

October 1, 2018

**TO:** All Medicare-Eligible Retirees and Dependents  
**FROM:** Joey Evans, Director, University Benefits  
**SUBJECT:** Medicare Retiree Plan Open Enrollment October 15-November 16, 2018

In response to significant medical insurance premium increases experienced by UNM's covered retirees and dependents in 2018, UNM Benefits Department collaborated with the UNM Retiree Association and UNM Faculty Staff Benefits Committee to release a request for proposals (RFP) for Medicare Advantage and Medicare Supplement Plans. We are very pleased that the RFP process has resulted in the opportunity for all Medicare-eligible retirees to pay lower premiums while maintaining a comparable level of coverage. Please review the information in this Open Enrollment Guide very closely so you can choose a plan that best meets your needs. For 2019, we will continue to offer the Blue Cross Blue Shield of New Mexico (BCBS) and Presbyterian Health (PHP) Medicare Advantage HMO plans as well as the AARP Medicare Supplement Plans underwritten by UnitedHealthcare that UNM has offered in the past. **We will no longer offer the BCBS Medicare Advantage PPO plan**, but will offer new Humana and Aetna Medicare Advantage PPO plans with similar coverage at a better price.

To ensure all Medicare-eligible retirees have time to review the information in the enclosed 2019 Open Enrollment Guide, we have extended this year's Open Enrollment period by two weeks, giving covered retirees five weeks to make decisions. We will also offer multiple opportunities to meet with UNM's Medicare Advantage Plan and Medicare Supplement Plan providers to gather information to inform your decisions.

The BCBS and PHP Medicare Advantage HMO plans still require participants to reside in New Mexico to obtain in-network care and coverage. If you live in the Albuquerque area, the BCBS HMO plans are generally contracted with Lovelace Hospitals and provider groups. PHP HMO Plans include the Presbyterian Hospitals and provider groups. Both BCBS and PHP HMO plans also offer coverage with UNM Health System providers, including UNM Hospitals, UNM Health Sciences Center, and Sandoval Regional Medical Center.

***Important Information for Current BCBS PPO Plan Members***

*If you are enrolled in the BCBS PPO plan for 2018 and you **do not choose a new plan during Open Enrollment** (October 15 through November 16, 2018), UNM will **automatically transfer** your coverage to the new Humana PPO plan effective January 1, 2019. Centers for Medicaid and Medicare Services (CMS) rules may require for UNM to request your Medicare A&B card and/or your Medicare ID number to finalize your enrollment in the Humana PPO plan. Please see page 7 of this Open Enrollment Guide and the salmon-colored form and instructions enclosed for additional information.*

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The new Humana Medicare Advantage PPO plan includes a robust local and national network of providers and hospitals. The Humana PPO provides a network and plan comparable to the BCBS PPO that will no longer be offered in 2019. Detailed information about the Humana PPO begins on page 39 of the enclosed 2019 Open Enrollment Guide.

Finally, UNM is also offering a new Aetna Medicare Advantage PPO plan. This plan allows you to receive services from any provider or hospital that accepts Medicare within New Mexico and nationwide. You can find details about the Aetna PPO Advantage plan beginning on page 49 of the enclosed 2019 Open Enrollment Guide.