

# NEWS ETTER

SPRING 2026

[NMPSIA.COM](http://NMPSIA.COM)



## What's Inside:

<b>Benefits 101:</b> Preventive Care: Be in the Know	pg. 2
Rural Living? Try Primary Virtual Care	pg. 2
Debunk Preventive Care Misconceptions	pg. 2
Benefits-related Tips for Soon-To-Be Retiree's	pg. 2
Turn Everyday Healthy Choices into Rewards	pg. 2
<b>Wellness Spotlight:</b> Handle life & Healthcare w/Wabi Sabi	pg. 3
Surprise Spring Raffle: Enter to Win!!	pg. 3
<b>Recipe:</b> Arugula, Watermelon and Feta Salad	pg. 3
<b>Risk Resource:</b> Practice Self-Care at your Desk	Pg. 4



## Mark Your Calendar

Spring into Motion is coming!

Register April 1st!

[Join the Challenge](#)

This 4-week Step & Activity Challenge is a fun, energizing way to boost your motivation, enjoy the fresh spring vibes, and maybe even win some awesome prizes!



**NMPSIA Reminder:** Qualifying Event rules are a very important to know and *know where to find!* Meeting enrollment deadlines can be the difference between coverage and no coverage for yourself and potentially your dependents. **Take some time to read the *program guide*.** Save it to your desktop or bookmark the web page.

**WE WOULD LOVE TO FEATURE YOUR PHOTO IN THE NEXT NMPSIA NEWSLETTER: ENTER FOR YOUR CHANCE TO WIN AMAZING PRIZES AND HAVE YOUR PHOTO FEATURED IN THE NEXT NEWSLETTER!**



EMAIL YOUR PICTURES TO: [KAYLYNN.ROYBAL@PSIA.NM.GOV](mailto:kaylynn.roybal@psia.nm.gov) MORE INFO ON PAGE 3

# BENEFITS CORNER [NMPSIA.COM](http://NMPSIA.COM)



**Benefits 101:** Did you know Preventive care is 100% covered? That's right, Preventive Care is \$0 (When You Do It Right). Whether you are on the High Option or Low Option, if you see an in-network provider, preventive care is covered!

**TO DO THIS WEEK:**

- **Check the Calendar:** If it's been more than a year since your last physical, it's time!
- **Find a Provider:** Stay In-Network to ensure your visit is covered under the plan
- **Speak Up:** Ask your doctor about which screenings are right for your age and health history.



**What is Considered Preventive?**

- Annual physicals
- Routine labs
- Mammograms & colonoscopies
- Well-woman exams
- Vaccines

These visits help catch problems early and they don't cost you anything when scheduled correctly.



**To keep your visit 100% covered, keep these tips in mind.**

(Using an established provider is necessary to access preventive and wellness visits.)

- **Be Specific:** When calling, say: "I am calling to schedule my Preventive Care Wellness Visit."
- **The 'New Concern' Rule:** Preventive visits are for check-ins, not new problems. If you discuss a new symptom (like a nagging backache), the doctor may bill it as a standard office visit with a copay.
- **Use an in-network provider:** Providers in-network do not balance bill for services

**It's not preventive if:**

- You go in for a new issue, like an allergy
- You ask the doctor to treat a problem
- You turn your physical into a sick visit

**When a visit is NOT a wellness/preventive visit:** If your visit is to establish a provider or for a specific concern rather than a routine screening, you should expect to see an out-of-pocket expense.

**Telehealth / Virtual**

Non-urgent care  
HIGH and LOW Plans  
\$0  
(FREE when scheduled directly through your insurance carrier)

**Primary Care**

Your established doctor  
HIGH Plan  
\$30 Copay  
Deductible waived!

LOW Plan  
\$35 copay  
Deductible waived!

**Specialist**

Dermatologist, cardiologist, etc.  
HIGH Plan  
\$55 copay  
Deductible Waived!

LOW Plan  
\$70 copay  
Deductible Waived

**FACT:** Approximately 60% of New Mexicans live in a rural area.

**FACT:** Data from the New Mexico Department of Health shows that adults in rural counties have higher rates of diagnosed diabetes than those in metropolitan areas.

**For members in rural areas, accessing a doctor can mean long drives, limited appointment availability, and delays in care.**

**Virtual primary care changes that. Bringing a provider directly to you through your phone, tablet, or computer.**

Click on your carrier to learn how to access **Virtual Primary Care!**

**PRESBYTERIAN**  
Health Plan, Inc.

**BlueCross BlueShield**  
of New Mexico



To request a reconsideration review for a denied enrollment, the employee along with their employer may contact [Leslie.Martinez@psia.nm.gov](mailto:Leslie.Martinez@psia.nm.gov).

## Debunk PREVENTIVE SCREENINGS MISCONCEPTIONS



**Screenings aren't necessary unless I have symptoms**

Reality: Screenings are designed to catch problems **before** symptoms appear, and skipping them can mean missing early, treatable conditions.



**It's too complicated to figure out where to go or how to get care**

Reality: People avoid checkups or screenings because they think scheduling appointments months out is not helpful. Each carrier provides **websites and call centers with resources, nurse lines, patient navigators, and online portals, that make accessing care easy!**



**Medical care, even with low cost co-pays is too expensive**

Reality: **Avoiding routine care can actually increase long-term costs** because preventable diseases may become emergencies that require intensive treatment. Early screenings often save time and money later.

**Retiring? Here are some benefits tips for you!**



NMPSIA coordinates with the **New Mexico Retiree Health Care Authority (NMRHCA)** to support a smooth transition, but retirees should also review RHCA's rules & plan rates. and work with **New Mexico Education Retiree Board (ERB)** to have retiree health premiums deducted from your pension.

**Timing matters more than people think:** Your benefit premiums are paid one month in advance. This means retiring mid-month vs. end-of-month can affect when your coverage changes. Talk with your benefits specialist and check the NMRHCA website to choose the best date! Per the NMRHCA website, you must enroll within 31 days following either your last day of current medical insurance coverage or your retirement date that is on record with your retirement board; whichever is later.

**GETTING THE MOST OUT OF YOUR BENEFITS:**

You may already earn rewards with your credit cards but what if we told you, you could also **turn everyday healthy choices into REWARDS!** Enroll Today!



Sign up, complete a quick health assessment, and log simple healthy activities like preventive care and immunizations to **earn points** your whole family can use towards rewards



# WELLNESS SPOTLIGHT [NMPSIA.COM](http://NMPSIA.COM)

## Wabi-Sabi: A Simple Way to Handle Real-Life Imperfections

In everyday life, Wabi-Sabi means noticing that things don't have to be perfect to be valuable or meaningful.

In health and wellness, wabi-sabi does not mean ignoring habits, lowering standards, or settling for choices that consistently harm your body. Instead, wabi-sabi teaches us to build strong, healthy habits while accepting that progress won't look flawless every day.

Healthcare isn't perfect. Appointments get rescheduled, billing can be confusing, preventive visits don't always feel straightforward, and the process can feel slow and frustrating. But "imperfect" doesn't mean you should step away from care.

**Here are 3 practical ways to incorporate a wabi-sabi mindset into your health and well-being.**

### 1 Navigate Healthcare:

**Accept the cracks, focus on the goal.**  
No process is seamless, but preventive visits, screenings, and follow-ups still protect your long-term health. Imperfection doesn't erase their value.



**Stay engaged, even when it's clunky.**  
A confusing bill doesn't mean your care wasn't important. A long wait time doesn't mean the visit wasn't worth it. Keep showing up for yourself.

#### Ask for help early.

Instead of getting overwhelmed, use your resources: member services, HR, wellness ambassadors, and your providers. They exist to support you and believe me they are HAPPY to help!



#### Let go of the idea that it "shouldn't be this way."

Sometimes the biggest stress isn't the system itself, it's our expectation that it should be perfect. Letting go a bit makes room for patience, clarity, and better decisions.



### 2 Seek Preventive Care:

Many people delay preventive screenings because they feel unsure, unprepared, or unconvinced they really need them.

*"I feel fine."  
"I don't have symptoms."  
"No one in my family had this."  
"I didn't even know I needed a test."*

But wabi-sabi teaches us you don't have to wait for a perfect reason to take the next step. Preventive screenings work the same way. They're valuable exactly because nothing in life is guaranteed, predictable, or flawless but **your health is important and people you love need you to be healthy today and for a long time to come.**

### 3 Self-Led Disease Prevention through Nutrition and Exercise:



#### Simple meals still protect your health.

You don't need elaborate recipes. A plate with vegetables, protein, and whole grains, however imperfect, still supports your body. Frozen vegetables, leftovers, and quick nutritious meals count. Convenience doesn't cancel nutrition. It often makes it possible.

#### With exercise, short sessions add up.

Ten minutes here and there throughout the day still improves circulation, mobility, and energy. Some days/weeks allow more activity; others don't. Adjusting isn't failure, it's sustainability. Healthy habits aren't built overnight.



Disease prevention doesn't require flawless discipline. It requires showing up again and again in ways that fit real life.

## Surprise Spring Raffle



## Enter to win a *Wellness Journey Kit*

**How to Enter:** Send us your favorite New Mexico landscape photo! 

**Rules:** You need to have taken the photo yourself. It must have been taken in NM. The email must include your name and where the photo was taken. Subject line: Surprise Spring Raffle

**Deadline to enter:** April 1, 2026, at 5pm. Winner will be notified by April 15th.

**Important notes:** The NMPSIA wellness team will choose a winner.

The winner will be announced in the Summer Newsletter, and the photo will be featured on the cover of the newsletter. 2<sup>nd</sup> place will be featured on the cover of the Fall newsletter.

**Email photo to:** [kaylynn.roybal@psia.nm.gov](mailto:kaylynn.roybal@psia.nm.gov)

Wellness Journey Kit: Fitbit Inspire 3, Notebook & Protein Shaker Bottle



## Arugula, Watermelon and Feta Salad

#### For the vinaigrette:

- 1/4 cup freshly squeezed orange juice
- 1/4 cup freshly squeezed lemon juice (2 lemons)
- 1/4 cup minced shallots (1 large)
- 1 tablespoon honey
- 1/2 cup good olive oil
- 1 teaspoon kosher salt
- 1/2 teaspoon freshly ground black pepper

#### For the Salad:

- 6 cups baby arugula, washed and spun dry
- 1/8th seedless watermelon, rind removed, & cut in 1-inch cubes
- 12 ounces good feta cheese, 1/2-inch diced or crumbled
- 1 cup (4 ounces) whole fresh mint leaves, julienned

**Step 1:** Whisk together the orange juice, lemon juice, shallots, honey, salt, and pepper. Slowly pour in the olive oil, whisking constantly, to form an emulsion. If not using within an hour, store the vinaigrette covered in the refrigerator.

**Step 2:** Place the arugula, watermelon, feta, and mint in a large bowl. Drizzle with enough vinaigrette to coat the greens lightly and toss well. Taste for seasonings and serve immediately.

**Serving Tips:** Serve at room temp. If you don't like Feta try Burrata! Pairs well with seafood and/or grilled meats. Use the vinaigrette for any salad or as a marinade if you have leftovers!



# RISK RESOURCE

[NMPSIA.COM](http://NMPSIA.COM)

## Practice Self Care by Taking Time to Stretch!

Spring is a time of renewal, which includes building new workplace habits.

One of the healthiest things you can do throughout your workday is set a reminder in outlook or set a timer to do a stretch on an hourly basis, ideally every 30 minutes.

Regular stretching helps reduce the risk of musculoskeletal injuries by easing fatigue, improving muscle balance and posture, and supporting better coordination. It also boosts circulation, increases flexibility, reduces stiffness, and contributes to overall well-being.

Before starting a stretching regimen, consult your physician or other healthcare provider if you have previously had back or other injuries or are currently experiencing pain.



### Hamstring stretch

**Movement:** Place the straight leg in front of you and bend at the waist; do not round the back



**Tip:** Point toes up to the ceiling/sky, feel the stretch up the back of the straight leg.

### Hip flexor stretch

**Movement:** Step forward with the leg and bend the knee, keeping the opposite leg straight



**Tip:** Bend the forward knee until you feel a stretch on the front top of the opposite straight leg; you may need to slightly arch your lower back to feel the stretch

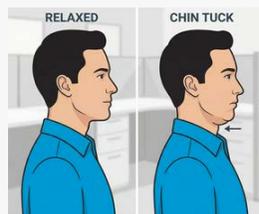
If you would like to schedule a **free** ergonomics assessment or training for your school through Poms & Associates, email: [kmestas@pomsassoc.com](mailto:kmestas@pomsassoc.com)

Following physician approval, try some of these stretches:

### Chin tucks:

**Movement:** Gently draw your head directly backward, while keeping your eyes fixed on something in front of you.

**Tip:** Make sure that you do not look down as you do this exercise or bend your neck forward.



### Chest/Pec stretch:

**Movement:** Open arms wide away from the body to feel a stretch across the chest

**Tip:** Keep your palms open and bend your elbows



### A FULL LIST OF AVAILABLE TRAININGS CAN BE FOUND HERE!

- Diversity, Equity, and Inclusion Practices: Staff-to-Student
- FERPA: Confidentiality of Records
- Hazing Prevention in K12 Environments
- HIPAA Overview
- Playground Maintenance & Inspection
- Playground Supervision
- Sexual Harassment: Staff-to-Staff
- Student Alcohol and Substance Abuse
- Bloodborne Pathogen Exposure Prevention
- Cybersecurity Overview
- Cybersecurity Awareness for Employees: End-User Best Practices
- Cybersecurity Awareness for Employees: Security Awareness Essentials
- Cybersecurity Awareness for Employees: Social Engineering
- Diversity, Equity, and Inclusion Practices: Staff-to-Staff