

Surviving Spouse and Applicable Eligible Dependents Benefits

Criteria for Surviving Spouse (& Dependents) Benefit:

- Surviving spouses of employees who were active at the time of death are eligible to continue coverage for twelve (12) months after employee's death as long as applicable premium is paid. UNM will continue premium contributions based on the employee's salary and appointment percent prior to death. After the twelve (12) month period, coverage may be continued through COBRA provisions.
- Surviving dependent children can only continue coverage for the twelve (12) month period after the death of an active employee if he or she is covered as a dependent of a surviving spouse, as long as he or she continues to meet dependent eligibility criteria. Dependent children may continue through COBRA provisions at the end of the twelve (12) month period or when he or she loses dependent eligibility, whichever is earlier.
- Surviving spouses of under 65 retirees are eligible to continue coverage until he or she is eligible for Medicare as long as the applicable premium is paid. UNM will continue premium contributions for surviving spouses for twelve (12) months following the death of a retiree at the same contribution rate prior to the retiree's death. After twelve (12) months, the surviving spouse may remain covered by the Plan by paying 100% of the total premium until he or she reaches Medicare eligibility. At the time of Medicare eligibility, surviving spouses of retirees may elect a UNM Medicare plan.
- Surviving dependent children of an under 65 retiree may continue coverage only if he or she is covered as the dependent of a surviving spouse of an under 65 retiree, as long as the he or she continues to meet dependent eligibility criteria. UNM will contribute to the premium for eligible surviving dependent children for twelve (12) months or until he or she no longer meets eligibility criteria. After twelve (12) months, if the dependent child still meets eligibility criteria, he or she may remain covered by the plan until he or she is no longer eligible provided the surviving spouse pays 100% of the premium for the dependent child. After the dependent child is no longer eligible, he or she may continue under COBRA provisions.

Please contact HR Service Center at 505-277-MYHR (6947) on questions or for more details.