IMPORTANT NOTICES

DEADLINE FOR APPLICATION

It is best to <u>submit your application and the applicable documents listed below at least one</u> <u>month but not to exceed 60 days prior to your last date of coverage</u> to allow adequate time for the agency to process your application. Please be advised it takes a minimum of 3 business weeks for an application to be processed.*

Please note: All Medicare enrollee applications must be submitted <u>prior</u> to the effective date of enrollment.

Early application is encouraged to help you avoid a possible lapse in your health care coverage and to assist our carriers in providing you with your insurance ID cards and important information prior to your effective date.

APPLICATION CHECKLIST

Do NOT staple or tape any documents to the forms. Photos of documents will not be accepted.

- **1. General Enrollment Application** (Please verify your last date of coverage with your employer or your spouse's employer prior to completing)
- 2. Work History Form (NMRHCA-participating employers only. Employer list located on back of form)
- 3. Standard Initial Life Insurance Enrollment Form (if applying for Life Insurance through the New Mexico Retiree Health Care Authority) If you are enrolling more than 31 days after retirement underwriting approval for Life Insurance is required.
- 4. First Premium Payment Worksheet
- 5. First premium payment (2 months). Payable to NMRHCA (Check or money order only)
- **6.** Copy of Marriage Certificate/License (If enrolling a Spouse with any benefits)
- 7. Copy of Children's Birth Certificates (If enrolling children)
- 8. Copy of Medicare Card (If applicable)
- 9. PERA/ERB (Certified evidence of total years of service from pension system)
- 10. Loss of Coverage letter if enrolling 31 days after retirement date or last date of coverage. (If you have had a lapse in coverage of over 31 days you will need to wait until Open Enrollment. Please call 1-800-233-2576 for more information.)

RETIREE ELIGIBILITY

You are an "eligible retiree" (eligible to participate in the NMRHCA) if you receive a disability or normal retirement benefit from public service in New Mexico with an NMRHCA-participating employer (shown on the back of the Work History Form), AND

(Please See Other Side)

o You retired with a pension before your employer's effective date with the NMRHCA program,

οΥ

 You and/or your employer (on your behalf) made contributions to the NMRHCA fund from your employer's NMRHCA effective date until your date of retirement,

οΥ

• You and/or your employer (on your behalf) made contributions to the NMRHCA fund for at least five years before your date of retirement.

SPOUSE ELIGIBILITY

If you are enrolling a spouse who also qualifies as an eligible NMRHCA retiree, please call our office for an additional Work History Form.

REGARDING MEDICARE ELIGIBILITY

You, your spouse, and/or your dependent(s) may be eligible for Medicare Part A, if you, your spouse, and/or your dependent(s) are age 65 or older or receive Social Security Disability or Railroad Retirement benefits.

If you are eligible for Medicare Part A (Hospital), you must also apply for Medicare Part B (Medical). If you do not purchase Medicare Part B, you will be responsible to pay 100% of those charges.

Even though Medicare allows you to reject Part B, you are *required* to carry Parts A and B in order to enroll in all NMRHCA Medicare plans.

All NMRHCA Medicare Medical Plans include Part D (prescription) coverage.

To determine whether you have Part A and/or B, look at your Medicare card. It shows the Medicare coverage you have: Hospital Insurance (Part A), Medical (Physician) Insurance (Part B), or both. For information on how to enroll into Medicare, please call the Social Security Administration at 1-800-772-1213 or your local Social Security office.

Please call our office at 1-800-233-2576 if you are Medicare eligible and do not have Part A and/or Part B.

*If necessary the items listed in the Application Checklist can be submitted within <u>31 days</u> after your retirement date or last day of insurance coverage through your employer however, it is strongly advised that the application be submitted between 30 to 60 days prior to enrollment.

GENERAL ENROLLMENT APPLICATION



6300 Jefferson St NE, Suite 150 Albuquerque, NM 87109 1 (800) 233-2576 • (505) 222-6400 • (505) 884-8611 fax

Please read instructions before completing and PRINT CLEARLY.

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to civil fines and criminal penalties.

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A Personal In	formation – Co	mplete AL	L blan	ıks in	this sec	tion.					
Social Security No.	Last Name			First Name				Middle Initial		nitial	
Mailing Address	Mailing Address			City				Stat	е	Zip Code	•
Physical Address (O	only if different from	above)		City				Stat	е	Zip Code)
Home Phone	Date of Birth (MM/DD/YYYY)	E-ma	il Addr	ess		Sex		Marital		□ Single
Mobile Phone ()							□ Male		☐ Marı ☐ Dom	ried [n. Partner [☐ Widowed ☐ Divorced
B Classification	on of Applicant	•	•						•		
☐ Retiree	☐ Surviving Spo Deceased Retire Deceased Retire Date of Death:	ee's Name:		′ No.: _					☐ Other: _		
C Employmen	ıt/Retirement Ir	nformation	า								
1.Retirement Date:	last day of work. of retirement:				nce covera ouse (requ	_		[⊐ PERÀ (S	System lucation Sys State, City, 0	
D. Lovel of Co.	verene Denvise	4 a d						[☐ Other: _		
	verage Reques										
□ Si			o-Party	/ (Com	plete Section	n E bel	ow)		Family (C	omplete Section	on E below)
Dependents	to Be Covered					I			1	Data	4:
	Social Sec. #		Full Na	ame			Date of E		Sex	I	tionship to Retiree
Spouse*] F	
Domestic Partner] F	
Dependent 1] F	
Dependent 2											
*Does your spouse NMRHCA retiree?			give his d last e		etirement er:	date:		_		es he/she re	
Packet. If your spouse	If your spouse qualifies as an eligible NMRHCA retiree and wishes to enroll separately, call the NMRHCA and request a General Enrollment Packet. If your spouse qualifies as an eligible NMRHCA retiree and has the same number of credible service years as you, then they may enroll under the same application, but an additional work history form is required by your spouse.										
	cal Insurance		·		•	, ,	•				
Will anyone listed on this application be covered under any other health insurance, government program, or HMO (besides Medicare) while enrolled in the NM Retiree Health Care Authority? ☐ YES ☐ NO IF YES:											
Full Name	2. Employer	3. Ins	surance	· · · · · · · · · · · · · · · · · · ·			licy Date	6. Type			
					☐ YES	S 🗆	NO			☐ Group I	⊒ Private
G Disability In	formation										
Were you OR your s Was your retiremen								Э□Υ	ES-Retire	e □ YES-□	ependent)
Full Name	Disabling Con	ty-related disability? ☐ NO ☐ YES-Retiree Insurance (Medicare) through the Social Security Administration? ☐ YES ☐ NO ☐ YES-Retiree ☐ Approved effective// ☐ Denied ☐ Notice not yet received				// ed					

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1. **MEDICAL Coverage** (Each enrollee's level of coverage must be the same; unless one party is Medicare eligible. Out-of-state non-Medicare enrollees must select the BCBS Premier plan.) * If you do not enroll in medical coverage within 31 days of initial eligibility you must wait for the next subsequent Open Enrollment period (January 1st to January 31st of every odd numbered year with coverage effective January 1st) to re-enroll unless an involuntary loss of coverage due to a qualifying event has occurred (you have 31 days to enroll from the date of the qualifying event).

yourself (if ap 1) Do you have \(\text{Yes} \) No- 233-2576 for fu 2) Are you a resoursing home? 3) Are you enroused the second of the s	Yes or No to the following plicable): End-Stage Renal Disease If yes, please contact the Narther instructions sident in a long-term care fa Yes No Olled under private insurance yee health benefits, VA Benal Assistance Programs?	(ESRD)? IMRHCA at 1-800- acility, such as a e, TRICARE, efits, or State	Please select Yes or No to the following questions for your Spouse (if applicable): 1) Do you have End-Stage Renal Disease (ESRD)? ☐ Yes ☐ No -If yes, please contact the NMRHCA at 1-800-233-2576 for further instructions 2) Are you a resident in a long-term care facility, such as a nursing home? ☐ Yes ☐ No 3) Are you enrolled under private insurance, TRICARE, Federal employee health benefits, VA Benefits, or State Pharmaceutical Assistance Programs? ☐ Yes ☐ No				
Non-	Retiree			Ple	ease Ch	oose One	
Medicare Plans	Spouse			BCBS Premi	ier PPO		
(For applicants not	Domestic Partner			Presbyteriar	1 Premie	r PPO	
eligible for	Dependent 1			Daniel (c. da			
Medicare benefits)	Dependent 2			Presbyteriar BCBS Value		HMO	
Medicare Plans ¹ (For applicants eligible for Medicare benefits)	Plans¹ □ BCBSNM Supplemental □ BCBS Advantage HMO¹ □ United Healthcare Advantage PPO □ BCBS Advantage PPO □ Humana Advantage PPO □ Spouse:						are Parts A and B Juired for all Jure Plans. provide a copy Medicare card or ment letter if Jure card is in S.
J	se questions is optional.			o ,	noose to n	ot answer th	nem.
•	panic, Latino/a or Span spanic, Latino/a, or Span				vicen Am	orioon Chio	ono/o
		□ Spouse	Yes, Mexican, Mexican American, Chicano/a ☐ Retiree ☐ Spouse				
Yes, Puerto F		□ ороизс	Yes, Cuban				Ороизс
□ Re		□ Spouse	☐ Retiree ☐ Spouse			Spouse	
Yes, another	Hispanic, Latino/a or Spa		I choose not to answer			'	
□ Re	etiree	□ Spouse	☐ Retiree ☐ Spouse			Spouse	
•	race? Select all that ap	 					
American Ind	ian or Alaskan Native	Asian Indian				African Am	erican
☐ Retiree ☐ Spouse ☐ Retiree				☐ Spouse		etiree	☐ Spouse
Chinese		Filipino				nian or Char	
☐ Retiree	☐ Spouse	☐ Retiree		□ Spouse		etiree 	☐ Spouse
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Other Asian	☐ Spouse	Samoan		☐ Spouse		euree acific Islande	☐ Spouse
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□ Retiree	☐ Spouse	☐ Retiree		☐ Spouse		etiree	☐ Spouse

2. VOLUNTARY	Coverage's (not required; additional premiums	charged)					
Dental Plans							
	☐ Delta Dental Basic	☐ BCBS Basic					
/ision Plan	□ Davis Vision						
	or Deduction / Method of Payment						
(ERB retirees are	required to select option 2, automatic bank dr	<mark>aft)</mark>					
	deduction from my pension earnings for NMRHCA						
	n automatic bank draft on my checking account for						
	SE ATTACH A VOIDED CHECK IF CHOOSING BANK I ON WILL CONTINUE UNLESS WRITTEN NOTIFICATI	DRAFT. ION TO CANCEL IS MADE ONE MONTH IN ADVANCE.					
reverse side of this knowledge. I under service will be avail the insurance carrie contributions for application (a sing be adjusted from the insurance carriers to my medical insurance dependents' Medical	form and that the information I have provided about a stand that my submission of this application does lable subject to the exclusions, limitations, and core Benefit Booklets, and the Group Policy Certifical my initial two months of coverage is required at the contribution will be required in advance for each me to time, and I authorize that adjustment in my processor of the coordinate benefits and/or reimbursements with the carrier to obtain information from the Social Seare eligibility. I authorize any health care plan and my me and my dependents. (If signing under power of a	not constitute acceptance by the NMRHCA; that inditions described in the Retiree Health Care Act, ate; and that a payment of insurance as a condition of enrollment and is due with this in month thereafter). I understand my premiums may be					
Retires Orginature.	opouse digitature						

(rev 08/2020)

GENERAL ENROLLMENT INSTRUCTIONS

Deadline for Application

General Enrollment Applications are **due** in our office within <u>31 days</u> after your last day of insurance coverage through your employer. However, it is best to submit your application at least one month before but not to exceed 60 days before your last date of coverage to allow adequate time for the agency to process your application.

Section A

Provide all data requested for retiree or for surviving eligible dependent if retiree is deceased.

Section B

Indicate where you are the Retiree, Surviving Spouse/Dependent of a deceased eligible retiree (fill in the information requested) or Other (please specify).

Section C

ERB = Educational Retirement Board; PERA = Public Employees Retirement Association; Other = independent retirement system of employer who participates with NMRHCA (please specify).

Section D

If you are enrolling yourself alone in the NMRHCA, check "Single"; if you are enrolling yourself and one dependent, check "Two-Party"; if you are enrolling yourself and two or more dependents, check "Family."

Section E

Call NMRHCA for definition of eligible dependent. Eligible dependents will be enrolled in all plans in which you enroll. If you check "Two-Party" or "Family" in Section D, complete Section E. If your spouse does not qualify as an eligible NMRHCA retiree, check "No" and skip to Section F; if your spouse does qualify, check "Yes," answer the additional questions. You must attach documentation supporting dependent relationship (marriage certificate, birth certificate, court decree of adoption or legal guardianship, etc.).

Section F

Indicate whether you or any dependents to be enrolled in the NMRHCA have any other insurance (besides Medicare) that will continue after your enrollment.

Section G

Indicate whether you or any dependents to be enrolled in the NMRHCA were disabled at the time of your retirement; if so, provide the information requested in items 1-4 for the disabled party.

Section H

1. **MEDICAL COVERAGE**: Contact individual insurance carriers with questions regarding plan benefits; review carefully the benefits and limitations of the plan(s) you select. If you and/or your dependents are Medicare-eligible but do not carry Medicare Part A and/or Part B, call the NMRHCA to learn about the consequences.

Each enrollee's level of coverage must be the same; single, two-party or family; spouse/dependent(s) will default to retiree's selection.

Out-of-state Non-Medicare members must select a BCBS PLAN. Out-of-state Medicare members can select from either BCBS Supplemental, United Healthcare or Humana Medicare.

If neither you nor your dependents carry Medicare: Select medical carrier and medical plan for Retiree, Spouse, and Dependent(s) in the "Non-Medicare Plans" section.

If you do not carry Medicare but your dependents do: Select medical carrier and medical plan in the "Non-Medicare Plans" section for yourself. Select medical plan in the "Medicare Plans" section for your Spouse and/or Dependent(s) (as applicable). Please submit copy of Medicare Card showing Parts A and B.

If you do carry Medicare but your dependents do not: Select plan in the "Medicare Plans" section and submit Medicare Card showing Parts A and B for yourself. Select medical carrier and medical plan in the "Non-Medicare Plans" section for Spouse and/or Dependent(s).

If both you and your dependents carry Medicare: Select medical plan in the "Medicare Plans" section. Submit Medicare cards showing Parts A and B for all members.

If you do not enroll in medical coverage within 31 days of initial eligibility: You must wait for the next subsequent Open Enrollment period (January 1st to January 31st of every odd numbered year with coverage effective January 1st) to re-enroll unless an involuntary loss of coverage due to a qualifying event has occurred (you have 31 days to enroll from the date of the qualifying event).

2. **VOLUNTARY COVERAGES:** If you select dental or vision coverage, retiree and dependents will be enrolled in the same plan, with the same levels of coverage. Call individual insurance carriers with questions regarding plan benefits; review carefully the benefits and limitations of the plan(s) you select.

Section I

You **must** select one method of payment for your monthly NMRHCA premiums. ERB retirees are required to select option 2, automatic bank draft.

Section J

Sign and date as indicated. You must enclose payment with this application; please complete the First Premium Payment Worksheet enclosed in your packet to calculate the amount due, and return the Worksheet, payment, and completed Work History Form with this application.

If you have questions about the information contained or requested in this form, please contact the NMRHCA at

1-800-233-2576, Fax: 505-884-8611

www.nmrhca.org

If you later have a change in status (e.g., you move, you get divorced), it is your responsibility to notify the NMRHCA in writing of the event.

WORK HISTORY FORM



6300 Jefferson St NE, Suite 150 Albuquerque, NM 87109 1 (800) 233-2576 • (505) 222-6400 (505) 884-8611 fax

Please	PRINT	CLEARLY.
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(Use additional forms if necessary)						
Name – Last	First	MI	Social Security No.	Date of Birth		
Employer at time of retirement			Date of retirement	•		

Please complete the sections below regarding your employment with **NMRHCA-participating employers only** (**shown on the back of this form**). Service as a governing authority member with a participating employer (e.g., county commissioner, city councilor, school board member) or a former NM State Legislator may count toward creditable service. Call 1-800-233-2576 with questions.

Check one pension system for each employer		Dates of Service		Employer (Ex. Agency, department, school,	RHCA Participating		Years/ Months of	Internal Use	
PERA	ERB	Other	From (Date)	To (Date)	district, etc.)	Emp	loyer	Service	Only
						Υ	N		
						Υ	N		
						Υ	N		
						Υ	N		
						Υ	N		
						Υ	N		
						Υ	N		
						Y	N		
	Total Years of Service								

I authorize the NMRHCA to obtain information from the Public Employees Retirement Association of New Mexico (PERA), Educational Retirement Board (ERB), or any other pension system regarding my years of creditable service and all affiliated public employers. I understand that if a future audit of my creditable service with a participating employer shows a discrepancy, any resulting adjustment to my monthly premium will be retroactive to my enrollment date. I also certify that the above information is correct to the best of my knowledge and belief.

New Mexico Retiree Health Care Authority Participating Entities STATE OF NEW MEXICO All State Agencies **EDUCATIONAL INSTITUTIONS** All Public School Districts and Charter Schools Central NM Community College NM Junior College Eastern NM University NM Military Institute Luna Community College Northern New Mexico College Mesalands Community College Santa Fe Community College Western NM University NM Highlands University **COUNTIES** Bernalillo Lincoln Sandoval Chaves Los Alamos Santa Fe Sierra Cibola Luna Colfax McKinley Taos Curry Rio Arriba Torrance Eddy Roosevelt Union Valencia Grant San Juan Lea San Miguel **CITIES** Farmington Roswell Alamogordo Albuquerque Gallup Santa Fe Aztec Jal Santa Rosa Belen Las Cruces Socorro Las Vegas Bloomfield Sunland Park Carlsbad Moriarty T or C Clovis Portales Texico Deming Raton Tucumcari Española Rio Rancho **TOWNS** Bernalillo Estancia Taos Edgewood Silver City Tatum Elida Springer Texico VILLAGES Bosque Farms Jemez Springs Questa Chama Logan Reserve Des Moines Melrose Tijeras Fort Sumner Milan Hatch Pecos **OTHER** Central Region Education Cooperative North Central Regional Transit District Gallup Housing Authority North Central Solid Waste Authority High Plains Reg. Educ. Coop #3 NW NM Regional Solid Waste Authority Lea Regional Education #VII Raton Housing Authority Mid-Region Council of Government of New Mexico Regional Education Coop #6

The University of New Mexico and New Mexico State University are NOT
participating entities with the New Mexico Retiree Health Care. Therefore, years of service there do NOT count toward your eligible years of service with the New Mexico Retiree Health Care Authority.

National Education Association
NE Regional Education Coop #4

NM Activities Association

NM State Fair Commission

NW Regional Education Coop #2

North Central NM Economic Dev District

Region IX Education Cooperative

Santa Fe Civic Housing Authority

S Sandoval Cnty Arroyo Flood Control Auth.

Southwest NM Council of Governments

T or C Housing Authority

Tierra y Montes SWCD

Murk a	Your Name (Last, First, Mi	**	ny. Keturn compteted form to 1	Group Name	Jefferson St. NE, Sutte 150, Albi	uquerque, M	Group Number(s)		
NT	Tour Name (Last, Prist, Wi	ddic)			o Retiree Health Care Au	thority	645743		
APPLICANT	Your Address			City		State	ZIP		
APP	Your Soc. Sec. No.		Date of Birth	Phon	e Number	☐ Mal	e Female		
	Decline Additional (P	lan 2) Life Ret	tiree [(Initial) D	ecline Dependents Life Spou	se 🔲	(Initial)		
	Decline Dependents L			Initial)					
	section A. For State o section C.	f NM (includi		Bodies), comp	group you retired from. For lete section B. For all other e ge amount.				
	Section A: Albuquerq New Mexico Public S		nools (APS) or nce Authority (NMPSIA) I	Participating I	Employer				
	If you continued Retirthe end of this form.	ree Life with A	APS or NMPSIA, select fro	m the options	below and complete the bene	ficiary desi	gnation section at		
	Retiree Options:	\$2,000	\$4,000	□ \$6,0	000		\$10,000		
	Spouse Options:	\$2,000	\$4,000	□ \$6,	000		\$10,000		
	Child(ren) Options:	\$2,500	□ \$5,000	\$10	0,000				
AGE	If you did <u>not</u> continue Retiree life with APS or NMPSIA, but can provide proof of the life insurance amounts you lost with these groups, select from the options below (up to insurance amounts lost) and complete the beneficiary designation section at the end of this form. An Evidence of Insurability Statement is required for coverage amounts over \$10,000 for Retiree and Spouse, <u>if</u> proof of the insurance amounts lost is not available, and for elected coverage amounts <u>above</u> insurance amounts lost.								
INSURANCE COVERAGE	Retiree Options:	\$2,000 \$15,000	\$4,000 \$20,000		,000		\$10,000 \$60,000		
ŒC	Spouse Options:	\$2,000	\$4,000	<u></u> \$6,	000		\$10,000		
ANC		\$15,000	\$20,000	S40	0,000		\$60,000		
SUR	Child(ren) Options:	\$2,500	\$5,000	\$10	0,000				
N	Select from the option	ns below and c		signation secti	on at the end of this form. <i>An</i> se coverage amounts over \$1		of Insurability		
	Retiree Options:		\$4,000				\$10,000		
	Spouse Options:	\$15,000	\$20,000 \$4,000		0,000	L	\$60,000		
	Spouse Options.	\$2,000 \$15,000	☐ \$20,000		000	L	\$10,000 \$60,000		
	Child(ren) Options:	\$2,500	\$5,000		0,000	L			
	Section C: Other NM	RHCA Partici	ipating Employer's Name:						
	Select from the option	ns below and c		signation secti	on at the end of this form. <i>An ouse</i> .	Evidence o	of Insurability		
	Retiree Options:	\$2,000 \$15,000	\$4,000 \$20,000	_	0,000		\$10,000 \$60,000		
	Spouse Options:	\$2,000 \$15,000	\$4,000 \$20,000		000		\$10,000 \$60,000		
	Child(ren) Options:	\$2,500	\$5,000	<u> </u>	0,000		- :		

		Insurance available through NMRHCA. I See below for further information.	Designations ar	e not valid unles	ss signed, dated	l, and delive	red to
	Primary - Full Name	Address	Phone No.	Soc. Sec. No.	Relationship	Basic Life %	Additional Life %
RY							
BENEFICIARY							
BEN	Contingent - Full Name	Address	Phone No.	Soc. Sec. No.	Relationship	Basic Life %	Additional Life %
RE	toward the cost of insurance.	dicated on this form. If electing coverage I understand that my deduction amount estand that if I want to become insured la	will change if	my coverage or	cost changes.		
SIGNATURE	Evidence of Insurability, and specifically elected will not be	that The Standard will have the right to recome effective, even if not marked as	refuse my requ	est for insurance			
SIC	Retiree Signature Required			Date (Mo/D	ay/Yr)		

Social Security Number

Beneficiary Information

• Your designation revokes all prior designations.

Member Name

- Benefits are only payable to a contingent Beneficiary if you are not survived by one or more primary Beneficiary(ies).
- If you name two or more Beneficiaries in a class:
 - 1. Two or more surviving Beneficiaries will share equally, unless you provide for unequal shares.
 - 2. If you provide for unequal shares in a class, and two or more Beneficiaries in that class survive, we will pay each surviving Beneficiary his or her designated share. Unless you provide otherwise, we will then pay the share(s) otherwise due to any deceased Beneficiary(ies) to the surviving Beneficiaries pro rata based on the relationship that the designated percentage or fractional share of each surviving Beneficiary bears to the total shares of all surviving Beneficiaries.
 - 3. If only one Beneficiary in a class survives, we will pay the total death benefits to that Beneficiary.
- If a minor (a person not of legal age), or your estate, is the Beneficiary, it may be necessary to have a guardian or a legal representative appointed by the court before any death benefit can be paid. If the Beneficiary is a trust or trustee, the written trust must be identified in the Beneficiary designation. For example, "Dorothy Q. Smith, Trustee under the trust agreement dated ______."
- A power of attorney must grant specific authority, by the terms of the document or applicable law, to make or change a Beneficiary designation. If you have any questions, consult your legal advisor.
- Dependents Insurance, if any, is payable to you, if living, or as provided under your Employer's coverage under the Group Policy.

FIRST PREMIUM PAYMENT WORKSHEET

Please use this worksheet to calculate the amount of your payment for the first two months' premium to be enclosed with your General Enrollment Application. Be sure to enter the appropriate amounts from the "Single," "Two-Party," or "Family" column shown on the current rate sheet. The level of coverage (single, two-party, or family) must be consistent for all coverage you select, and an eligible retiree must enroll to allow dependent enrollment.

If you do not enclose payment with your application forms, we will be unable to process your application.

1.	 Enter the total amount of your Medical Plan Monthly Premium Contribution from the current rate sheet (including dependent premiums, if applicable). This amount includes medical insurance and a prescription drug program. If you are enrolling children, enter rate from Child Rate row multiplied by number of children. Ex: # of Children:x Child Rate: = Total for Child(ren): 	+ \$
2.	<i>If you selected a dental plan</i> , enter the amount of your Dental Plan Monthly Premium from the rate sheet.	+ \$
3.	<i>If you selected the vision plan</i> , enter the amount of your Vision Plan Monthly Premium from the rate sheet.	+ \$
4.	If you selected life insurance, enter the amount(s) of Retiree and/or Dependent Supplemental Life from the rate sheet.	+ \$
	SUBTOTAL	\$
	Times First 2 Months	x 2
ma	OTAL: Enclose payment of this amount (check, cashier's check or money order de payable to the NMRHCA) with your application, work history form, and this rksheet.	= \$





BOARD OF DIRECTORS:
THERESE SAUNDERS
PRESIDENT
TOMAS SALAZAR
VICE PRESIDENT
LEANNE LARRAÑAGA-RUFFY
SECRETARY
NEIL KUEFFER
EXECUTIVE DIRECTOR

Notice of Privacy Practices

Purpose of this Notice

THIS NOTICE DESCRIBES HOW MEDICAL INFORMATION ABOUT YOU MAY BE USED AND DISCLOSED AND HOW YOU CAN GET ACCESS TO THIS INFORMATION. PLEASE REVIEW IT CAREFULLY.

The New Mexico Retiree Health Care Authority (NMRHCA) group health plan, including the self-funded (Medicare and non-Medicare) medical and prescription drug plan options, COBRA administration, and administration of an External Review process incorporating Independent Review Organizations, (hereafter referred to as the "Plan") is required by law to take reasonable steps to maintain the privacy of your personally identifiable health information (called **Protected Health Information or PHI**) and to inform you about the Plan's legal duties and privacy practices with respect to Protected Health Information including:

- 1. The Plan's uses and disclosures of PHI,
- 2. Your rights to privacy with respect to your PHI,
- 3. The Plan's duties with respect to your PHI,
- 4. Your right to file a complaint with the Plan and with the Secretary of the U.S. Department of Health and Human Services (HHS),
- 5. The person or office you should contact for further information about the Plan's privacy practices, and
- 6. To notify affected individuals following a breach of unsecured Protected Health Information.

PHI use and disclosure by the Plan is regulated by the Federal law, Health Insurance Portability and Accountability Act, commonly called HIPAA. You may find these rules in Section 45 of the Code of Federal Regulations, Parts 160 and 164. This Notice attempts to summarize key points in the regulation. The regulations will supersede this Notice if there is any discrepancy between the information in this Notice and the regulations. The Plan will abide by the terms of the Notice currently in effect. The Plan reserves the right to change the terms of this Notice and to make the new Notice provisions effective for all PHI it maintains.

Effective Date

The effective date of this Notice is July 1, 2019, and this notice replaces notices previously distributed to you.

Privacy Officer

The Plan has designated a Privacy Officer to oversee the administration of privacy by the Plan and to receive complaints. The Privacy Officer may be contacted at:

Privacy Officer for the NMRHCA

Director of Communications 6300 Jefferson St. NE, Suite 150, Albuquerque, NM 87109 Telephone: 505-222-6403 Email: RHCA.Security@rhca.nm.gov

Your Protected Health Information

The term "Protected Health Information" (PHI) includes all information related to your past, present or future health condition(s) that individually identifies you or could reasonably be used to identify you and is transferred to another entity or maintained by the Plan in oral, written, electronic or any other form.

PHI does not include health information contained in records held by NMRHCA related to health information on disability, work- life insurance, dependent care flexible spending accounts, etc.

When the Plan May Disclose Your PHI

Under the law, the Plan may disclose your PHI without your written authorization in the following cases:

- At your request. If you request it, the Plan is required to give you access to your PHI in order to inspect it and copy it.
- As required by an agency of the government. The Secretary of the Department of Health and Human Services may require the disclosure of your PHI to investigate or determine the Plan's compliance with the privacy regulations.
- For treatment, payment or health care operations. The Plan and its Business Associates will use your PHI (except psychotherapy notes in certain instances as described below) without your consent, authorization or opportunity to agree or object in order to carry out treatment, payment, or health care operations.

Definit	tions and Examples of Treatment, Payment, and Health Care Operations
Treatment is health care.	Treatment is the provision, coordination, or management of health care and related services. It also includes but is not limited to coordination of benefits with a third party and consultations and referrals between one or more of your health care providers. • For example: The Plan discloses to a treating specialist the name of your treating primary care physician so the two can confer regarding your treatment plan.
Payment is paying claims for health care and related activities.	Payment includes but is not limited to making payment for the provision of health care, determination of eligibility, claims management, and utilization review activities such as the assessment of medical necessity and appropriateness of care. • For example: The Plan tells your doctor whether you are eligible for coverage or what percentage of the bill will be paid by the Plan. If we contract with third parties to help us with payment, such as a claims payer, we will disclose pertinent information to them. These third parties are known as "Business Associates."
Health Care Operations keep the Plan operating soundly.	Health care operations includes but is not limited to quality assessment and improvement, patient safety activities, business planning and development, reviewing competence or qualifications of health care professionals, underwriting, enrollment, premium rating, and other insurance activities relating to creating or renewing insurance contracts. It also includes disease management, case management, conducting or arranging for medical review, legal services, and auditing functions including fraud and abuse compliance programs and general administrative activities. • For example: The Plan uses information about your medical claims to refer you to a health care management program, to project future benefit costs or to audit the accuracy of its claims processing functions.

The Plan does not need your consent or authorization to release your PHI when you request it, a government agency requires it, or the Plan uses it for treatment, payment, or health care operations.

The Plan Sponsor has amended its Plan documents to protect your PHI as required by Federal law. The Plan may disclose PHI to the Plan Sponsor for purposes of treatment, payment, and health care operations in accordance with the Plan amendment. The Plan may disclose PHI to the Plan Sponsor for review of your appeal of a benefit or for other reasons related to the administration of the Plan.

When the Disclosure of Your PHI Requires Your Written Authorization

Generally, the Plan will require that you sign a valid authorization form in order to use or disclose your PHI other than:

- When you request your own PHI
- A government agency requires it, or
- The Plan uses it for treatment, payment or health care operation.

You have the right to revoke an authorization.

Although the Plan does not routinely obtain psychotherapy notes, generally, an authorization will be required by the Plan before the Plan will use or disclose psychotherapy notes about you. Psychotherapy notes are separately filed notes about your conversations with your mental health professional during a counseling session. They do not include summary information about your mental health treatment. However, the Plan may use and disclose such notes when needed by the Plan to defend itself against litigation filed by you.

The Plan generally will require an authorization form for uses and disclosure of your PHI for marketing purposes (meaning a communication that encourages you to purchase or use a product or service) if the Plan receives direct or indirect financial remuneration (payment) from the entity whose product or service is being marketed. The Plan generally will require an authorization form for the sale of Protected Health Information if the Plan receives direct or indirect financial remuneration (payment) from the entity to which the PHI is sold. The Plan does not intend to engage in fundraising activities.

Use or Disclosure of Your PHI Where Consent, Authorization or Opportunity to Object Is Not Required

- 1. When <u>Required by Law.</u> As required by law, we may use and disclose your health information. For example, we may disclose medical information when required by a court order in a litigation proceeding such as a malpractice action.
- 2. When permitted <u>for purposes of public health activities</u>. This includes reporting product defects, permitting product recalls and conducting post-marketing surveillance. PHI may also be used or disclosed if you have been exposed to a communicable disease or are at risk of spreading a disease or condition, if authorized by law.
- 3. To a school about an individual who is a student or prospective student of the school if the Protected Health Information that is disclosed is limited to **proof of immunization**, the school is required by State or other law to have such proof of immunization prior to admitting the individual and the covered entity obtains and documents the agreements to this disclosure from either a parent, guardian or other person acting in loco parentis (in place of the parent) of the individual, if the individual is an unemancipated minor; or the individual, if the individual is an adult or emancipated.
- 4. When authorized by law to report information about **abuse**, **neglect or domestic violence** to public authorities if a reasonable belief exists that you may be a victim of abuse, neglect or domestic violence. In such case, the Plan will promptly inform you that such a disclosure has been or will be made unless that notice would cause a risk of serious harm. For the purpose of reporting child abuse or neglect, it is not necessary to inform the minor that such a disclosure has been or will be made. Disclosure may generally be made to the minor's parents or other representatives, although there may be circumstances under Federal or State law when the parents or other representatives may not be given access to the minor's PHI.
- 5. To a <u>public health oversight agency for health oversight activities authorized by law.</u> We may disclose your health information to health agencies during the course of audits, investigations, inspections, licensure and other proceedings related to oversight of the health care system.
- 6. When required for <u>Judicial and Administrative Proceedings</u>. For example, your PHI may be disclosed in response to a subpoena or discovery request, provided certain conditions are met, including that:
 - the requesting party must give the Plan satisfactory assurances a good faith attempt has been made to provide you with written notice, and
 - the notice provided sufficient information about the proceeding to permit you to raise an objection, and
 - no objections were raised or were resolved in favor of disclosure by the court or tribunal.
- 7. When required for <u>Law Enforcement purposes</u>. We may disclose your health information if the law enforcement official represents that the information is not intended to be used against the individual, the immediate law enforcement activity would be materially and adversely affected by waiting to obtain the individual's agreement and the Plan in its best judgment determines that disclosure is in the best interest of the individual. Law

- enforcement purposes include identifying or locating a suspect, fugitive, material witness or missing person, complying with a court order or subpoena and other law enforcement purposes.
- 8. When required for Law Enforcement Health Purposes. For example, to report certain types of wounds.
- 9. **Coroners, Medical Examiners and Funeral Directors.** We may disclose your health information to coroners, medical examiners and funeral directors. For example, this may be necessary to identify a deceased person or determine the cause of death.
- 10. **Organ and Tissue Donation.** We may disclose your health information to organizations involved in procuring, banking or transplanting organs and tissues, as necessary.
- 11. **Public Safety.** We may disclose your health information to appropriate persons if the Plan in good faith believes the use or disclosure is necessary in order to prevent or lessen a serious and imminent threat to the health or safety of a particular person or the general public.
- 12. When required for **Specialized Government Functions**. We may disclose your health information for military authorities under certain circumstances, to authorized federal officials for lawful intelligence, counter-intelligence and other national security activities.
- 13. **Workers' Compensation.** We may disclose your health information to comply with workers' compensation or similar programs established by law.
- 14. For **Research**, subject to certain conditions.

When NMRHCA May Not Use or Disclose Your Health Information

Except as described in this Notice of Privacy Practices, we will not disclose your health information without written authorization from you. If you do authorize us to use or disclose your health information for another purpose, you may revoke your authorization in writing at any time. If you revoke your authorization, we will no longer be able to use or disclose health information about you for the reasons covered by your written authorization, though we will be unable to take back any disclosures we have already made with your permission.

Use or Disclosure of Your PHI Where You Will Be Given an Opportunity to Agree or Disagree Before the Use or Release

Disclosure of your PHI to family members, other relatives and your close personal friends without your written consent or authorization is allowed if:

- The information is directly relevant to the family or friend's involvement with your care or payment for that care, and
- You have either agreed to the disclosure or have been given an opportunity to object and have not objected.

Under this Plan your PHI will automatically be disclosed to appropriate internal departments at NMRHCA as outlined below. If you disagree with this automatic disclosure by the Plan you may contact the Privacy Officer to request that such disclosure not occur without your written authorization. In the event of your death while you are covered by this Plan, when the Plan is notified it will automatically communicate this information to NMRHCA's Customer Service Department.

Your Personal Representative

You may exercise your rights to your Protected Health Information (PHI) by designating a person to act as your Personal Representative. Your Personal Representative will generally be required to produce evidence (proof) of the authority to act on your behalf before the Personal Representative will be given access to your PHI or be allowed to take any action for you.

Under this Plan, proof of such authority will include (1) a completed, signed and approved Appoint a Personal Representative form; (2) a notarized power of attorney for health care purposes; (3) a court-appointed conservator or guardian; or, (4) for a Spouse under this Plan, the absence of a Revoke a Personal Representative form on file with the Privacy Officer.

This Plan WILL AUTOMATICALLY recognize your legal Spouse as your Personal Representative and vice versa, without you having to complete a form to Appoint a Personal Representative. However, you may request that the Plan not automatically honor your legal Spouse as your Personal Representative by completing a form to Revoke a Personal Representative (copy attached to this notice or also available from the Privacy Officer).

If you wish to revoke your Spouse as your Personal Representative, please complete the Revoke a Personal Representative form (attached or available from the Privacy Officer) and return it to the Privacy Officer and this will mean that this Plan will NOT automatically recognize your Spouse as your Personal Representative and vice versa.

The recognition of your Spouse as your Personal Representative (and vice versa) is for the use and disclosure of PHI related to treatment, payment and health care operations purposes under this Plan and is not intended to expand such designation beyond what is necessary for this Plan to comply with HIPAA privacy regulations.

The Plan retains discretion to deny access to your PHI to a Personal Representative to provide protection to those vulnerable people who depend on others to exercise their rights under these rules and who may be subject to abuse or neglect.

Because HIPAA regulations give adults certain rights and generally children age 18 and older are adults, if you have dependent children age 18 and older covered under the Plan, and the child wants you, as the parent(s), to be able to access their Protected Health Information (PHI), that child will need to complete a form to Appoint a Personal Representative to designate you (the retiree) and/or your Spouse as their Personal Representatives.

The Plan will consider a parent, guardian, or other person acting in loco parentis as the Personal Representative of an unemancipated minor (a child generally under age 18) unless the applicable law requires otherwise. In loco parentis may be further defined by State law, but in general it refers to a person who has been treated as a parent by the child and who has formed a meaningful parental relationship with the child for a substantial period of time. Spouses and unemancipated minors may, however, request that the Plan restrict PHI that goes to family members as described above under the section titled "Your Individual Privacy Rights."

You may obtain a form to Appoint a Personal Representative or Revoke a Personal Representative by contacting the Privacy Officer at their address listed on this Notice.

Statement of Your Individual Privacy Rights

- 1. **Right to Request Restrictions.** You have the right to request restrictions on certain uses and disclosures of your health information. NMRHCA is not required to agree to the restrictions that you request if the Plan Administrator or Privacy Officer determines it to be unreasonable. If you would like to make a request for restrictions, you must submit your request in writing to the Privacy Officer at their address listed on the first page of this Notice.
- 2. **Right to Request Confidential Communications.** You have the right to receive your health information through a reasonable alternative means or at an alternative location (such as mailing PHI to a different address or allowing you to personally pick up the PHI that would otherwise be mailed), if you provide a written request to the Plan that the disclosure of PHI to your usual location could endanger you. If you believe you have this situation, you must submit your request in writing to the main office, 4308 Carlisle Blvd NE, Suite 104, Albuquerque, NM 87107.
- 3. Right to Inspect and Copy. You have the right to inspect and copy (in hard copy or electronic form) health information about you (except psychotherapy notes and information compiled in reasonable contemplation of an administrative action or proceeding) contained in a "designated record set," for as long as NMRHCA maintains the PHI. To inspect and copy such information, you must submit your request in writing to the Privacy Officer at their address listed on the first page of this Notice. If you request a copy of the information, we may charge you a reasonable fee to cover expenses associated with your request.
- 4. **Right to Request Amendment.** You have a right to request that NMRHCA amend your health information that you believe is incorrect and incomplete. We are not required to change your health information and if your request is denied, we will provide you with information about your denial and how you can disagree with the denial. To request an amendment, you must make your request in writing to the Privacy Officer at their address listed on the first page of this Notice. You must provide a reason for your request.

- 5. Right to Accounting of Disclosures. You have the right to receive a list or "accounting of disclosures" of your health information made by NMRHCA, except that we do not have to account for disclosures made for purposes of treatment, payment functions or health care operations, or disclosures made to you or authorized by you in writing. To request this accounting of disclosures, you must submit your request in writing to the Privacy Officer at their address listed on the first page of this Notice. Your request should specify a time period of up to six years and may not include dates before April 14, 2003. NMRHCA will provide one list per 12-month period free of charge; we may charge you a reasonable cost-based fee for additional lists.
- 6. **Right to Paper Copy of this Notice.** You have a right to receive a paper copy of this Notice of Privacy Practices at any time. This right applies even if you have agreed to receive the Notice electronically. To obtain a paper copy of this Notice, send your written request to the Privacy Officer at their address listed on the first page of this Notice.
- 7. Breach Notification. If a breach of your unsecured Protected Health Information occurs, the Plan will notify you.

If you would like to have a more detailed explanation of these rights or if you would like to exercise one or more of these rights contact the Privacy Officer at their address or telephone number listed on the first page of this Notice.

Disclosing Only the Minimum Necessary Protected Health Information

When using or disclosing PHI or when requesting PHI from another covered entity, the Plan will make reasonable efforts not to use, disclose or request more than the minimum amount of PHI necessary to accomplish the intended purpose of the use, disclosure or request, taking into consideration practical and technological limitations. However, the minimum necessary standard will not apply in the following situations:

- Disclosures to or requests by a health care provider for treatment,
- Uses or disclosures made to you,
- Disclosures made to the Secretary of the U.S. Department of Health and Human Services in accordance with their enforcement activities under HIPAA,
- Uses of disclosures required by law, and
- Uses of disclosures required for the Plan's compliance with the HIPAA privacy regulations.

This Notice does not apply to information that has been de-identified. **De-identified information** is information that does not identify you and there is no reasonable basis to believe that the information can be used to identify you.

As described in the amended Plan document, the Plan may share PHI with the Plan Sponsor for limited administrative purposes, such as determining claims and appeals, performing quality assurance functions and auditing and monitoring the Plan. The Plan shares the minimum information necessary to accomplish these purposes.

In addition, the Plan may use or disclose "summary health information" to the Plan Sponsor for obtaining premium bids or modifying, amending or terminating the group health Plan. **Summary health information** means information that summarizes claims history, claims expenses or type of claims experienced by individuals for whom the Plan Sponsor has provided health benefits under a group health plan. Identifying information will be deleted from summary health information, in accordance with HIPAA.

Change to this Notice of Privacy Practices

NMRHCA reserves the right to amend this Notice of Privacy Practices at any time in the future and to make the new Notice provisions effective for all health information that we maintain. We will promptly revise our Notice and distribute it to you whenever we make material changes to the Notice. Until such time, NMRHCA is required by law to comply with the current version of this Notice.

Complaints

If you believe that your privacy rights have been violated, you may file a complaint with the Plan in care of the Plan's Privacy Officer, at the address listed on the first page of this Notice. NMRHCA will not retaliate against you in any way for filing a complaint. All complaints to NMRHCA must be submitted in writing.

You may also file a complaint (within 180 days of the date you know or should have known about an act or omission) with the Secretary of the U.S. Department of Health and Human Services by contacting their nearest office as listed in your telephone directory or at this website (http://www.hhs.gov/ocr/office/about/rgn-hqaddresses.html) or this website:

https://www.hhs.gov/hipaa/filing-a-complaint/what-to-expect/index.html or contact the Privacy Officer (noted on the first page of this Notice) for more information about how to file a complaint.
If You Need More Information
If you have any questions regarding this Notice or the subjects addressed in it, you may contact the Plan's Privacy Officer at the address listed on the first page of this Notice.