

## Plan Rates

\*\* Dental Rates are effective July 1, 2023 - June 30, 2024

\*\*\* UNM is unable to provide rate quotes for AARP Medicare Supplement Plan F, G, or N and AARP MedicareRx Walgreens, Preferred, or Basic (formerly Saver Plus) PDPs.

These policies are individually owned and priced (vs. UNM's group Medicare Advantage Plans with Prescription Drug coverage). AARP plan rates are based on each retiree or dependent's individual age, zip code, and smoking status within the United States and US Territories. Please contact UnitedHealthcare at 1-866-425-6523 for rate quotes, or follow the online instructions on pages 76 - 77 of this Guide to obtain an *approximate quote* based on available rates.

**Note:** If you obtain AARP Medicare Supplement and MedicareRx rates online or by phone, remember to multiply the full rates from UnitedHealthcare by the applicable percentage shown for your share of the premiums.

**If you choose to enroll in the AARP Medicare Supplement and MedicareRX plans, you MUST coordinate enrollment with Benefits & Employee Wellness using the UNM UnitedHealthcare Authorization Form on pages 96 - 97 of this Guide. Request both an AARP Medicare Supplement Insurance Plan enrollment kit and a MedicareRx PDP enrollment kit for yourself, and if applicable for your dependent(s).**

### **IMPORTANT:**

- Qualifying UNM widows and widowers will continue to receive UNM's medical and dental premium contribution for one year from the date of the retiree's death, and then pay 100% of premiums to continue participation in UNM's retiree medical and dental plans. *Widow and widowers may not add a new spouse (if applicable) to their existing UNM medical and/or dental coverage.* For transition to widow and widower coverage, the surviving spouse or qualified domestic partner must contact Benefits & Employee Wellness within 60 days of date of death.
- Applicants who elect to enroll in a Medicare supplement plan and MedicareRx plan after being enrolled in a Medicare Advantage plan may be subject to medical underwriting (review of your health & medical records), higher premiums, and a waiting period for any pre-existing conditions. Applicants moving from Medicare Supplement Plans to Medicare Advantage Plans are not subject to medical underwriting. Contact UnitedHealthcare to learn if medical underwriting will apply to you

**Grandfathered with 25+ VEBA Service Credits\* UNM Medicare Eligible Medical & Dental**

Plan Rates Effective January 1, 2024 - December 31, 2024 \*\*

\* Rates apply if you retired on or prior to June 30, 2013, or on or after July 1, 2013 with 25+ VEBA Service Credits

UNM 65+ Plan	% Retiree Contribution	70%	70%	60%	100%
Medical Rates		65+ Single	65+ Double	65+ Dependent of Pre-65 Retiree	65+ Widow / Widower
UNM Aetna Advantage Plan PPO ESA		\$109.43	\$218.86	\$93.80	\$156.33
UNM Blue Cross BlueShield I (Enhanced) Advantage Plan HMO		\$180.25	\$360.50	\$154.50	\$257.50
UNM Blue Cross BlueShield II (Standard) Advantage Plan HMO		\$139.09	\$278.18	\$119.22	\$198.70
UNM Humana Advantage Plan PPO		\$100.81	\$201.63	\$86.41	\$144.02
UNM Presbyterian Premier UNM Advantage Plan HMO-POS		\$235.90	\$471.80	\$202.20	\$337.00
UNM Presbyterian Select Advantage Plan HMO-POS		\$145.60	\$291.20	\$124.80	\$208.00
AARP Medicare Supplement Plan F, G, or N ***		Retiree and/or Dependent must enroll in an AARP Medicare Supplement Plan F, G, or N <i>and</i> an AARP MedicareRx Preferred, Walgreens, or Saver Plus PDP to receive UNM's contribution to premium. Call UnitedHealthcare at 1-888-556-7049 for quotes.			
AARP MedicareRx Preferred, Walgreens, or Saver Plus PDP ***					
<b>Dental Rates**</b> **July 1, 2023 - June 30, 2024		65+ Single	65+ Double	65+ Dependent of Pre-65 Retiree	65+ Widow / Widower
Delta Dental - UNM Premier® Plan		\$28.00	\$54.60	\$24.00	\$40.00
Delta Dental - UNM PPO Plan		\$13.30	\$26.60	\$11.40	\$19.00

**Non-Grandfathered with 5-9 Years of VEBA Service Credits\* UNM Medicare Eligible Medical & Dental**  
**Plan Rates Effective January 1, 2024 - December 31, 2024 \*\***

\* Rates apply if you retired on or prior to June 30, 2018, or on or after July 1, 2013 with 5-9 Years of VEBA Service Credits

<b>UNM 65+ Plan</b>	<b>% Retiree Contribution</b>	<b>90%</b>	<b>90%</b>	<b>85%</b>	<b>100%</b>
<b>Medical Rates</b>		<b>65+ Single</b>	<b>65+ Double</b>	<b>65+ Dependent of Pre-65 Retiree</b>	<b>65+ Widow / Widower</b>
UNM Aetna Advantage Plan PPO ESA		\$140.70	\$281.39	\$132.88	\$156.33
UNM Blue Cross BlueShield I (Enhanced) Advantage Plan HMO		\$231.75	\$463.50	\$218.88	\$257.50
UNM Blue Cross BlueShield II (Standard) Advantage Plan HMO		\$178.83	\$357.66	\$168.90	\$198.70
UNM Humana Advantage Plan PPO		\$129.62	\$259.24	\$122.42	\$144.02
UNM Presbyterian Premier UNM Advantage Plan HMO-POS		\$303.30	\$606.60	\$286.45	\$337.00
UNM Presbyterian Select Advantage Plan HMO-POS		\$187.20	\$374.40	\$176.80	\$208.00
AARP Medicare Supplement Plan F, G, or N ***		Retiree and/or Dependent must enroll in an AARP Medicare Supplement Plan F, G, or N <i>and</i> an AARP MedicareRx Preferred, Walgreens, or Saver Plus PDP to receive UNM's contribution to premium. Call UnitedHealthcare at 1-888-556-7049 for quotes.			
AARP MedicareRx Preferred, Walgreens, or Saver Plus PDP ***					
<b>Dental Rates**</b> <b>**July 1, 2023 - June 30, 2024</b>		<b>65+ Single</b>	<b>65+ Double</b>	<b>65+ Dependent of Pre-65 Retiree</b>	<b>65+ Widow / Widower</b>
Delta Dental - UNM Premier® Plan		\$36.00	\$70.20	\$34.00	\$40.00
Delta Dental - UNM PPO Plan		\$17.10	\$34.20	\$16.15	\$19.00