not used for current benefits are used to purchase special-issue, interest-paying Treasury bonds. In other words, the surplus in the Social Security trust fund has been loaned to the federal government for its general use — the reserve of \$2.6 trillion is not a heap of cash sitting in a vault. These bonds are backed by the full faith and credit of the federal government, just as they are for other Treasury bondholders. However, Treasury will soon need to pay back these bonds. This will put pressure on the federal budget, according to Social Security's board of trustees. Even without any changes, Social Security can continue paying full benefits through 2037. After that, the revenue from payroll taxes will still cover about 75 percent of promised benefits.

Myth #3: I could invest better on my own

Maybe you could, and maybe you couldn't. But the point of Social Security isn't to maximize the return on the payroll taxes you've contributed. Social Security is designed to be the one guaranteed part of your retirement income that can't be outlived or lost in the stock market. It's a secure base of income throughout your working life and retirement. And for many, it's a lifeline. Social Security provides the majority of income for at least half of Americans over age 65; it is 90 percent or more of income for 43 percent of singles and 22 percent of married couples. You can, and should, invest in a retirement fund like a 401(k) or an individual retirement account. Maybe you'll enjoy strong returns and avoid the market turmoil we have seen during the past decade. If not, you'll still have Social Security to fall back on.



A Full Menu of Benefits Available to Members of the Retired Public Employees of New Mexico



Association Member
Benefits Advisors (AMBA)

**ASSOCIATION MEMBER
BENEFITS ADVISORS**

is a nationwide full-
service agency focused
on plan design,

negotiations, and implementation of benefits for associations. AMBA provides expertise in evaluating benefits and providers to assist RPENM in obtaining quality benefits with flexible choices for their members.

The associations AMBA works with represents over 1 million members and potential members which gives us leverage in negotiating and obtaining group benefits.

Long Term Care / Home Health Care Insurance

AMBA will build a Long Term Care policy to match your own individual needs; you select the daily benefit amount, elimination period, and benefit period which best suits your needs for care. The Long Term Care Policy features include: No prior hospital stay and no waiting period for pre-existing conditions.

Long Term Care Annuity

The Long Term Care Annuity combines a deferred fixed rate annuity with a built-in long term care rider. This annuity can provide you up to three times the annuity value in long term care benefits if you need them.

Medicare Supplement Insurance

Medicare Supplement plans pay for eligible expenses not paid by Medicare and gives you the freedom to use your own physician, specialist, and medical facility.

Final Expense Whole Life Insurance

You can have peace of mind knowing that your premiums are guaranteed never to increase and your coverage is guaranteed never to decrease. Death benefits paid to your beneficiary are tax free.

First Diagnosis Cancer Insurance

The Cancer First Diagnosis plan pays cash directly to

you in one lump sum payment upon first diagnosis of internal cancer or malignant melanoma. You can select the lump sum payment of \$10,000-\$50,000 that best fits your needs. This policy pays in addition to Medicare and any other existing insurance you may have.

Tax Deferred Annuity

AMBA offers a Single Premium Tax-Deferred solution for your retirement. It features tax-deferred accumulation of interest, guaranteed competitive interest rate, multiple payout options and income you won't outlive.

Dental Insurance Plan

The dental insurance plan offers the freedom to use your own dentist or you may choose a network dentist for additional discounts. For information call AMBA.

Vision Plan

Our vision provider has a vast network of thousands of doctors located in rural and metropolitan areas throughout the nation. More than 90% of our members have access to an optometrist within 10 miles of work or home. The vision plan optometrists not only provide eye exams, but eye-wear too. This makes for a convenient, easy, one-stop-shop.

Medical Air Transportation Services

Over the past 30 years Medical Air Services (MASA) has become an international company dedicated to providing life saving emergency assistance. The Platinum program provides 13 member services while at home or traveling which are designed to protect members against catastrophic financial loss when emergencies arise. More information about these services offered through your membership may be obtained by contacting AMBA.

American Hearing Benefits (AHB)

Members receive FREE annual hearing screenings for yourself and your immediate family. Referrals to AHB's network of recommended local hearing healthcare professionals are provided free. AHB provides advanced hearing solutions with the latest in hearing aid technology while offering up to 60% off

suggested retail prices. Every purchase includes a free two-year extended warranty. To learn more, call: 800-769-0262 or visit: www.americanhearingbenefits.com. Mention code "AMBA" to receive this benefit.

Government Employee Travel Opportunities (GETO)

This is a unique vacation condominium, hotel, and resort program for association members. Space available condos located worldwide are available for a flat rate per week. Visit www.gettravelop.com or call 1-877-867-3639 to check on rates. When making online reservations, scroll to the bottom of the screen and click on "Installation" then select "Other – Association Member Benefits Advisors."

GETO hotel discounts are available at the following hotels. Call our special member benefits hotline at 877-670-7088 for additional information. Participating Hotels include: Wyndham Garden, Wingate, Hawthorn Suites, Ramada, Days Inn, Super 8, Baymont Inn & Suites, Microtel Inns & Suites, Howard Johnson, Travel Lodge and Knights Inn.

Vacations-to-Go Cruises

RPENM members can subscribe to the free weekly Vacations to Go newsletter where most cruises are discounted 40-60% off the published catalogue price. Visit www.vacationstogo.com for cruise information, www.resortvacationstogo.com for resort information, and www.tourvacationstogo.com for tours, or call 1-800-338-4962.

La Quinta Inn & Suites Discount

La Quinta Corporation now gives you a 15% discount at their La Quinta Inn and Suites locations nationwide. Please mention the eligibility code "AMBA" to receive your discount. For reservations, please call 1-800-531-5900 or visit www.LQ.com

Automobile Rental Discounts

Avis: Discount code AWD# G725000. Call Avis at 1-800-331-1212 or visit www.avis.com

Budget: Discount code (BCD) X925500. Call Budget at 1-800-527-0700 or visit www.budget.com

Hertz: Discount code CDP# 1860896. Call 1-800-654-2210 or visit www.hertz.com

Apple Discount*

Members qualify for preferred pricing on some of the latest Apple products and accessories. Apple member purchase program benefits include special member discounts on Apple products, quarterly promotions, free standard shipping on orders over \$50, free engraving on iPod, online custom product configuration, and simplified checkout using any combination of credit card, Apple Gift Card, and Apple Instant Loan. Call 1-877-377-6362 or visit www.apple.com/eppstore/amba. When calling, use discount code AMBA. Discounts not available on all items. Check with Apple by phone or online to verify discounted items.

Dell Computer Discount Program

Great discounts are available from Dell through the Employee Purchase Program. Call Dell at 1-866-257-4711 or visit www.dell.com/epp and enter your ID number of PS95750248 to receive your discount.

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Save 15% on an assortment of beautiful flowers—fresh from our growers or florist designed—plus plants, delicious gourmet snacks and treats, extraordinary gift baskets, cuddly plush pals and unique giftware. Use code AMBA. Visit www.1800FLOWERS.com or call 1-800-FLOWERS.

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AMBA Travel Perx brings special offers available on fantastic cruises, resorts, and escorted tour vacations to the Caribbean, Mexico, Panama Canal, Europe, Alaska, South America, and Asia. To learn more, call 1.800.480.4080. If you are looking for some "fun in the sun," you've found it with AMBA Travel Perx! Visit www.AMBAtavelPerx.com

For more information on these benefits, please call AMBA at 1-800-258-7041 or visit www.AMBA.info.

Membership with RPENM is required in order to obtain these benefits.



Message From The Executive Director

Once again, thank you to all of you who support RPENM's mission through your dues and spreading the word! Our Legislative, Membership and By Laws Committees have been busy. The Legislative Committee continues to focus on the upcoming session and the actions of the Investments and Pensions Oversight Committee (IPOC) – more on that below. The Membership Committee's initiatives are included in this newsletter. Please see the RPENM Membership article by Ann Crandall. The By Laws Committee continues to review and revise the By Laws for accuracy and clarification and to make sure that they're not conflicting with the Articles of Incorporation. Changes to the By Laws will be discussed at the Annual Membership meeting in Raton May 9-10.

The Investments and Pensions Oversight Committee, an Interim legislative committee, met again on December 2. This committee has been tasked with making recommendations to the Legislature regarding long term solvency issues relating to benefit plans (PERA and the educator's plan), with emphasis on unfunded liability. Presently, PERA's unfunded liability is \$4,900,000,000. While the Educational Retirement Board (ERB) did present a plan to IPOC that would reduce their unfunded liability, which IPOC endorsed, PERA proposed a Memorial. The objective of the Memorial is to "assess options for changes to public employees retirement plans to reduce the unfunded actuarial liability with a goal to bring the funding status to one hundred percent by 2041 and report recommendations [to the appropriate interim committee] by October 2012." Although IPOC did endorse the Memorial, legislation to change our benefit plan could still be introduced during the 2012 session. As of this writing, the PERA Memorial does not have a sponsor. The options that will be recommended next fall may very well include changes to our COLA. Some legislators favor tying our COLA to the Consumer Price Index (CPI). The RPENM

Board's official position on changes to our benefit plan, including the COLA, is: The RPENM Board of Directors supports a PERA long term solvency plan that provides clear, substantive and actuarial sound recommendations without affecting current members or retirees benefits. We are prepared to participate and contact PERA Board members and legislators as necessary to protect the solvency of and defend our Defined Benefit retirement plan. We stand ready to offer the input of our Board and members through our Legislative Committee and Executive Director. RPENM remains active in our quest to ensure that PERA retirees continue to receive retirement and retiree health care benefits they have earned [and paid for] and were committed to by their respective public employers and the State of New Mexico.

RPENM has been meeting with other benefit plan stakeholders such as AFSCME, Police and Fire in an effort to find common ground for the upcoming legislative session. While we all agree that long term solvency is imperative, we understand that the members of our different organizations expect us to protect our hard-earned benefits. You can help RPENM by recruiting new members and keeping your membership up-to-date! Protecting and giving you a voice about your benefits is RPENM's mission and I have been honored to be part of this important endeavor. The RPENM Board of Directors volunteers their time and energy to help you maintain a respectable quality of life.

I, too, wish you a happy and safe holiday season!

Patrice Clifford,
Executive Director



Current PERA News

By Loretta Naranjo-Lopez

Newly Elected PERA Retiree
Representative, RPENM Board
Member



Thank you to all of you who supported my election to the PERA Board! I will be installed in January 2012 and I have already been attending meetings. In October, I attended the Public Employees of New Mexico new board member orientation. The new board members were informed that the board has a fiduciary responsibility to the Trust. The board is responsible for engaging in inclusive decision-making processes that support its expectation that the Board speaks with a unified voice.

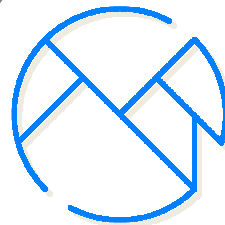
The mission of the Board of the Public Employees Retirement Association is to preserve, protect, and administer the trust to meet its current and future obligations and provide quality services to Association members.

PERA Acting Director, Kurt Weber, informed us that PERA Member Services is running very well. There are 31 different retirement plans. Member Services has 6 divisions to serve the membership. There are two customer service centers, one in Santa Fe and the other in Albuquerque.

A team of 12 employees was hired for a term of 3 years to cleanse incomplete or incorrect data which bridged to the Retirement Information Online (RIO) computer website and membership information program. As a result, 22,407 member files were audited as of January 31, 2011. This project was completed in June 2011. If you have complaints or special requests, please contact Mary Frederick. She can be reached at 505-476-9303 or mary.frederick@state.nm.us.

The PERA staff talked to the new board members about the unfunded liability. (The unfunded liability is the amount of money that PERA owes that cannot be covered with the existing assets or money that is

available.) The reasons for the unfunded actuarial accrued liability are: Some of the plans when joining PERA did not contribute enough money; the actuarial studies done in the past did not determine the unusual recession in 2007; higher salary increases; early retirement date(s); and, the fact that people are living longer.



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At the board meeting on November 17, 2011, the PERA Board gave approval for Cavanaugh MacDonald Actuary to Perform an Open Group Projection Study for State General, Municipal General, Municipal Police, and Municipal Fire. This study will give the PERA board a better understanding of the unfunded liability using more current data.

Also at the November 17 PERA Board meeting, a Memorial was approved that will give PERA until October 1, 2012 to present options for resolving the unfunded liability. The Investments Pensions and Oversight Committee did endorse the Memorial at their December 2 meeting. Please see the Executive Directors Message for more details.

The current PERA current assets are \$11,392 billion with an unfunded liability of almost \$5 billion!



Who Do I Call if I have questions about...

...retiring ?

...benefit estimates?

...purchasing military service or withdrawn service?

PERA Member Services-Santa Fe	505-476-9300
PERA Albuquerque office	505-883-4503
Or toll free in New Mexico	1-800-342-3422

...deferred compensation?

Deferred Compensation	505-476-9395
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...disability retirement or survivor benefits?

Members Services-Santa Fe	505-476-9300
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...requesting a retirement seminar in my city?

Liaison Officer-statewide	505-476-9306
Albuquerque metro area	505-883-4503

...PERA investments?

Investments	505-476-9337
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...refunds?

Administrative Services	505-476-9300
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...retirement for public school and university employees?

Educational Retirement Board (ERB) – Santa Fe	505-827-8030	
ERB Albuquerque Office	1-866-691-2345	www.nmerb.org

...retiree insurance?

New Mexico Retiree Health Care	505-986-8556	
Or toll free in New Mexico	1-800-233-2576	www.nmrhca.state.nm.us

...social security?

Social Security	1-800-772-1213	www.ssa.gov
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ABCD's of Medicare

Medicare is the federal government's health insurance program for people age 65 and older. If you're under 65, you also might be eligible if you have certain disabilities or permanent kidney failure. When you sign up for Medicare, you'll hear a lot about Parts A, B, C and D. Here's a quick guide to what each part covers.

Parts A and B: Original Medicare

About 75 percent of Medicare beneficiaries are enrolled in original Medicare, says Fred Riccardi, director of programs and outreach at the Medicare Rights Center in New York City. With original Medicare, you have your choice of doctors and hospitals. Benefits are paid directly by the government.

Part A: Hospital Insurance. This is free for most beneficiaries. It helps cover inpatient care in a hospital or skilled nursing facility, but not long-term care in a nursing home. It also covers hospice and some home health care.

Part B: Medical Insurance. The Part B monthly premium in 2011 is \$115.40 for most beneficiaries, although some high-income individuals pay more. This part helps cover doctor's services, medical tests, hospital outpatient care, some home health care and durable medical equipment. Coverage includes many preventive services, such as flu shots and mammograms, which help maintain your health or detect an illness at an early, more treatable stage. It also includes a few medications, such as shots you get in a doctor's office and certain oral cancer drugs. But Part B doesn't cover the majority of prescription drugs; for that, you need a Part D plan.

Part C: Medicare Advantage Plans

This is an alternative to original Medicare for which you usually pay an additional premium. Medicare Advantage plans are administered by private insurance companies and cover the same benefits as Parts A, B and usually D. Some also include extra benefits, such as dental, vision or hearing services.

If you join a Medicare Advantage plan, the government pays a fixed amount to the insurance company every month for your care. The company can then set its own rates for your out-of-pocket costs. It also can make rules about how you access care, such as requiring you to use only certain doctors and hospitals or to get a referral to see a specialist. "The costs and restrictions vary from plan to plan, so make sure you understand what you're getting," Riccardi says. "Watch out for hidden costs," Riccardi adds. For example, a plan with a low co-payment for doctor visits may look like a bargain, but savings may be temporary or nonexistent if you have to pay more for other services.

Part D: Prescription Drug Coverage

Part D is an option for which you pay a monthly premium. Medicare drug plans are managed by private insurance companies and help cover the costs of prescription drugs. This coverage can be obtained two ways: If you have original Medicare, you can enroll in a separate prescription drug plan. If you have a Medicare Advantage plan, prescription drug coverage often is included in the package.

"Plans differ in their costs and the drugs they cover," Riccardi says. When comparing plans, also look at whether they limit how much medication you can get at one time or if they require you to try lower-cost drugs first.

Some people already have drug coverage through an employer's or a union's insurance plan. If you have other coverage that is at least as good as Medicare's standard drug benefit (called "creditable" coverage), don't drop it without carefully weighing the consequences, Riccardi says. You may not be able to get it back. On the other hand, if you don't have other drug coverage, consider joining a Medicare drug plan when you first become eligible, even if you aren't taking any expensive medication. Otherwise, you may have to pay a penalty to join later. Mastering the ABCDs of Medicare isn't simple.

To learn more about your choices, call Medicare at (800) 633-4227.



Retired Public Employees of New Mexico

PO Box 20607

Albuquerque, NM 87154-0607



Phone: 505-280-8459

E-mail: rpenm@rpenm.org

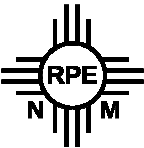
www: www.rpenm.org

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Note →

YOUR MEMBERSHIP IS PAID!

← Note



(Please pass this membership form on to friends or family who might want to join)

First: Please fill out the Member information box below.

Second: Select your payment option below and follow the instruction for that option.

Member Information Please Print

Name*: _____

Address*: _____

City*: _____ State*: _____ Zip*: _____

Telephone #: _____

Email: _____

* Required information

[] Payment option #1: Enclose a check or money order for \$24, payable to RPENM to cover your first year's dues. Return this form with your payment to the address below. You will be billed once a year thereafter.

[] Payment option #2: Please deduct my \$24 dues payment from my July retirement distribution unless and until I notify PERA in writing to cancel this deduction.

Members Signature

Date

_____ - _____ - _____

Full SSN Required by PERA for Automatic Deduction

Mail this completed form to the address at left

***Signature and SSN required for this option**

Mail to: RPENM
PO Box 20607
Albuquerque, NM 87154-0607