2026 UNM Medicare Offered Plan Comparison
(Must meet UNM VEBA Eligibility Requirement to Enroll)

Effective 1/1/2026 to 12/31/2026	AETNA PPO-ESA (Nationwide) Plan#: E00067106251 Customer Service Pre-Enrollment: 1-800-307-4830, TTY 711 Aetna Members: 1-888-267-2637, TTY 711	BCBS Enhanced I-Plan (Statewide) Group #20002300 Plan ID: R008 Customer Service 1-877-299-1008, TTY /TTD 711	BCBS Standard II-Plan (Statewide) Group #20002300 Plan ID: R007 Customer Service 1-877-299-1008, TTY/TTD 711	HUMANA PPO (Nationwide) Plan option-ID: PPO 079/415 Customer Service 1-866-396-8810, TTY 711	Presbyterian Premier HMO-POS (Statewide) Group #A0006562 Customer Service 505-923-6060 or 1-800-797-5343, TTY 771	Presbyterian Select HMO-POS (Statewide) Group #A0006562 Customer Service 505-923-6060 or 1-800-797-5343, TTY 771	AARP Med Supplemental (Nationwide) *Plan F Med Supp Plans: 1-800-545-1797 Medicare Part D Plans: 1-888-556-7049	AARP Med Supplemental (Nationwide) Plan G Med Supp Plans: 1-800-545-1797 Medicare Part D Plans: 1-888-556-7049	AARP Med Supplemental (Nationwide) Plan N Med Supp Plans: 1-800-545-1797 Medicar Part D Plans: 1-888-556-7049
Eligibility	**Must meet UNM VEBA Eligibility requirement	**Must meet UNM VEBA Eligibility requirement	**Must meet UNM VEBA Eligibility requirement	**Must meet UNM VEBA Eligibility requirement	**Must meet UNM VEBA Eligibility requirement	**Must meet UNM VEBA Eligibility requirement	*Plan F only **Must meet UNM VEBA Eligibility requirement	**Must meet UNM VEBA Eligibility Requirement	**Must meet UNM VEBA Eligibility requirement
Annual Out-of-Pocket Maximum	$2,800	$2,500	$5,000	$2,500	$2,500	$3,000			
Primary Care (PCP)	$10	$10	$10	$10	$10	$10	$0	$0	$20
Speciality Care	$30	$30	$40	$25	$30	$40	$0	$0	$20
Medicare-Covered Preventive Services	$0	$0	$0	$0	$0	$0	$0	$0	$0
Hospital Services	**$100** per day, days 1-5; $0 unlimited days	**$100**/day (days 1-5) **$0/day (6+)**	**$100**/day (days 1-5) **$0/day (6+)**	**$100**/day (days 1-4) **$0/day (5+)**	**$175**/day (days 1-3) **$0** Additional days - **Out of newtwork co/pay $1,000 per admission**	**$225**/day (days 1-3) **$0** Additional days - **Out of newtwork co/pay $1,000 per admission**	$0	**$0**, once the **$257** Medicare Part B deductible has been met	$0
Surgery - Hospital Outpatient	$150	$150	$175	$0 to $50	$150	$200	$0	**$0**, once the **$257** Medicare Part B deductible has been met	**$0**, once the **$257** Medicare Part B deductible has been met
Emergency Room	$65	$65	$75	$65	$65	$75	$0	$0	$50
Urgent Care Center	$10	$10	$10	$10	$10	$10	$0	$0	$0
Diabetic Supplies	$0	$0	$0	$0 to $20	$0 to $20/20%	$0 to $20/20%	$0	$0	$0

Retail Pharmacy	AETNA	BCBS I	BCBS II	HUMANA	Presbyterian Premier	Presbyterian Select	AARP Medicare RX Preferred (Nationwide)	AARP Medicare RX Saver (Nationwide)
Preferred Generic	$4	***$4/$9	***$4/$9	$3	$0	$0	$5	$2
Non-Preferred Generic	$10	***$10/$15	***$10/$15	$3	$10	$10	$10	$6
Preferred Brand	$45	***$42/$47	***$42/$47	$39	$45	$45	$47	17%
Non-Preferred Brand	$95	***$95/$100	***$95/$100	$85	$95	$95	40%	40%
Specialty Drug	You pay 24%, but not more than $250, for your RX.	33% coinsurance (maximum of $250)	33% coinsurance (maximum of $250)	33% of the cost	33% with a $250 maximum	33% with a $250 maximum	33%	25%
Mail Order - 90 day								
Preferred Generic	$12	$8	$8	$9	$0 (100 day supply)	$0 (100 day supply)	$0	$6
Non-Preferred Generic	$30	$20	$20	$9	$20 (100 day supply)	$20 (100 day supply)	$0	$18
Preferred Brand	$135	$84	$84	$117	$90	$90	$126	17%
Non-Preferred Brand	$285	$190	$190	$255	$190	$190	40%	40%
Specialty Drug	Limited to a one-month supply	33% coinsurance (maximum of $250)	33% coinsurance (maximum of $250)	Available at 30 day supply only	N/A	N/A	33%	25%

*Plan F is only available to eligbile Applicants with a 65th birthday prior to 1/1/2020 or with a Medicare Part A effective date prior to 1/1/2020.
**VEBA eligiblity requirement, visit https://hr.unm.edu/retiree/benefits/veba.
***BCBS: Preferred Pharmacy/Standard Pharmacy
Premium rate information, visit https://hr.unm.edu/retiree/benefits/65-plus-medical.
Please contact the Benefits & Employee Wellness at 505-277-6947 or email: hrbenefits@unm.edu, if you have questions or need assistance.