



NEWSLETTER

Promoting the professional, economic, intellectual, social and physical well-being of NMAER members

Volume 43, Number 2

August 2020

NMAER STATE CONVENTION POSTPONED

On May 28, 2020, the NMAER Executive Board in a historic virtual meeting voted to postpone the 2020 NMAER State Convention until September 2021 in Clovis, NM. This action was deemed necessary due to the Governor's COVID 19 emergency health order that addressed meetings of large groups. It also began an effort to address other issues that resulted from the Board action.

In a second virtual Executive Board meeting on June 29, 2020, the Board took further action to address the election of officers and budget for 2021. These actions were made very difficult due to the lack of emergency provisions written in the NMAER Constitution and By Laws. Apparently, our founders weren't thinking of a pandemic in 1942. After a review of the NMAER Constitution and By Laws, Robert's Rule of Order, rulings on the suspension of rules, mail-in elections, alternative election provisions and actions taken by AARP Chapters; two points were clear: 1) that the Delegate Assembly is the body charged with the Election of Officers and approving the Budget and 2) that the NMAER By Laws do provide for the State President to make interim appointments. As there would not be a State Convention and Delegate Assembly meeting in 2020, this presented the Board with many difficult questions. Faced with this information, three options were presented to the Executive Board for deliberation. Here are those options:

1) To continue with the current Officers and Budget for 2021 by suspending the By Laws and allowing the Executive Board to approve the current

Officers and approve the current Budget for 2021.

- 2) To approve a Mail-In Election with a new Slate of Officers and develop a new Budget for 2021.
- 3) To have the State President appoint the Interim 2021 Officers and approve to continue the current Budget until the next designated election takes place.

After a discussion on the three options, the NMAER Executive Board voted to appoint President Michael Torrez for a second one-year term, and voted to have President Michael Torrez appoint the Interim 2021 NMAER Officers, and voted to continue the current Budget until the next designated election takes place. This motion was approved. The interim appointments and Budget for 2021 will be presented to the Delegate Assembly for confirmation at the 2021 State Convention in Clovis, NM.

Interim NMAER State Officers for 2020-2021:

President, Michael Torrez
Past President, Vicki Smith
Linda Carr, 1st Vice-President
Pauline Rindone, 2nd Vice-President
Vesta Henry, 3rd Vice-President
Barbara Bonahoom, Amendments
Joelyn Pafford, Membership-North
Ray Vincent, Membership-South

Continuation of four-year terms:

Joe Montano, RHCA Representative, until
December 31, 2020

Convention Postponed *continued on page 3*

NEW MEXICO RETIREE HEALTH CARE AUTHORITY

Amid all the chaos surrounding us, the New Mexico Retiree Health Care Authority (NMRHCA) held its annual meeting via teleconference on July 9 and 10. The annual meeting is of particular importance to the Board of Directors, agency staff, and members of the program, as it sets forth leadership roles and strategic direction with regard to actuarial status and financial well-being of the program. While the Board meets each month to receive updates on all matters affecting the agency, the annual meeting provides a glimpse into the horizon we refer to as the upcoming "plan year," beginning January 1, 2021.

Solvency. Despite the setback experienced earlier this year resulting from the veto of House Bill 45 that Representatives Tomás Salazar and Raymundo Lara, and Senator Roberto Gonzales sponsored, NMRHCA is proud to announce continued improvements to the solvency of the program. Last year, I reported that the program was expected to begin deficit spending in 2019 and become insolvent in 2044 (25 years.) "Deficit spending" refers to the period of time that we begin pulling money from the trust fund to support the benefits provided to retirees; "insolvent" refers to the period of time in which revenues are no longer sufficient to support benefits, and trust fund balances equal zero. As of July 2020, I am pleased to announce that deficit spending is not projected to occur until 2026 and our solvency has been extended beyond 30 years.

While we are happy to report this good news, our financial well-being remains fragile, as an unplanned reduction in any one of our revenue's sources or an unforeseen increase in our expenses could drastically alter our solvency projections. During the 2016 Special Session, for example, Senate Bill 7 permanently removed one of two distributions received from the Tax Suspense Fund and suspended the growth from the other, resulting in the loss of six years of solvency. Fortunately, the Board continues to adopt cost containment measures to accommodate a

lowered revenue structure and ensure the ongoing viability of the program. These actions, combined with investment earnings, have pushed our trust fund balances to over \$778 million at the end of June.

Plan Rates. With all that said, the following announcements will be made this fall with regard to rate increases, rate decreases, and program enhancements. Yes, you read that correctly, rate decreases. First, the rates for our self-insured programs will grow 5% for all pre-Medicare plans (Premier and Value) and 2% for the Medicare Supplement Plan. These increases reflect the projected cost of each program next year. Remember, every dollar we collect is paid out on behalf of the members participating in the program. Therefore, while our current circumstances have limited access to certain procedures, i.e., knee, hip, and shoulder replacements; they have also increased the acute nature of certain episodes of care, i.e., heart conditions, and cancer requiring more costly treatment as a result of delayed detection and treatment.

Beginning January 1, 2021, rates charged for ALL Medicare Advantage plans will decrease between 36 and 84 percent, providing an incredible savings opportunity for all Medicare Advantage and Medicare Supplement plan participants. For example, a retiree participating in United Healthcare's Plan I with 20-plus years of service currently pays \$94.68 per month. Beginning January 1, that rate will drop to \$37.50 per month, resulting in savings of \$57.18 per month or nearly \$700 per year. In addition, the Medicare Advantage Plans offered through Humana will also include lower out-of-pocket costs and limits.

Program Enhancements. There are several enhancements to our Pre-Medicare Plan offerings through Presbyterian Health Plan and Blue Cross and Blue Shield, including the addition of the Livongo Diabetes Management Program, enhanced customer

Health Care *continued on page 2*

Health Care *continued from page 2*

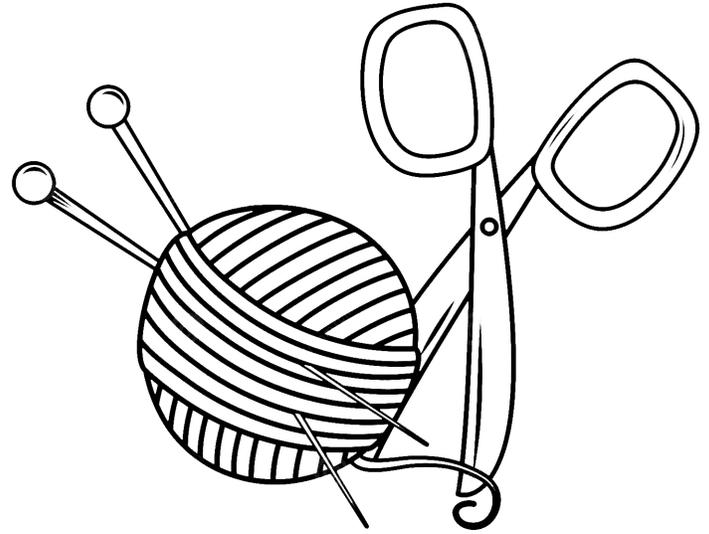
care and navigation through Presbyterian Health Plan, and a Community Paramedicine program through Blue Cross and Blue Shield (1-800-233-2576). To find out more about each program, please check our website beginning October 1, 2020, to review individual provider presentations and join us for one of several question and answer sessions being planned during the month of October. Over the next couple of weeks, there will be several updates and announcements made regarding this year's Fall Open Enrollment activities.

Reminders and Other Important Information. Back in June, the Board voted to approve delaying the effective date of the increased years-of-service and minimum age requirements from January 1, 2021, to July 31, 2021. The approved change came in response to concerns expressed by school districts regarding teacher shortages and retirements in the middle of the school year.

Office Relocation. The New Mexico Retiree Health Care Authority is relocating its Albuquerque Office to 6300 Jefferson St. NE, Suite 150. This move is expected to occur during the second week in September.

Conclusion. Please bear with us as we swim through uncharted waters and please know that the New Mexico Retiree Health Care Authority remains committed to helping our members meet their health care needs. While our offices remain closed to "in-person" interactions, our customer service representatives remain available by telephone, Monday through Friday from 8 a.m.-5 p.m. If you are having trouble reaching someone, please leave a voice message or email CustomerService@state.nm.us and you should receive a response within 24 hours.

Joe Montano, NMRHCA Representative
David Archuleta, Executive Director, NMRHCA



Convention Postponed *continued from page 1*

Dr. Tomas Salazar, RHCA Representative, effective January 1, 2021

Russell Goff, ERB Representative

Non-Voting Members:

Barbara Alba, Nominations Chair

Glenda Dickey, Historian-Memorials Chair

Interim New Appointments to the Executive Board:

1. Dr. Tomas Salazar was appointed to replace Joe Montano who resigned as NMRHCA representative. Dr. Salazar's appointment is effective January 1, 2021.
2. Barbara Alba was appointed to replace Rebecca Baca who resigned as the Nominations Chair.
3. Glenda Dickey was appointed to replace the deceased Alice Pegues as Historian-Memorials Chair.

This has been a very challenging period of time, especially as we have moved into the virtual world. This fall we are hoping to expand our virtual meetings further by engaging the Units and Unit Presidents during this COVID 19 pandemic. We have also planned for our Legislative Committee to meet virtually this fall.

Stay tuned. More to come.

Russell Goff, Executive Director

VIRTUAL MEETINGS

I know that some of us may be having difficulties understanding what a "Virtual" Meeting or "Virtual" Conferencing is. Having observed my 11-year-old Great-Granddaughter on her laptop while participating in her class meetings, I began to believe I was an expert. That is, until I tried it on my own.

Perhaps you've been thinking about having a virtual conference with your unit or the officers because of the current pandemic and necessary isolation. The advantages of virtual meetings connect us when we can't be together. These meetings help us to maintain relationships and collaborations. Virtual meetings can be held anywhere there is an internet connection and the technology utilizing audio and video components, not simply a voice connection as with a telephone. Our need to meet remotely is greater than ever.

Since the Coronavirus outbreak, more and more people are starting to work and study from the comfort of their own home. Some of them, however, are as tech-savvy as a 10-year-old while others are as learned in technology as an 80 year old grandma, as I am (I hate to admit it); and they are running into some problems like setting up a workspace and trying to find out where to plug the wires in. I remember when a web was a spider's home. By the time I reached my 80th birthday, I thought I had learned everything. My challenge now is to remember it. I really don't mind getting older, but my body's taking it badly; it's out of whack. By the way, what's a "whack"?

Everything I've ever read about virtual conferencing says to make the call fun and interesting. I was telling my friend about writing this article, and she told me a true story about her son on a virtual conference call. As he was talking on the call, his neighbor's 4-year-old daughter (who was visiting his wife) came up behind him with nothing on but a camouflage mask. True Story! You can't get more interesting or fun than this.

No matter how versed in technology one is, remember the following points: (1) "mute" the microphone when not speaking because something very personal might happen that you may not wish to have everyone hear; (2) when you say goodbye be sure to turn the camera off – don't make any assumptions because one never knows what our pets or grandchildren might do; (3) be careful during the meeting that your "Alexa" doesn't answer the question for you; (4) check the scene in your background – do you really want everyone to see that clutter on your desk or the picture on the wall that may be embarrassing; and lastly, warn everyone in the house not to walk through looking for their underwear or toilet paper.

I wish you good luck and careful planning as you prepare for your own Virtual Meetings. Just think, once we were all practicing educators, very knowledgeable in the classroom or other jobs on the campus. Remember – we could do anything no matter how challenging. How many times did we say to our students, "You can do this; never say I can't"? Well, we can do this even though what we learned in current events is now being taught in a history class. I'm telling you nothing is impossible – except, maybe trying to dribble a football. As Ralph Waldo Emerson stated, "Patience and fortitude conquer all things."

Vicki Smith, Past President

HAVE YOU MOVED IN THE LAST 12 MONTHS?

Please call or email NMAER when you move, so we can ensure that you continue to receive your NMAER Newsletter and other important information. Please call 505 275-6427 or send an email to nmaer@cybermesa.com to provide us with your updated address. It will help us keep our database up-to-date, while keeping you informed.

Thanks for your assistance!

EDUCATIONAL RETIREMENT BOARD... LATEST HAPPENINGS

The NMERB Investment Report on March 31, 2020, showed the following:

A three-year return of 4.43%; a five-year return of 5.02%; a ten-year return of 6.91%, a fifteen-year return of 6.28%; a thirty-year return of 8.27%; and an 8.71% return since inception. The market value on March 31, 2020, showed \$12,397,673,687.

The NMERB Investment Report on May 31, 2020, has shown the following:

A three-year return of 4.3%; a five-year return of 5.1%; a ten-year return of 7.4%; and a 8.7% return since inception. The market value on May 31, 2020, showed \$12,586,263,146.

Investment reports for the 2nd Quarter ending June 30, 2020, had not been reported at press time.

On Friday, June 19, 2020, the ERB Board of Trustees held its regular scheduled meeting via GotoMeeting virtual meeting system. Here are the highlights of that meeting:

- The ERB Board of Trustees heard public comments over ERB investments in Private Prisons.
- The ERB Board of Trustees held a Public Rule Hearing on rule changes to Membership, Service Credit, Retirement Benefits and Annuitants, and Disability Recipients.
- The ERB Board of Trustees heard Investment Reports from Bob Jacksha, CIO.
- The ERB Board of Trustees heard a report on the Alternative Retirement Plan.
- The ERB Board of Trustees heard a Capital Improvement Request on ERB facilities.
- The ERB Board of Trustees heard a report on the comparison of ERB and PERA Retirement Contributions and Benefits.
- The ERB Board of Trustees heard a report on the Age and Service Retirements for the period of April-May 2020.
- The ERB Board of Trustees heard a report on the Disabilities Retirements.

In closing, ERB continues to follow the Governor's health order in regards to the COVID 19 pandemic. Most office staff operate from their home during this period of time. Telephones are monitored daily.

Thank you for your patience during this challenging period of time.

H. Russell Goff, ERB Representative

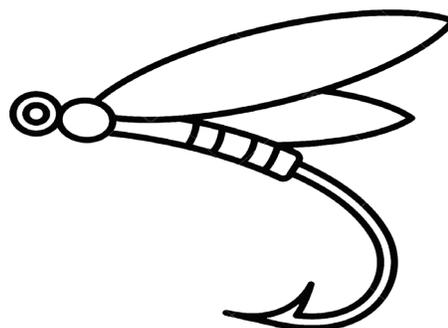
COMMUNITY SERVICE UPDATE

Well... as with almost everything... not much new here! I don't know about you, but I didn't realize how very much I enjoyed volunteering until I couldn't. In reflection, I don't think I really realized that volunteering was as much for me as it was for whoever I was volunteering for! I miss PEOPLE! I miss INTERACTION! I miss a HUG! I miss the SMILES and WARMTH that people bring to us!!

Since volunteer hours have been put on hold... we will begin again once all of the restrictions have been lifted and when there is an effective vaccine.

I know that "this, too, will pass." I pray that all of you are safe, healthy, and sane! Don't give up... we will all be together (in one room) once this passes. Stay strong and we will see you, in person, SOON! God bless each of you!

Linda Carr, 1st Vice-President





BENEFITS STILL FIT?

TIME TO EXPAND YOUR COVERAGE.

As your life changes, consider some of these benefits and discounts from **NMAER & AMBA**:

- Long-Term Care
- Home Health Care
- MASA (Air and Ground Ambulance Plan)
- Cancer, Heart & Stroke Policy
- Medicare Supplement Policy
- Easy Issue Life Policy
- Tax Deferred Annuity
- Hearing Benefits
- Discounts on Travel, Dining & more

Learn more: **1-877-556-4582**

myambabenefits.info/nmaer

**NEW MEXICO ASSOCIATION OF
EDUCATIONAL RETIREES**



PRESIDENT'S MESSAGE

Greetings to all our NMAER members, hopefully all our members are staying safe and healthy and staying at home during this difficult time.

Thanks to Clovis AER for volunteering to host this year's Convention, before it was canceled, and for stepping up to host next year's Convention as well.

It is with a heavy heart that the NMAER offer Condolences to the following families; Joe Montano on the loss of his wife Normandy, the Alice Pegues family on Alice's passing, the Jennie DiGregorio family on Jennie's passing, and the Lonnie Jarret family on Lonnie's passing.

Dr. Tomas Salazar decided not to seek re-election for state representative from Las Vegas. Thank you for all your years of service to New Mexico and to NMAER.

Rebecca Baca stepped down from the Nominations Committee to take care of a family member. Thank you for your contribution to NMAER.

Joe Montano will step down from the Retiree Health Care Authority Board on December 31st. Thank you for your expertise on this committee. Dr. Tomas Salazar will take over this position starting in January.

Dr. Annette Johnson has resigned from AARP as the State President and is moving to Arizona to be closer to family members. We wish her the best.

Congratulations to Roger Greer on his appointment to AARP as Interim State President. He will replace Dr. Annette Johnson.

We also welcome Barbara Alba and Glenda Dickey to the Executive Board. Barbara will serve on the Nominations Committee and Glenda on the Historian and Memoriam Committee.

A big "Thank You" to the NMAER staff, Russell Goff, Janice Sells, Peggy Clemmons, and Debbie Garrison for their dedication and hard work in making sure all our members are kept up-to-date and informed.

To all our Unit Presidents, please try and stay in contact with all your members since we are unable to meet in person.

Hopefully we will be able to see everyone in person very soon!

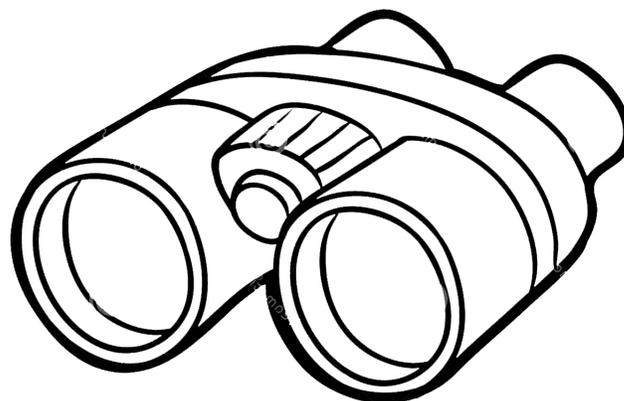
Michael Torrez, President

MEMBERSHIP REPORT

Please find below a current count of your membership as of August 1, 2020.

Associate 2019.....	126
Associate 2020.....	203
Associate 2021.....	6
Associate 2023.....	1
Auto.....	4,013
Life	174
Paid 2019.....	198
Paid 2020.....	1,445
Paid 2021.....	36
Paid 2022.....	1
Paid 2023.....	1
Total Membership	6,204
Deceased since 1/1/20	35
Deleted since 1/1/20	1

Debora Garrison, Database Manager



NMAER OUTSTANDING MEMBERS, 2020

I want to express my gratitude and thanks to all of you that responded to our call for your Unit's choice for the "Outstanding Unit Member of 2020." I am sure that many of you had moments of consternation and dismay when we, at the state level, were willing to proceed with the "Outstanding Unit Members Booklet of 2020" and that we believed that this event could be accomplished with or without a State Convention. Let me assure you that I felt the same way – it took some reassessment and reimagined discussions to change the course of "it has always been done this way" to finding a new and revised way of presenting the Outstanding Members for 2020.

Living through and in "Covid-19" has been a strange and trying time – a time to adjust and readjust schedules; a time to postpone plans; a time of being alone and sometimes lonely; a time of finding new ways to accomplish what has been done in the past. Most of all, it has been a time to reflect and ponder why we are living through a malaise that most of us never imagined. Two Chinese philosophies provide us with a way to embrace this time by getting "clear about one's own nature and the nature of life, so that you can roll up your sleeves and start doing something about it."

So I am here to tell you that we have done something about it, and the October issue of the NMAER Newsletter will feature the "Outstanding Unit Members of 2020." If you chose not to submit an Outstanding Member for 2020 from your Unit, but you have now changed your mind and would like to submit someone, you still have time – just send me the following information by August 31, 2020:

1. The name of your selected Outstanding Unit member.
2. A short BIO of no more than one page or approximately 120 words.
3. A picture of the member selected.

Please email this information to me at **Outstanding Member** *continued on page 11*

SUMMARY OF MINUTES

Virtual Conference Call Meeting of the NMAER Executive Board, May 28, 2020

The Executive Board met by Virtual Conference Call on May 28, 2020, between 11:00 a.m. and 11:45 p.m. Ten of ten voting members were present for the virtual call.

The following actions were taken by the Executive Board: Approved the motion to postpone the 2020 NMAER State Convention due to Covid 19 concerns. Accepted Reports for the 2020 Operational Fund as of May 19, 2020; Profit and Loss Budget vs. Actual for the period of January 1, 2020, through May 19, 2020, showed a Total Income of \$87,549.08 and Total Expenses of \$57,708.12 for a Net Income of \$29,840.96.

Additionally, the Board received reports from officers and committees.

Virtual Board Meeting of the NMAER Executive Board, June 29, 2020

The Executive Board met by Virtual Conference on June 29, 2020, between 11:10 a.m. and 12:15 p.m. Nine of ten voting members were present for the virtual call; additionally, four of seven non-voting members were present.

The following actions were taken by the Executive Board: Approved that Michael Torrez be appointed for a second one-year term; and also Approved the interim 2021 appointment of Tomas Salazar as the Representative to the New Mexico Health Care Authority; Approved the Appointment of Barbara Alba as the Nominations and Elections Chair; and Approved Glenda Dickey for the Historian and Memorial position.

Additionally, the Board received reports from officers and committees.

Peggy Clemmons, Secretary

Secretary's Note: Copies of the approved minutes are available upon written request to the NMAER Office at 3900 Juan Tabo Blvd., NE, Suite 7, Albuquerque, NM 87111

Passport Benefits:

A great new perk from myAmba Discounts!



Lenovo



SAMSUNG



THE WALKING COMPANY



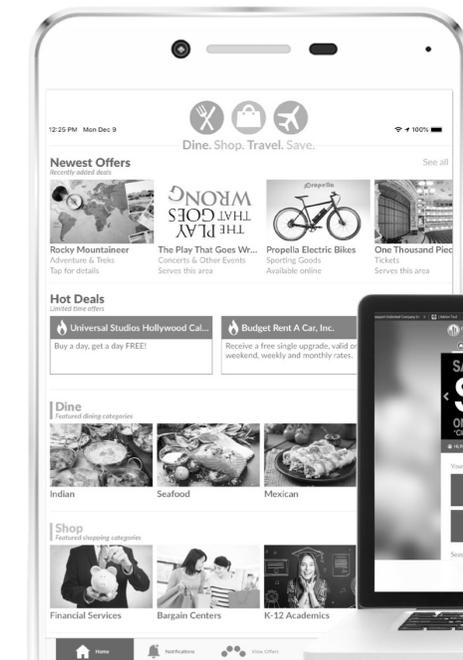
24FITNESS

Hertz



Enjoy an awesome new way to dine, shop, travel and save... with help from myAmba Discounts!

AMBA is pleased to provide its members with a new benefit, the Passport Corporate program. Passport Corporate features exclusive savings at over 2,500 merchants, including premium travel discounts as well as a wide variety of local and national merchant discounts.



SIGN UP ON YOUR PHONE

- Download the **Passport Mobile app** from your app store or Google Play
- Select "Other Sign In Options" and "Sign in with an Activation Code"
- Use Activation Code "ambasavers" to access the program
- Complete your profile and start saving!



SIGN UP ONLINE

- Visit passportcorporate.com and click "Register Here" for first time users
- Enter your email address
- Enter code "ambasavers" as your activation code
- Complete your profile and start saving!

Bonus Savings! At sign-up you'll have the opportunity to take advantage of a 30-day trial of Passport's Dining Upgrade on top of your complimentary membership, which includes exclusive savings at over 850 Passport Dining restaurants. If you enjoy the additional Passport Dining Upgrade benefits, you can retain your upgraded access after the trial period for just \$7 per month (cancel at any time).

Have questions? If you have any questions about the program, or would like assistance locating a specific discount or vendor, please contact Passport at 1-800-410-4211 or support@passportunlimited.com.

NEW AMBA INITIATIVES

This month AMBA (Association Member Benefit Advisors) will offer two new initiatives. The first initiative or Phase I, "Stripe," will allow AMBA to work with NMAER in recruiting new members over the telephone. New members will now be able to call a toll-free telephone number 1 877 514-0660 to get information on NMAER, our story, the benefits that we offer, complete the application process and make payment of their dues in one process. Phase II, which will begin later in the year, will provide Pay Pal as an additional option for members to pay their yearly dues.

The second initiative is an update to the MyAmba Discounts that we have utilized for many years and provides members with a new benefit "Passport Corporate Program." See flyer on page 10. This program will provide savings to over 2500 merchants, including "premium travel discounts as well as a wide variety of local and national merchant discounts." Just pick up your phone and follow the directions.

Outstanding Member *continued from page 8*

polarr1964@hotmail.com or send by snail mail to Pauline Rindone, 3232 El Trebol Ct., Santa Fe, NM 87507. Please contact me by phone (505)603-2256 or email. Thank you for your prompt response to this request.

Practice Social Distancing and Stay Well and Be Happy!

Pauline Rindone, Second Vice President



Like us on Facebook!

TREASURER'S REPORT

This covers the period of January 1, 2020 through July 31, 2020:

Regular Checking Account	\$129,914.51
Income to Date	\$113,705.76
Expenses to Date	\$ 80,222.56
Net Income to Date	\$ 33,483.20
	129,914.51+
Current Assets.....	\$227,246.26
Fixed Assets	\$ 10,184.28
Total Assets	\$237,430.54
Political Development	\$ 5,774.90

Janice Sells, NMAER Treasurer

The NMAER family would like to welcome Dr. Joseph P. Sanchez as the new AARP State Director and Roger Greer as the new AARP Interim State President.

We thank Dr. Annette Johnson for all of her work and wish her the best as she moves to Arizona to be closer to her daughter.

NEW MEXICO ASSOCIATION OF EDUCATIONAL RETIREES
3900 Juan Tabo NE, Suite 7
Albuquerque, New Mexico 87111

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3900 Juan Tabo NE, Suite #7
Albuquerque, NM 87111
Phone: 505-275-6427
Web site: www.nmaer.com
Email: nmaer@cybermesa.com

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IN MEMORIAM

We are saddened to inform those who may not have heard that Alice Pegues, NMAER Historian/Memorial Chairperson, passed away recently. Alice was an energetic, dedicated, loving person as anyone who met her quickly realized. Alice's contributions to NMAER and its members were enormous, and we will miss her greatly.

The following New Mexico educational employees have passed away and their names have not been previously provided in the Newsletter. **Henceforth, if you know of any deceased educational retirees in your area and would like to have their name included in this Memorial, please send that information to Glenda Dickey, 2327 Camino Pintores, Santa Fe, NM 87505 or email them to dickeyglenda@gmail.com**

ALBUQUERQUE

John Wiley Barefoot
Jennie Lee DiGregorio
Carl (Bill) Gentry
Frank Gilmer
Robin Hazen
Normandy Montano
Alice Hunter Pegues
Myrl Smith
Ruthann G. Janney
(Our apologies for the misspelling of her name in our last issue.)

ARTESIA

Albert Back
Leonard (Lynn) Flaming
Tommy Jones
Glynn Tunnel Kreamer
Loretta Nunez
Mary Jane Mortenson
Alisha Phipps
Max Ratliff
Addie Robinson
Charlotte Schiel

ESPANOLA

Priscilla Herrera
Antoinette Montoya
Loyda Salazar

GALLUP

Donald Arthur
Potenciana Boucher
Aurora Espinoza
George Garcia
Thomas Roskamp
Gladys Yazzie
Steve Yoder

LAS VEGAS

Bob Mishler
Richard Roybal
Leroy Sanchez

LAS CRUCES

Gwen Gordon Dinwiddie

RATON

Marge Atwater

SILVER CITY

Jane Synder Grey
