



New Mexico
Public Schools
Insurance
Authority

NEWSLETTER

SPRING 2025

NMPSIA.COM



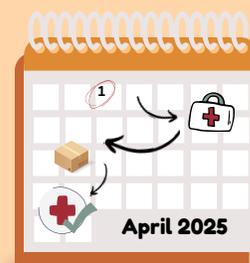
Photo of Pino Rael Ranch Pecos, New Mexico, by Ira R.

News & More

- Benefits 101: Health Insurance Jargon pg. 2
- Employee Online Benefit System pg. 2
- Digital Therapy Resource pg. 2
- 'One Week of Wellness' Challenge pg. 3
- Back to the Basics Wellness pg. 3
- Longevity Series Sign-Up pg. 3
- Recipe: Bang Bang Salmon Bites pg. 3
- 8 Dimensions of Wellness pg. 4
- Self-Care Action Planning pg. 5
- Create your Action Plan pg. 6



MARK YOUR CALENDAR!

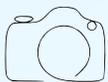


Keep a look out for
mailers regarding
the program!

No cost at-home
preventative
health screening
kits will be
mailed upon
request. Once
received,
complete the
instructions,
mail it back,
get results.

*Available to anyone
covered under a
NMPSIA Medical Plan*

WE WOULD LOVE TO FEATURE YOUR PHOTO IN THE NEXT NMPSIA NEWSLETTER:



SEND US PHOTOS OF YOUR PART OF NEW MEXICO.

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

BENEFITS CORNER NMPSIA.COM

Benefits 101:

Give yourself a break, health insurance jargon can be tricky, but a quick refresh can turn confusion into confidence!

Deductible (Medical & Dental)

This is the amount you must pay each year for certain medical or dental services before your insurance plan starts covering costs. Some services and procedures have a deductible that applies. Each out-of-pocket medical or dental expense is counted towards the associated deductible amount. Once you have reached the deductible amount the plan will begin to cover the services as designed. For example, with your current in-network High Option Plan, you need to pay \$750 for medical expenses and \$50 for dental expenses before the plan begins to contribute.

Annual Out of Pocket Maximum (Medical)

This is the most you have to pay in a year for covered medical services. Once you reach this limit, your insurance plan will cover 100% of eligible costs for the rest of the year, up to the plan benefit limits. The out-of-pocket maximum includes your deductible, copayments, and coinsurance but does not include penalties, non-covered charges, or costs above Medicare's allowed amounts. For example, with your current in-network High Option Plan, you need to pay \$4,100 for covered services before the plan covers eligible services at 100% for the rest of the year.

Calendar Year Maximum (Dental)

This is the most your dental plan will pay for covered services in a year. If you reach this limit, you must pay for any additional dental costs until the next year starts. The calendar year maximum benefit amount includes cleanings, exams, cavity fillings, root canals, crowns, extractions, and other surgeries.

Disclaimer: The Summary Plan Description supersedes any information outlined in this summary.

Employee Online Benefit System

Taking control of your health benefits starts here. Knowing your beneficiary and keeping your information, like addresses, updated is the first step. You will gain confidence to fully understand and use your benefits.

Did you know?

You can view and change your basic information and beneficiary information any time, no forms required!

*If you have a **Qualifying Event**, you can also make changes to your enrollment as well as add or cancel dependents.

*Subject to Employer approval



How To Resources: Employee Online Enrollment Training Materials

[Add/Change Beneficiary](#)

[Change Basic Information](#)

[New Hire - Adding Coverage/Dependents](#)

To request a reconsideration review for a denied enrollment, the employee along with their employer may contact Leslie.martinez@psia.nm.gov.

With NMPSIA, seeking therapy has never been easier! We know talking to someone when you need to can be a huge relief and a powerful way to lighten your load. This is an exciting opportunity to grow and begin to heal, at no cost to you! Digital therapy is offered by your medical carrier, see below.



BCBS Members

Learn 2 Live

Digital Therapy



Presbyterian Members

Talk Space Messaging

Therapy



Get the Most out of your benefits: When your provider prescribes you a drug, Check the NMPSIA drug formulary before you fill it!



Non-Preferred Brand-Name Drugs can be extremely costly and impact your monthly budget!



Preferred brand-name alternatives can still be costly if they are not in the NMPSIA formulary.



Generic, effective alternatives on the formulary are covered at a low or no cost to you.

Have more questions about generic medication?



WELLNESS SPOTLIGHT NMPSIA.COM

Mon

- Drink 1 extra glass of water today
- Take a 4-hour Social Media Break today
- Cook a Healthy, New Meal today

Tues

- Start the day with 5 minutes of deep breathing and 5 minutes of reflection
- Take a 15 minute walk today

Wed

- Practice Mindful eating today
- Dance to your favorite song
- Do 10 squats and 10 sit-ups today

Thurs

- Swap all sugary drinks for water today
- Make a financial goal and write it down
- Stretch for 10 minutes before bed

Fri

- Eat vegetables 3 times today
- Compliment 2 people
- Do 30 minutes of physical activity

Sat

- Spend 25 minutes decluttering
- Do 20 jumping jacks outside
- Go to bed 30 minutes early

Sun

- Write a plan for next week using 3 items that are easy and fun to incorporate into your daily routine

Join this one-Week Wellness Challenge and reconnect with the basics to unlock those feel-good moments. Commit to becoming a healthier, stronger version of yourself—physically, mentally, and emotionally.

Start Your Wellness Journey TODAY!

BACK TO THE BASICS wellness

Did you know exercise doesn't just release one happy chemical but creates a cocktail of beneficial substances that improve mood, reduce stress, and promote overall mental and physical well-being.

Dopamine- The Reward Chemical

Released when we complete a task, especially a challenging one!

Serotonin- The Mood Stabilizer Chemical

The combination of sunlight and movement can boost serotonin levels, alleviating feelings of depression and anxiety.

Endorphins- The Pain Reliever Chemical

Released when we push ourselves to our limits and keep going when our brain tells us we can't go on anymore.

BDNF- The Motivation Chemical

(Brain-Derived Neurotrophic Factor)

Released when we exercise regularly. The stories are true, it does get easier, and your brain helps you get there every day!

Change your *perspective*
Change your *life*



[Click here to join us for a 5-Week Series: Longevity](#)

This series is about Healthspan, living longer in good health—not just adding years, but quality to your life. This online course explores the six key pillars of longevity and practical steps to incorporate them into your life.

Everyone who completes the series in 5 weeks will receive a 'Longevity Toolkit' giveaway brought to you by the NMPSIA Wellness Team as a way to say thank you for caring about you, our member.

Bang Bang Salmon Bites

Ingredients

- 1 lb salmon fillets (skin removed, cut into 1-inch cubes)
- 2 tbsp olive oil
- 1 tsp each garlic powder, onion powder, smoked paprika
- 1/2 tsp salt, 1/4 tsp black pepper, 1/4 tsp cayenne (optional)

Instructions

Prepare the Salmon: Pat salmon dry, cut into cubes, and toss with olive oil, garlic powder, onion powder, smoked paprika, salt, black pepper, and cayenne (optional).

Make the Sauce: Whisk mayonnaise, Thai sweet chili sauce, sriracha, honey, and lime juice until smooth. Adjust flavors to taste.

Cook the Salmon:

Pan-Sear: Heat a skillet with olive oil, cook salmon for 2–3 minutes per side until crisp and cooked through.

Bake: Arrange salmon on a baking sheet and bake at 400°F for 10–12 minutes until crisp and cooked through.

Air-Fry: Cook salmon in an air fryer at 375°F for 8–10 minutes, flipping halfway until crisp and cooked through.

Add the Sauce: Drizzle the sauce over the cooked salmon or toss the salmon in the sauce for full coverage.

Garnish and Serve: Sprinkle with parsley, green onions, or sesame seeds. Serve with jasmine rice, salad, or roasted vegetables.

Bang Bang Sauce: 1/4 cup mayonnaise, 2 tbsp Thai sweet chili sauce, 1 tsp sriracha, 1 tsp honey, 1 tsp lime juice



RISK RESOURCE NMPSIA.COM

Poms & Associates' amazing Loss Control Specialists, Tamie Pargas and Brenda Barela, are here to help you hit refresh, prioritize your well-being, and take charge of a healthier, more balanced life.

Their expert wellness training will help you create an action plan custom to you. You'll unlock the secrets to self-care across all eight dimensions of wellness, as defined by the Substance Abuse and Mental Health Services Administration.

Ready to invest in a happier, healthier you? Let's get started!



The 8 Dimensions of Wellness



Environmental Wellness – Enjoy safe indoor and outdoor activities. Plan ahead but leave room for spontaneous experiences. Take a different route on your way home.

Intellectual Wellness – Keep your mind active with games, learning, and engaging discussions. Join a club or share your skills. Read a book or visit a museum.

Social Wellness – Stay connected. Spend quality time with friends, family, and your community. Listen, engage, and build a strong support system.

Physical Wellness – Find physical activities you enjoy and choose whole foods over processed options. Prioritize 7-8 hours of sleep each night.

Emotional Wellness – Cultivate a positive mindset and develop stress-management techniques like deep breathing or music. Seek support when needed.

Spiritual Wellness – Find peace through prayer, meditation, or self-reflection. Explore different cultures and focus on being present. Practice mindfulness.

Financial Wellness – Set personal financial goals and create a balanced budget that supports both short- and long-term stability. A financial goal can also be a vacation.

Occupational Wellness – Engage in meaningful work that aligns with your values and passions. Set professional goals that inspire growth and achievement.



OTHER VALUABLE TRAININGS CAN BE [ACCESSED 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

CREATE A SELF CARE ACTION PLAN

A Wellness Self-Care Action Plan is a personalized strategy designed to help you prioritize and maintain your overall well-being. It involves setting intentional goals and actions across multiple dimensions of wellness to support a healthier and more balanced lifestyle.

Developing a Self-Care Action Plan is key to integrating these dimensions into your daily routine. Simple practices like stretching, deep breathing (Box Breathing), and taking breaks (20x20x20 Rule) can make a significant difference.

Key Components of a Self-Care Action Plan:

1. Identify Your Needs – Assess areas in your life where you need more balance (physical, emotional, social, financial, etc.) or attention to truly thrive.
 2. Set Realistic Goals – Define specific, achievable actions for each wellness dimension. Don't be shy!
 3. Create a Routine – Incorporate self-care activities into your daily or weekly schedule.
 4. Find Your Support System – Surround yourself with people, activities, and resources that encourage wellness. Seek out new resources and activities.
 5. Monitor Your Progress – Regularly check in with yourself and adjust your plan as needed.

A Self-Care Action Plan helps ensure that you are actively taking steps toward better health, happiness, and fulfillment. Start today—your well-being matters!

Remember: You can't take care of others if you don't take care of yourself first. Start today—smile, laugh, enjoy, and breathe!

SELF-CARE ACTION PLAN

MEASURE YOUR MOTIVATION:

8 DIMENSIONS OF WELLNESS, CIRCLE YOUR FOCUS:



Environmental



Social



Emotional



Physical



Occupational



Financial



Spiritual



Intelligence

LIST ACHIEVEABLE DAILY GOALS:

USE THIS SPACE TO MAP OUT THE WEEK TO INCLUDE NEW GOALS & EXISTING PRIORITIES. DON'T FORGET TO ADD ANY ACTIONS YOU NEED TO TAKE TO ACHIEVE IT.

MON

TUES

WED

THURS

FRI

SAT

SUN

TO DO

EXERCISE PLAN:

MENTAL BREAK PLAN:

TRY SOMETHING NEW PLAN:

USE THIS SPACE TO TRACK YOUR PROGRESS



RATE YOUR HAPPINESS AFTER COMPLETING YOUR ACTION PLAN

