



Board of Directors

Officers

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1st Vice-President

Charles Miller - Ratón
2nd Vice-President

Stephanie Goodrich - Albuquerque
Secretary

Susan Biernacki - Albuquerque
Treasurer

Board Members

Doug Crandall - Scottsdale, AZ

Charles (Tony) Sayre - Deming

Wesley Brown - Ratón

James 'Jim' Robles - Las Cruces

Oliver Tapia - Albuquerque

Carl Baldwin - Santa Fé

Executive Director

Gerald L. Chávez - Mountainair

RPENM
Albuquerque Office
10501 Montgomery NE, Ste 320

(505) 280-8459
PO Box 20607
Albuquerque, NM 87154
rpenm@rpenm.org

RPENM Annual Meeting



Location

Courtyard Marriott, 3347 Cerrillos Rd, Santa Fe, NM 87507 ;
Phone: 505-473-2800

Event on Friday May 5th, 2017

- **Board of Directors Business meeting: From 1:30 pm to 5:00 pm at hotel.** The Board will conduct regular business; install newly elected Board Members and Executive Officers.
- **Dinner Reception: From 6:00 pm to 8:00 pm, at hotel.** This is a general meet & greet. Come by and have dinner, while enjoying the camaraderie of your fellow RPENM members.

Event on Saturday May 6th, 2017

Annual Membership Meeting: from 9:00 am to 1:00 pm at hotel. This is our annual meeting for our general membership. The Board of Directors will share reports; we will have guest speakers to give us the updated status of PERA and Retiree Health Care. There will be plenty of door prizes given throughout the meeting. **We will also be having a special raffle at this meeting. Purchase your tickets in advance; see details within the newsletter.**

All RPENM Members and their guests are invited: However, for planning purposes please RSVP and let us know if you and your guest plan on attending the reception and/or the Membership meeting. Please confirm your attendance either by email at: rpenm@rpenm.org, or leave us a message by phone at: (505)280-8459. Hope to see you there!





Special raffle to be conducted at our Annual Meeting on Saturday, May 6th

These Items can also be viewed on our website: www.rpenm.org

First item to be raffled: an authentic and vintage Native American bolo-tie made of genuine turquoise and silver. This item comes with a certified appraisal value.

Second item to be raffled: and authentic and vintage Native American "Squash Blossom" necklace, made of genuine turquoise and silver.

No need to be present to win!! Purchase your tickets in advance. Fill out and mail us the tickets provided

within this newsletter. Make checks payable to RPENM. If you would like to purchase more than 6 tickets, feel free to make copies of the tickets.



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New Mexico for
more than 100 years.**

As long as there have been New Mexicans, Presbyterian has been caring for them. We've been a part of New Mexico longer than New Mexico has been a state. Over that time, healthcare has changed in ways no one could have imagined. What hasn't changed is our dedication. **Your story is our story.**

www.phs.org

 **PRESBYTERIAN**

<p align="center">RPENM Raffle</p> <p align="center">Please Print Clearly</p> <p>Name: _____</p> <p>Addr: _____</p> <p>_____</p> <p>Phone: _____</p> <p>Tickets are \$2.00 each or 6 for \$10.00</p>	<p>Return ticket stub with payment no later than April 30, 2017 to:</p> <p align="center">RPENM PO Box 20607 Albuquerque, NM 87154-0607</p> <p align="center">Two prizes</p> <p>1 Turquoise & Silver Bolo & 1 Turquoise & Silver Squash Blossom Pictures available on RPENM.COM Need not be present to win</p>	<p align="center">RPENM Raffle</p> <p align="center">Please Print Clearly</p> <p>Name: _____</p> <p>Addr: _____</p> <p>_____</p> <p>Phone: _____</p> <p>Tickets are \$2.00 each or 6 for \$10.00</p>	<p>Return ticket stub with payment no later than April 30, 2017 to:</p> <p align="center">RPENM PO Box 20607 Albuquerque, NM 87154-0607</p> <p align="center">Two prizes</p> <p>1 Turquoise & Silver Bolo & 1 Turquoise & Silver Squash Blossom Pictures available on RPENM.COM Need not be present to win</p>
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New Mexico Retiree Health Care Authority Report

March 2017 Doug Crandall, RHCA Board Member

NM Retiree Health Care Remains Strong Despite Fiscal Challenges

Last October, as a result of legislation passed during a special session of the legislature, RHCA lost income from two separate tax suspense funds, costing the authority over \$17 million in income for this year. One of the funds, which provided \$3 million dollar annually was permanently eliminated while the other, which would have provided \$14 million this year, and is indexed at a 12% growth rate, was suspended until 2020. The Authority was spared from losing both of the funds permanently, but the total revenue reduction, including loss of interest income, will likely exceed \$250 in the long term.

Any drop in revenue obviously negatively affects RHCA's long term solvency. The action taken in the special session is expected to reduce the solvency projections for the Authority by five years. Nonetheless, actuarial projections show that the plan will still maintain a 15 year solvency.

Several factors have allowed the Authority to feel relatively confident moving forward, including:

- The \$14 million suspense fund will be reinstated in three years and will continue to grow at a 12% rate thereafter.
- Medicare eligible participants continue to move from a Medicare supplement to a Medicare Advantage Plan, which is subsidized by the Federal government at a rate up to \$900 per month for each participant.
- Elimination of the Premier Pre-Medicare plans and the offering of new value based plan options will provide for more stable budgeting of medical trends.
- Renewed emphasis on lowering prescription drug costs and eliminating coverage for drugs available over the counter, such as Claratin or Nexium will save the plan at least \$500,000 this year.
- Better than expected investment returns to

cushion the plan as shortfalls may occur.

Investments

A strong stock market has been a major factor in the RHCA investment fund nearing the \$520 million mark in early March and still climbing. At its low point several years ago, the fund had dropped below \$120 million.

Medicare Outreach

Many retirees begin taking advantage of RHCA medical plans long before reaching Medicare eligibility at age 65. In an effort to assist those enrollees moving into Medicare, the Authority will be conducting Medicare outreach presentations to explain the various options available to them as well as to provide an understanding of the Medicare system.

One change that RHCA has made this year is to default new Medicare enrollees into a Medicare Advantage plan, rather than a Medicare supplement plan as has been done in the past. As noted earlier, it is much less expensive for RHCA when someone enrolls in a Medicare Advantage plan, and it is also much less expensive for the retiree.

This default option will only occur when someone is first eligible for Medicare and does not proactively choose any plan. This default option does not preclude the retiree from moving into a Medicare supplement during the next open enrollment period. The outreach meetings have already begun and RPENM members may find the time and locations of future meetings on NM Retiree Health Care website.

Executive Director

Mark Tyndall Executive Director of RHCA for the past several years, resigned his position effective March 8th. Mark was an excellent ED who worked well with the board, was exceedingly knowledgeable of health care issues affecting the Authority, and provided a strong measure of stability and credibility to the agency during his tenure. Mark left to take a job in the private sector of the health care field.

David Archuleta, who has been the Deputy Director for the past four years was unanimously selected by the board as interim director. Selection of a

permanent Director is expected to be complete before summer.

Obamacare Repeal and Replace

As this article is being written, the U.S. House of Representatives have produced a new national health care plan to replace the Affordable Health Care Act, better known as Obamacare. Although there are several issues which may be of concern to those currently served by the AHCA, nothing in the proposal at this point will have any effect on any NM Retiree Health Care plan.

Please feel free to e-mail me at dougcinaz@gmail.com, or call me directly at 480-636-8063 if you have any questions or comments.



GEEZER TWEETS

BFF: Best Friend Fainted

BYOT: Bring Your Own Teeth

FWIW: Forgot Where I Was

GOML: Get Off My Lawn

LMDO: Laughing My Dentures Out

MGAD: My Grandson's A Doctor

MILF: Meal I'd Like to Forget

ROFL-CGU:

Rolling Floor Laughing—Can't Get Up

WIWYA: When I Was Your Age

WTF: Wait! Too Fast!

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ADV-0059-0317



Special Tribute to Ann Crandall

By Daniel J. Mayfield, President

2017 began sadly for those of us at RPENM with the untimely passing of a seated Board Member, Ann Crandall. Ann previously served our organization as Executive Director and 1st Vice-President. She loved recruiting members and contributed to our Membership Committee for many years.

Ann frequently spoke at Retirement Seminars or at the annual Retiree Healthcare Authority open enrollment meetings, where she encouraged retirees to join RPENM. I am sure that many of you met Ann, as I did, when she recruited you to RPENM. Her warm, friendly personality was enjoyed by all and after meeting Ann, you just had to join RPENM.

Ann was a native of New Mexico, a graduate of Highland High School, and obtained a bachelor's degree (Public Admin., Cum Laude) from the College

of Santa Fe. She worked for Albuquerque's Water Utility Department, Customer Services Division; where she retired as Division Manager after 26 years of public service. She is survived by her husband Doug, son Mark, daughter in law Gail, and two grandchildren, Kate and Joel.

Ann will be missed, yet her spirit lives on at RPENM. On behalf of our Board of Directors and our membership, I would like to extend my sincerest condolences to the Crandall Family.



Today,
tomorrow,
and through
the years...

BCBSNM is here and committed to
New Mexico's active and retired employees.



**BlueCross BlueShield
of New Mexico**

A Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association.

bcbsnm.com

Necrology

The following Retired Public Employees of New Mexico were reported to us as deceased since our last Newsletter.

Their commitment to protecting New Mexico's public employees, retirees and PERA itself, was demonstrated by their continued support of RPENM. **We offer our sincerest condolences to their families, and we honor them for their public service to the citizens of New Mexico.**

Thank you for your dedication to protecting New Mexico's Retirees!



Albuquerque, NM

Benjamin Lucero

James Crespin

Henry Romero

Peggy Fisher

Richard Martinez

Bloomfield, NM

Lucy Gonzales

Carlsbad, NM

Marshall Gates

Carrizozo, NM

Tomasita Aragon

Chama, NM

Gilberto Valdez

Corrales, NM

Margaret Durkin

Dona Ana, NM

Luis Escalante

Farmington, NM

Reyes Vigil

Floyd, NM

Doris Dobbs

Gallup, NM

Martin Romancito

La Luz, NM

Dee Simpson

Las Cruces, NM

David Galaz

Jack Valencia

Las Lunas, NM

Evangeline Griego

Dolores Garcia

Las Vegas, NM

Magdalena Ortega

Portales, NM

Mary Clotfelter

Radium Springs, NM

Doyle Standridge

Ribera, NM

Albert Padilla

Roswell, NM

Myrtle Waterfield

Mary Case

Riudoso, NM

Floretta Wright-Lutz

Santa Fe, NM

Tessie Martinez

Franklin Miles

Lawrence McQuarie

Delfino Montoya

Carmen Vigil

Silver City, NM

Murray Ryan

Socorro, NM

David Chavez

Veguita, NM

Christobal Rodriguez

Winston, NM

Amado Luna

Boise, Idaho

Thomas Morrow

Dalhart, Texas

Annetta Crum

Greenville, Alabama

Gary Martin

Scottsdale, Arizona

Ann Crandall

Retired Public Employees of New Mexico

PO Box 20607

Albuquerque, NM 87154-0607

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Permit 798

Phone: 505-280-8459

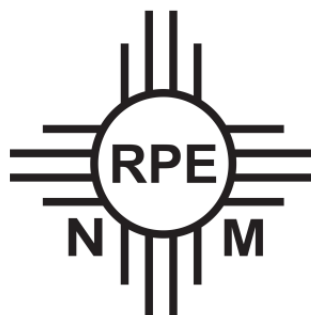
E-mail: rpenm@rpenm.org

www: www.rpenm.org



Have You Scheduled Your Benefits Checkup Yet?

Many members are glad they've taken the opportunity to meet with their local benefits representative to learn about their endorsed member benefits. The Retired Public Employees of New Mexico (RPENM) has partnered with Association Member Benefits Advisors (AMBA) to make benefits available to members. Benefit representatives are available as a courtesy to answer all of your questions.



Your Member Benefits Include:

- > Dental & Vision Coverage
- > Medicare Supplement Plans
- > Life Insurance
- > Rental Car Discounts
- > Travel Discounts
- > Cancer Insurance
- > Long-Term Care
- > Emergency Transportation Plan
- > Computer Discounts
- > Restaurant Discounts

This is one checkup you don't have to worry about.
Call today to see what you might be missing out on!

1-800-258-7041

www.myAMBAbenefits.info/rpenm

Benefits Made Available through



RPENM Members WANTED!

Due to the overwhelming requests for information about benefit programs, Association Member Benefits Advisors (AMBA) is seeking RPENM members to work as benefit representatives. Benefit representatives conduct seminars on long term care and hold informational meetings with other members in their area. If you have an interest in this position, please call Jeanie Coffey, National Director of Association Relations, at: **1-800-258-7041, ext. 332**

