

The University of New Mexico
**FY19 Open Enrollment Guide
for Active Benefits-Eligible
Employees**



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MEMORANDUM

TO: All Benefits-Eligible UNM Employees

FROM: Division of Human Resources

DATE: April 25, 2018

SUBJECT: Open Enrollment and Voluntary Employee Beneficiary Association (VEBA) Opt-Out Period

2018 – 2019 OPEN ENROLLMENT

WHEN IS OPEN ENROLLMENT?

Open Enrollment for medical, dental, vision, life, accidental death and dismemberment (AD&D) insurance, short-term and long-term disability benefits, and the VEBA Opt-Out period will occur **Wednesday, April 25 through Friday, May 11, 2018.**

Please review all of the information carefully to ensure you make the best decisions to meet your personal benefit needs. If you do not make any changes during Open Enrollment, your current benefits elections will continue for next year.

If your Benefit Statement reflects the benefit elections you want to continue as of July 1, 2018, no action is necessary.

See page 6 of this Open Enrollment Guide for instructions to view your current Benefits Statement.

WHAT IS OPEN ENROLLMENT?

This is the one opportunity you have each year to enroll in new coverage or change existing coverage without experiencing a [Qualifying Change in Status Event](#). Changes made during the Open Enrollment period will be **effective July 1, 2018**. You must make all medical, dental, and vision changes during this time period using LoboWeb, which can be accessed 24 hours a day, seven days a week by logging into my.unm.edu.

Open Enrollment is also your opportunity to enroll in or make changes to Life, AD&D, and Short-Term and Long-Term Disability insurance (up to certain coverage limits and without medical underwriting approval). Life, AD&D, and Disability changes must be completed online from April 25 through May 11, 2018, using [Standard's employee/member website](#).

There are many resources available to assist you in making your choices during Open Enrollment on the [UNM HR Open Enrollment Benefits](#) website. You are encouraged to take advantage of these resources to ensure you enroll in benefits that meet your needs.

WHAT WILL CHANGE FOR THE 2018-2019 PLAN YEAR?

Active Employee Medical Plan

Active employee Medical Plan rates will increase 1.75% across all Plans. Premiums will vary according to FTE and salary.

- [2018-2019 UNM Health Rates](#)
- [2018-2019 BCBS of NM Rates](#)
- [2018-2019 Presbyterian Rates](#)

There will be no plan design changes to Copays, Coinsurances, Deductibles, and Out-of-Pocket Maximums will remain the same.

Active Employee Prescription Drug Plan

- No plan design changes

Free Onsite Preventive Health Checkups and Medical Premium Credit

Employee Wellness cares about your wellbeing and is offering you this convenient, on-site initiative! Take advantage of our comprehensive Preventive Health Checkups to learn more about your health and to earn credit towards your UNM medical plan premiums.

To qualify for a one-time* \$200 employee premium credit and a \$100 spouse/domestic partner premium credit, eligible employees and spouses/domestic partners must be enrolled in a UNM medical plan during the screening period and throughout the application of the premium credit, which will take place in late fall 2018. Depending on your premium amount, the credit may be spread across multiple paychecks until the full premium credit amount has been applied.

**This premium credit is for the 2018-2019 year. You may receive the credit this year even if you received it in 2016 and/or 2017.*

For more information, visit the Onsite Preventive Health Checkups and Medical Premium Discount webpage at hr.unm.edu/checkups.

WHAT WILL CHANGE FOR THE 2018-2019 PLAN YEAR? (Cont'd From previous page)

Active Employees: Life Insurance, Accidental Death and Dismemberment (AD&D), and Disability

No plan or rate changes for:

- Basic Life and Employee Additional Life Insurance premiums
- Spouse/Domestic Partner and Child Life premiums
- AD&D premiums
- Short-Term Disability premiums
- Long-Term Disability premiums

Active Employee Dental Plan

- No plan or rate changes

Active Employee Vision Plan

- New Standard Progressive Lenses covered in full. No other plan design changes
- [Rate renewal increase](#) on a per month basis:
 - rates up by \$.86, \$1.68, and \$2.72 (Single, Employee+1, and Family)

For plan and vendor contact information on the benefits listed above, please go to our [HR Benefits website](#).

DEPENDENT ELIGIBILITY VERIFICATION

When adding a dependent to your UNM health coverage, UNM requires you to validate that your dependent is eligible for coverage.

Go to the HR website to review [Dependent Eligibility and Verification Documents Requirements](#).

TO REVIEW YOUR CURRENT BENEFIT STATEMENT

1. Go to my.unm.edu
2. Log In with your UNM NetID and password
3. Enter LoboWeb (center of the screen)
4. Click **Benefits and Deductions**
5. Click **Benefit Statement**
6. Follow prompts for [Duo](#) (two-factor authentication to protect your sensitive Benefits information in LoboWeb)

If your Benefit Statement reflects the benefit elections you want to continue as of July 1, 2018, no action is necessary.

HOW TO MAKE CHANGES

For Medical, Dental, and Vision – login to LoboWeb to access Open Enrollment:

1. Go to my.unm.edu
2. Log In with your UNM NetID and password
3. Enter LoboWeb (center of the screen)
4. Click **Benefits and Deductions**
5. Click **Open Enrollment**
6. Verify your identity through Duo **two-factor authentication** (Duo protects your sensitive information in LoboWeb)
7. Follow the prompts to enroll in, cancel, or make changes to your benefits
8. **Print and retain your Open Enrollment Confirmation Statement for your records and as proof of enrollment**

Instructional Video: Watch this helpful [video](#) to guide you through the process of making Open Enrollment changes on our new web-based Enrollment Form!

For Life, Disability, and AD&D plans – login to the Standard's enrollment site to access Open Enrollment:

- First-time login requires employee's UNM Banner ID and date of birth
- [Visit the Standard Enrollment/Member site](#)
- To log in as a first-time user, please review the instructions at: https://www.standard.com/eforms/19462_649112.pdf
- Enroll over the phone by calling 1-844-573-0229

2018 – 2019 VOLUNTARY EMPLOYEE BENEFICIARY ASSOCIATION (VEBA) CONTRIBUTIONS/OPT-OUT

VEBA Opt-Out Period – Applies only to Faculty and Staff employed in a benefits-eligible position between June 30, 2013 and June 30 2015, who are actively participating in VEBA.

- **The Board of Regents approved the capping of VEBA contributions at ¾ percent**
Contributions will remain at Employee ¾ percent and UNM ¾ percent.
- **Voluntary Employee Beneficiary Association (VEBA) Opt-Out Period**

The VEBA Opt-Out period runs parallel to Open Enrollment, from April 25, 2018 through May 11, 2018.

During this time, current eligible VEBA participants have the opportunity to opt out of VEBA contributions. If you decide to opt out of VEBA, your changes will be effective July 1, 2018. Opting out of VEBA participation is only permitted during this period.

**2018 – 2019 VOLUNTARY EMPLOYEE BENEFICIARY ASSOCIATION (VEBA)
CONTRIBUTIONS/OPT OUT** (Cont'd from previous page)

PLEASE NOTE: If you choose to opt out of VEBA, you are choosing to forfeit any applicable grandfathered VEBA service credits, and to relinquish access to UNM's Post-Retirement medical and dental coverage.

- **One-Time VEBA Opt-In Opportunity**

This information is applicable to VEBA-eligible employees in a benefits-eligible position who have previously opted out of VEBA: The chance to opt back in to VEBA occurs during the Open Enrollment period immediately following five years after the employee's opt-out effective date.

HOW TO OPT-OUT OF VEBA

If you choose to opt-out, you must follow these steps **during the VEBA Opt-Out period:**

1. Go to my.unm.edu
2. Log in with your NetID and password
3. Click on **Enter Lobo Web**
4. Select **Benefits and Deductions** Select **Voluntary Employee Beneficiary Association (VEBA)**
5. Select **VEBA Status and Election Page**
6. Under **Election Options**, select **VEBA Opt-Out Election Page**
7. Review the opt-out form, especially the certification details in the highlighted area
8. Check the box to certify that you understand your opt-out election
9. Click **Submit**
10. You will then see a screen that provides a record of your opt-out election. Print this page for your records. A copy of your opt-out election will also be emailed to you.

Subsequent opportunities to opt-out of the VEBA will occur annually during Benefits Open Enrollment.

Visit hr.unm.edu/benefits/open-enrollment for detailed information about Open Enrollment, including rate changes, enrollment instructions, and dependent proof document requirements.

MEDICAL RATES
Blue Cross Blue Shield
for Active Employees
Effective 7/1/2018 - 6/30/2019

Note: if you are part-time, your base salary is calculated on the full-time equivalent. For example, if you are at an appointment percentage of 50% and earn \$12,000 per year, your base salary is \$24,000 and UNM would contribute 40%.

Blue Cross Blue Shield of New Mexico - Monthly Rates

	Annualized Salary \$34,999 and below		Annualized Salary \$35,000 - \$49,999		Annualized Salary \$50,000 and above	
	Monthly Contribution		Monthly Contribution		Monthly Contribution	
1.0 FTE	UNM Pays (80%)	Employee Pays (20%)	UNM Pays (70%)	Employee Pays (30%)	UNM Pays (60%)	Employee Pays (40%)
Single (Employee Only)	\$403.74	\$100.94	\$353.28	\$151.40	\$302.81	\$201.87
Employee + Spouse	\$827.84	\$206.96	\$724.36	\$310.44	\$620.88	\$413.92
Employee + Child(ren)	\$748.06	\$187.02	\$654.56	\$280.52	\$561.05	\$374.03
Family	\$1,175.42	\$293.85	\$1,028.49	\$440.78	\$881.56	\$587.71
.75 - .99 FTE	UNM Pays (60%)	Employee Pays (40%)	UNM Pays (52.5%)	Employee Pays (47.5%)	UNM Pays (45%)	Employee Pays (55%)
Single (Employee Only)	\$302.81	\$201.87	\$264.96	\$239.72	\$227.11	\$277.57
Employee + Spouse	\$620.88	\$413.92	\$543.27	\$491.53	\$465.66	\$569.14
Employee + Child(ren)	\$561.05	\$374.03	\$490.92	\$444.16	\$420.79	\$514.29
Family	\$881.56	\$587.71	\$771.37	\$697.90	\$661.17	\$808.10
.50 - .74 FTE	UNM Pays (40%)	Employee Pays (60%)	UNM Pays (35%)	Employee Pays (65%)	UNM Pays (30%)	Employee Pays (70%)
Single (Employee Only)	\$201.87	\$302.81	\$176.64	\$328.04	\$151.40	\$353.28
Employee + Spouse	\$413.92	\$620.88	\$362.18	\$672.62	\$310.44	\$724.36
Employee + Child(ren)	\$374.03	\$561.05	\$327.28	\$607.80	\$280.52	\$654.56
Family	\$587.71	\$881.56	\$514.24	\$955.03	\$440.78	\$1,028.49

Blue Cross Blue Shield of New Mexico - Bi-Weekly Rates

	Annualized Salary \$34,999 and below		Annualized Salary \$35,000 - \$49,999		Annualized Salary \$50,000 and above	
	Bi-Weekly Contribution		Bi-Weekly Contribution		Bi-Weekly Contribution	
1.0 FTE	UNM Pays (80%)	Employee Pays (20%)	UNM Pays (70%)	Employee Pays (30%)	UNM Pays (60%)	Employee Pays (40%)
Single (Employee Only)	\$201.87	\$50.47	\$176.64	\$75.70	\$151.40	\$100.94
Employee + Spouse	\$413.92	\$103.48	\$362.18	\$155.22	\$310.44	\$206.96
Employee + Child(ren)	\$374.03	\$93.51	\$327.28	\$140.26	\$280.52	\$187.02
Family	\$587.71	\$146.93	\$514.24	\$220.39	\$440.78	\$293.85
.75 - .99 FTE	UNM Pays (60%)	Employee Pays (40%)	UNM Pays (52.5%)	Employee Pays (47.5%)	UNM Pays (45%)	Employee Pays (55%)
Single (Employee Only)	\$151.40	\$100.94	\$132.48	\$119.86	\$113.55	\$138.79
Employee + Spouse	\$310.44	\$206.96	\$271.64	\$245.77	\$232.83	\$284.57
Employee + Child(ren)	\$280.52	\$187.02	\$245.46	\$222.08	\$210.39	\$257.15
Family	\$440.78	\$293.85	\$385.68	\$348.95	\$330.59	\$404.05
.50 - .74 FTE	UNM Pays (40%)	Employee Pays (60%)	UNM Pays (35%)	Employee Pays (65%)	UNM Pays (30%)	Employee Pays (70%)
Single (Employee Only)	\$100.94	\$151.40	\$88.32	\$164.02	\$75.70	\$176.64
Employee + Spouse	\$206.96	\$310.44	\$181.09	\$336.31	\$155.22	\$362.18
Employee + Child(ren)	\$187.02	\$280.52	\$163.64	\$303.90	\$140.26	\$327.28
Family	\$293.85	\$440.78	\$257.12	\$477.51	\$220.39	\$514.24

MEDICAL RATES
Presbyterian Health Plan
for Active Employees
Effective 7/1/2018 - 6/30/2019

Note: if you are part-time, your base salary is calculated on the full-time equivalent. For example, if you are at an appointment percentage of 50% and earn \$12,000 per year, your base salary is \$24,000 and UNM would contribute 40%.

Presbyterian Health Plan - Monthly Rates

	Annualized Salary \$34,999 and below		Annualized Salary \$35,000 - \$49,999		Annualized Salary \$50,000 and above	
	Monthly Contribution		Monthly Contribution		Monthly Contribution	
1.0 FTE	UNM Pays (80%)	Employee Pays (20%)	UNM Pays (70%)	Employee Pays (30%)	UNM Pays (60%)	Employee Pays (40%)
Single (Employee Only)	\$512.01	\$128.00	\$448.01	\$192.00	\$384.01	\$256.00
Employee + Spouse	\$1,051.69	\$262.92	\$920.23	\$394.38	\$788.77	\$525.84
Employee + Child(ren)	\$949.13	\$237.28	\$830.49	\$355.92	\$711.85	\$474.56
Family	\$1,492.06	\$373.02	\$1,305.56	\$559.52	\$1,119.05	\$746.03
.75 - .99 FTE	UNM Pays (60%)	Employee Pays (40%)	UNM Pays (52.5%)	Employee Pays (47.5%)	UNM Pays (45%)	Employee Pays (55%)
Single (Employee Only)	\$384.01	\$256.00	\$336.01	\$304.00	\$288.00	\$352.01
Employee + Spouse	\$788.77	\$525.84	\$690.17	\$624.44	\$591.57	\$723.04
Employee + Child(ren)	\$711.85	\$474.56	\$622.87	\$563.54	\$533.88	\$652.53
Family	\$1,119.05	\$746.03	\$979.17	\$885.91	\$839.29	\$1,025.79
.50 - .74 FTE	UNM Pays (40%)	Employee Pays (60%)	UNM Pays (35%)	Employee Pays (65%)	UNM Pays (30%)	Employee Pays (70%)
Single (Employee Only)	\$256.00	\$384.01	\$224.00	\$416.01	\$192.00	\$448.01
Employee + Spouse	\$525.84	\$788.77	\$460.11	\$854.50	\$394.38	\$920.23
Employee + Child(ren)	\$474.56	\$711.85	\$415.24	\$771.17	\$355.92	\$830.49
Family	\$746.03	\$1,119.05	\$652.78	\$1,212.30	\$559.52	\$1,305.56

Presbyterian Health Plan - Bi-Weekly Rates

	Annualized Salary \$34,999 and below		Annualized Salary \$35,000 - \$49,999		Annualized Salary \$50,000 and above	
	Bi-Weekly Contribution		Bi-Weekly Contribution		Bi-Weekly Contribution	
1.0 FTE	UNM Pays (80%)	Employee Pays (20%)	UNM Pays (70%)	Employee Pays (30%)	UNM Pays (60%)	Employee Pays (40%)
Single (Employee Only)	\$256.00	\$64.00	\$224.00	\$96.00	\$192.00	\$128.00
Employee + Spouse	\$525.84	\$131.46	\$460.11	\$197.19	\$394.38	\$262.92
Employee + Child(ren)	\$474.56	\$118.64	\$415.24	\$177.96	\$355.92	\$237.28
Family	\$746.03	\$186.51	\$652.78	\$279.76	\$559.52	\$373.02
.75 - .99 FTE	UNM Pays (60%)	Employee Pays (40%)	UNM Pays (52.5%)	Employee Pays (47.5%)	UNM Pays (45%)	Employee Pays (55%)
Single (Employee Only)	\$192.00	\$128.00	\$168.00	\$152.00	\$144.00	\$176.00
Employee + Spouse	\$394.38	\$262.92	\$345.09	\$312.22	\$295.79	\$361.52
Employee + Child(ren)	\$355.92	\$237.28	\$311.43	\$281.77	\$266.94	\$326.26
Family	\$559.52	\$373.02	\$489.58	\$442.96	\$419.64	\$512.90
.50 - .74 FTE	UNM Pays (40%)	Employee Pays (60%)	UNM Pays (35%)	Employee Pays (65%)	UNM Pays (30%)	Employee Pays (70%)
Single (Employee Only)	\$128.00	\$192.00	\$112.00	\$208.00	\$96.00	\$224.00
Employee + Spouse	\$262.92	\$394.38	\$230.06	\$427.25	\$197.19	\$460.11
Employee + Child(ren)	\$237.28	\$355.92	\$207.62	\$385.58	\$177.96	\$415.24
Family	\$373.02	\$559.52	\$326.39	\$606.15	\$279.76	\$652.78

MEDICAL RATES
UNM Health
for Active Employees
Effective 7/1/2018 - 6/30/2019

Note: if you are part-time, your base salary is calculated on the full-time equivalent. For example, if you are at an appointment percentage of 50% and earn \$12,000 per year, your base salary is \$24,000 and UNM would contribute 40%.

UNM Health - Monthly Rates

	Annualized Salary \$34,999 and below		Annualized Salary \$35,000 - \$49,999		Annualized Salary \$50,000 and above	
	Monthly Contribution		Monthly Contribution		Monthly Contribution	
1.0 FTE	UNM Pays (80%)	Employee Pays (20%)	UNM Pays (70%)	Employee Pays (30%)	UNM Pays (60%)	Employee Pays (40%)
Single (Employee Only)	\$391.54	\$97.88	\$342.59	\$146.83	\$293.65	\$195.77
Employee + Spouse	\$803.42	\$200.85	\$702.99	\$301.28	\$602.56	\$401.71
Employee + Child(ren)	\$724.46	\$181.12	\$633.91	\$271.67	\$543.35	\$362.23
Family	\$1,140.42	\$285.10	\$997.86	\$427.66	\$855.31	\$570.21
.75 - .99 FTE	UNM Pays (60%)	Employee Pays (40%)	UNM Pays (52.5%)	Employee Pays (47.5%)	UNM Pays (45%)	Employee Pays (55%)
Single (Employee Only)	\$293.65	\$195.77	\$256.95	\$232.47	\$220.24	\$269.18
Employee + Spouse	\$602.56	\$401.71	\$527.24	\$477.03	\$451.92	\$552.35
Employee + Child(ren)	\$543.35	\$362.23	\$475.43	\$430.15	\$407.51	\$498.07
Family	\$855.31	\$570.21	\$748.40	\$677.12	\$641.48	\$784.04
.50 - .74 FTE	UNM Pays (40%)	Employee Pays (60%)	UNM Pays (35%)	Employee Pays (65%)	UNM Pays (30%)	Employee Pays (70%)
Single (Employee Only)	\$195.77	\$293.65	\$171.30	\$318.12	\$146.83	\$342.59
Employee + Spouse	\$401.71	\$602.56	\$351.49	\$652.78	\$301.28	\$702.99
Employee + Child(ren)	\$362.23	\$543.35	\$316.95	\$588.63	\$271.67	\$633.91
Family	\$570.21	\$855.31	\$498.93	\$926.59	\$427.66	\$997.86

UNM Health - Bi-Weekly Rates

	Annualized Salary \$34,999 and below		Annualized Salary \$35,000 - \$49,999		Annualized Salary \$50,000 and above	
	Bi-Weekly Contribution		Bi-Weekly Contribution		Bi-Weekly Contribution	
1.0 FTE	UNM Pays (80%)	Employee Pays (20%)	UNM Pays (70%)	Employee Pays (30%)	UNM Pays (60%)	Employee Pays (40%)
Single (Employee Only)	\$195.77	\$48.94	\$171.30	\$73.41	\$146.83	\$97.88
Employee + Spouse	\$401.71	\$100.43	\$351.49	\$150.64	\$301.28	\$200.85
Employee + Child(ren)	\$362.23	\$90.56	\$316.95	\$135.84	\$271.67	\$181.12
Family	\$570.21	\$142.55	\$498.93	\$213.83	\$427.66	\$285.10
.75 - .99 FTE	UNM Pays (60%)	Employee Pays (40%)	UNM Pays (52.5%)	Employee Pays (47.5%)	UNM Pays (45%)	Employee Pays (55%)
Single (Employee Only)	\$146.83	\$97.88	\$128.47	\$116.24	\$110.12	\$134.59
Employee + Spouse	\$301.28	\$200.85	\$263.62	\$238.51	\$225.96	\$276.17
Employee + Child(ren)	\$271.67	\$181.12	\$237.71	\$215.08	\$203.76	\$249.03
Family	\$427.66	\$285.10	\$374.20	\$338.56	\$320.74	\$392.02
.50 - .74 FTE	UNM Pays (40%)	Employee Pays (60%)	UNM Pays (35%)	Employee Pays (65%)	UNM Pays (30%)	Employee Pays (70%)
Single (Employee Only)	\$97.88	\$146.83	\$85.65	\$159.06	\$73.41	\$171.30
Employee + Spouse	\$200.85	\$301.28	\$175.75	\$326.39	\$150.64	\$351.49
Employee + Child(ren)	\$181.12	\$271.67	\$158.48	\$294.31	\$135.84	\$316.95
Family	\$285.10	\$427.66	\$249.47	\$463.29	\$213.83	\$498.93

DENTAL RATES

for Active Bi-Weekly Employees

Effective 7/1/2018 - 6/30/2019

Note: If you are part-time, your base salary is calculated on the full-time equivalent. For example, if you are at an appointment percentage of 50% and earn \$12,000 per year, your base salary is \$24,000 and UNM would contribute 40%.

Delta Dental PPO (Low Option)						
	Annualized Salary \$34,999 and below		Annualized Salary \$35,000 - \$49,999		Annualized Salary \$50,000 and above	
	Bi-Weekly Contribution		Bi-Weekly Contribution		Bi-Weekly Contribution	
1.0 FTE	UNM Pays (80%)	Employee Pays (20%)	UNM Pays (70%)	Employee Pays (30%)	UNM Pays (60%)	Employee Pays (40%)
Single (Employee Only)	\$7.60	\$1.90	\$6.65	\$2.85	\$5.70	\$3.80
Employee + 1 (Double)	\$15.20	\$3.80	\$13.30	\$5.70	\$11.40	\$7.60
Family	\$22.80	\$5.70	\$19.95	\$8.55	\$17.10	\$11.40
.75 FTE - .99 FTE	UNM Pays (60%)	Employee Pays (40%)	UNM Pays (52.5%)	Employee Pays (47.5%)	UNM Pays (45%)	Employee Pays (55%)
Single (Employee Only)	\$5.70	\$3.80	\$4.99	\$4.51	\$4.28	\$5.22
Employee + 1 (Double)	\$11.40	\$7.60	\$9.98	\$9.02	\$8.55	\$10.45
Family	\$17.10	\$11.40	\$14.96	\$13.53	\$12.83	\$15.67
.50 FTE - .74 FTE	UNM Pays (40%)	Employee Pays (60%)	UNM Pays (35%)	Employee Pays (65%)	UNM Pays (30%)	Employee Pays (70%)
Single (Employee Only)	\$3.80	\$5.70	\$3.33	\$6.17	\$2.85	\$6.65
Employee + 1 (Double)	\$7.60	\$11.40	\$6.65	\$12.35	\$5.70	\$13.30
Family	\$11.40	\$17.10	\$9.98	\$18.52	\$8.55	\$19.95

Delta Dental Premier (High Option)						
	Annualized Salary \$34,999 and below		Annualized Salary \$35,000 - \$49,999		Annualized Salary \$50,000 and above	
	Bi-Weekly Contribution		Bi-Weekly Contribution		Bi-Weekly Contribution	
1.0 FTE	UNM Pays (80%)	Employee Pays (20%)	UNM Pays (70%)	Employee Pays (30%)	UNM Pays (60%)	Employee Pays (40%)
Single (Employee Only)	\$16.00	\$4.00	\$14.00	\$6.00	\$12.00	\$8.00
Employee + 1 (Double)	\$31.20	\$7.80	\$27.30	\$11.70	\$23.40	\$15.60
Family	\$51.20	\$12.80	\$44.80	\$19.20	\$38.40	\$25.60
.75 FTE - .99 FTE	UNM Pays (60%)	Employee Pays (40%)	UNM Pays (52.5%)	Employee Pays (47.5%)	UNM Pays (45%)	Employee Pays (55%)
Single (Employee Only)	\$12.00	\$8.00	\$10.50	\$9.50	\$9.00	\$11.00
Employee + 1 (Double)	\$23.40	\$15.60	\$20.48	\$18.52	\$17.55	\$21.45
Family	\$38.40	\$25.60	\$33.60	\$30.40	\$28.80	\$35.20
.50 FTE - .74 FTE	UNM Pays (40%)	Employee Pays (60%)	UNM Pays (35%)	Employee Pays (65%)	UNM Pays (30%)	Employee Pays (70%)
Single (Employee Only)	\$8.00	\$12.00	\$7.00	\$13.00	\$6.00	\$14.00
Employee + 1 (Double)	\$15.60	\$23.40	\$13.65	\$25.35	\$11.70	\$27.30
Family	\$25.60	\$38.40	\$22.40	\$41.60	\$19.20	\$44.80

DENTAL RATES

for Active Monthly Employees

Effective 7/1/2018 - 6/30/2019

Note: If you are part-time, your base salary is calculated on the full-time equivalent. For example, if you are at an appointment percentage of 50% and earn \$12,000 per year, your base salary is \$24,000 and UNM would contribute 40%.

Delta Dental PPO (Low Option)						
	Annualized Salary \$34,999 and below		Annualized Salary \$35,000 - \$49,999		Annualized Salary \$50,000 and above	
	Monthly Contribution		Monthly Contribution		Monthly Contribution	
1.0 FTE	UNM Pays (80%)	Employee Pays (20%)	UNM Pays (70%)	Employee Pays (30%)	UNM Pays (60%)	Employee Pays (40%)
Single (Employee Only)	\$15.20	\$3.80	\$13.30	\$5.70	\$11.40	\$7.60
Employee + 1 (Double)	\$30.40	\$7.60	\$26.60	\$11.40	\$22.80	\$15.20
Family	\$45.60	\$11.40	\$39.90	\$17.10	\$34.20	\$22.80
.75 FTE - .99 FTE	UNM Pays (60%)	Employee Pays (40%)	UNM Pays (52.5%)	Employee Pays (47.5%)	UNM Pays (45%)	Employee Pays (55%)
Single (Employee Only)	\$11.40	\$7.60	\$9.98	\$9.02	\$8.55	\$10.45
Employee + 1 (Double)	\$22.80	\$15.20	\$19.95	\$18.05	\$17.10	\$20.90
Family	\$34.20	\$22.80	\$29.93	\$27.07	\$25.65	\$31.35
.50 FTE - .74 FTE	UNM Pays (40%)	Employee Pays (60%)	UNM Pays (35%)	Employee Pays (65%)	UNM Pays (30%)	Employee Pays (70%)
Single (Employee Only)	\$7.60	\$11.40	\$6.65	\$12.35	\$5.70	\$13.30
Employee + 1 (Double)	\$15.20	\$22.80	\$13.30	\$24.70	\$11.40	\$26.60
Family	\$22.80	\$34.20	\$19.95	\$37.05	\$17.10	\$39.90

Delta Dental Premier (High Option)						
	Annualized Salary \$34,999 and below		Annualized Salary \$35,000 - \$49,999		Annualized Salary \$50,000 and above	
	Monthly Contribution		Monthly Contribution		Monthly Contribution	
1.0 FTE	UNM Pays (80%)	Employee Pays (20%)	UNM Pays (70%)	Employee Pays (30%)	UNM Pays (60%)	Employee Pays (40%)
Single (Employee Only)	\$32.00	\$8.00	\$28.00	\$12.00	\$24.00	\$16.00
Employee + 1 (Double)	\$62.40	\$15.60	\$54.60	\$23.40	\$46.80	\$31.20
Family	\$102.40	\$25.60	\$89.60	\$38.40	\$76.80	\$51.20
.75 FTE - .99 FTE	UNM Pays (60%)	Employee Pays (40%)	UNM Pays (52.5%)	Employee Pays (47.5%)	UNM Pays (45%)	Employee Pays (55%)
Single (Employee Only)	\$24.00	\$16.00	\$21.00	\$19.00	\$18.00	\$22.00
Employee + 1 (Double)	\$46.80	\$31.20	\$40.95	\$37.05	\$35.10	\$42.90
Family	\$76.80	\$51.20	\$67.20	\$60.80	\$57.60	\$70.40
.50 FTE - .74 FTE	UNM Pays (40%)	Employee Pays (60%)	UNM Pays (35%)	Employee Pays (65%)	UNM Pays (30%)	Employee Pays (70%)
Single (Employee Only)	\$16.00	\$24.00	\$14.00	\$26.00	\$12.00	\$28.00
Employee + 1 (Double)	\$31.20	\$46.80	\$27.30	\$50.70	\$23.40	\$54.60
Family	\$51.20	\$76.80	\$44.80	\$83.20	\$38.40	\$89.60

VISION RATES
for Active Employees
Effective 7/1/2018 - 6/30/2019

Vision Service Plan					
Single (Employee Only)		Employee + 1 (Double)		Family (Employee + 2 or more)	
Monthly	Bi-Weekly	Monthly	Bi-Weekly	Monthly	Bi-Weekly
\$7.18	\$3.59	\$13.87	6.94	\$22.62	\$11.31

UNM does not contribute to VSP Premiums.
 The employee pays 100% of the premium