AMENDMENT
For Fully Insured Medical Plan

New Mexico State University (Eligibility) Effective 7/1/2013

This 2013 Eligibility amendment is made a part of your New Mexico State University Benefit booklet underwritten by Blue Cross and Blue Shield of New Mexico (BCBSNM).

Effective January 1, 2013, the following will be under Section 7, Enrollment and Termination Information section.

Eligible Retirees and Their Eligible Family Members
This Plan covers only those retirees and their eligible family members who are under age 65 and not entitled to Medicare. Exception: Members who are entitled to Medicare due to end-stage renal disease may continue coverage in this PPO 500 Plan for the period during which Medicare is secondary to Plan coverage according to federal regulation. After this coordination time period is exhausted, the member must switch to the NMSU Medicare Carveout Plan.

Retiree — An employee who officially retires from the University and receives a benefit from the Educational Retirement Board (ERB) or Alternative Retirement Plan immediately upon termination of employment may receive health insurance benefits after retirement if the retiree was enrolled in the Plan for ten consecutive years in regular status just prior to retirement. Only time enrolled as a regular employee (or as the spouse of an active, regular employee if both you and your spouse are employed by NMSU) will be counted toward the ten-year requirement.

If a retiree rescinds their retirement with the ERB or ARP to become re-employed by NMSU in a regular employment status, the retiree must maintain NMSU health insurance coverage during the re-employment period and re-retire at a later date. The retiree/employee will meet the eligibility requirements under this Plan to re-enroll on the retiree health plan upon re-retirement provided the following conditions are met:

- the retiree/employee maintains continuous health insurance coverage with NMSU from retirement to employment to re-retirement (minus any applicable waiting periods); and
- the retiree/employee re-retires and immediately begins collecting retirement benefits from the ERB or ARP upon re-retirement.
If a retiree returns to full-time employment (30 hours a week or more) with NMSU and continues to receive a retiree benefit from ERB or ARP, they can elect to be covered under the active employee benefit plan provided the following conditions are met:

- transition from retiree coverage to active employee coverage with no gap in coverage;
- the same dependents remain covered under the active plan (same dependents are defined as dependents covered under the active plan prior to initial retirement and then covered under the retiree plan after the initial retirement date), except as specified under “adding Eligible Family Members,” or dropping “Eligible Family Members” later in this section or if the dependent loses eligibility due to age.

If the employee/retiree leaves full time employment (30 hours a week or more) and wishes to return to the retiree plan, he/she may do so if he/she continues to receive a retiree benefit from ERB or ARP, and the following conditions are met:

- there are no gaps in the transition from active employee coverage to retiree coverage;
- the same dependents remain covered under the retirement plan (same dependents are defined as dependents covered under the retirement plan prior to returning to active employment, then covered by active employee with no gaps in coverage), except as specified under “adding Eligible Family Members,” or dropping “Eligible Family Members” later in this section or if the dependent loses eligibility due to age.

NOTE: It is important that you coordinate transition from retiree plan to active plan through:

New Mexico State University
Attn: Benefit Services
Off-site: PO Box 30001, MSC 3HRS, Las Cruces, NM 88003-8001
Telephone: 575-646-8000

Spouses or Domestic Partners — Spouses or domestic partners of eligible retirees covered at the time of retirement may continue coverage after the employee’s retirement. Retirees may also add coverage for spouses or domestic partners acquired after retirement. See “Adding Eligible Family Members” for more information.

Children — Only those eligible children who were covered at the time of retirement may continue coverage after the employee retires. Eligible children acquired after retirement may not be added at a later date, except as specified under “Adding Eligible Family Members,” later in this section. Surviving eligible family member contract holders may not add new family members to coverage at any time.

Medicare-Eligible Retirees and Retirees’ Eligible Family Members —
Except during the limited period of time in which this Plan is primary over Medicare due to federal regulations regarding coverage for patients with End-stage Renal Disease, retirees and/or their eligible family members who are enrolled in Part A and Part B of Medicare may not enroll in this NMSU PPO 500 Plan and may not continue coverage in this Plan after becoming eligible for Medicare. In such cases, the member with Parts A and B of Medicare will be required to switch to the NMSU Medicare Carveout Plan. Members who are enrolled in only one Part of Medicare are not eligible for coverage under any NMSU retiree health plan.
For example, a retiree’s eligible family member who has Medicare due to End-stage Renal Disease is primary under this Plan for only 30 months following the date of his/her first dialysis treatment. The eligible family member would switch to the NMSU Carveout Plan after the 30-month period.

Eligible retirees and their eligible family members (including eligible survivor family members) who are under age 65 and not enrolled in Medicare may continue coverage in this NMSU PPO 500 Plan.

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