



HUMAN  
RESOURCES

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OPEN ENROLLMENT 411

# Agenda

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- Salary Tier Expansion
- Plan Enhancements
- Discuss opportunities to maximize your benefits during Open Enrollment
- Employee Wellness Opportunities

# Open Enrollment Details

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- Dates: April 19-May 5
- Changes Effective July 1
- Changes are made online, access through LoboWeb
- After OE, changes to medical, dental, vision and/or FSA can only be made if you experience a qualified change of status event

# Salary Tier Expansion

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- Salary tier expansion benefits approximately 1,300 employees

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## Current Salary Tiers

Employee Salary	UNM Contribution	Employee Contribution
\$34,999 or less	80%	20%
\$35,000-\$49,999	70%	30%
\$50,000 and greater	60%	40%

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## Salary Tiers Effective July 1, 2023

Employee Salary	UNM Contribution	Employee Contribution
\$44,999 or less	80%	20%
\$45,000-\$59,999	70%	30%
\$60,000 and greater	60%	40%



# FY24 Monthly Rates

- Monthly and Biweekly [rates](#) available on HR Web Site

## Current Monthly Rates by Salary Tier

Coverage Level	Salaries \$34,999 & below		Salaries \$35,000 to \$49,999		Salaries \$50,000 & Above	
Coverage Level	LoboHealth	Presbyterian	LoboHealth	Presbyterian	LoboHealth	Presbyterian
Employee Only	\$114.66	\$145.33	\$171.98	\$218.00	\$229.31	\$290.66
Employee + Spouse	\$235.19	\$298.71	\$352.78	\$448.07	\$470.37	\$597.43
Employee + Child(ren)	\$212.34	\$269.56	\$318.51	\$404.34	\$424.68	\$539.12
Employee + Family	\$333.74	\$423.81	\$500.61	\$635.72	\$667.48	\$847.62

## Rates Effective July 1, 2023 by Salary Tier

Coverage Level	Salaries \$44,999 & below		Salaries \$45,000 to \$59,999		Salaries \$60,000 & Above	
Coverage Level	LoboHealth	Presbyterian	LoboHealth	Presbyterian	LoboHealth	Presbyterian
Employee Only	\$125.89	\$159.58	\$188.84	\$239.36	\$251.78	\$319.15
Employee + Spouse	\$258.24	\$327.99	\$387.35	\$491.98	\$516.47	\$655.98
Employee + Child(ren)	\$233.15	\$295.98	\$349.73	\$443.96	\$466.30	\$591.95
Employee + Family	\$366.45	\$465.35	\$549.67	\$698.02	\$732.90	\$930.70



# FY24 Plan Enhancements

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- Mental Health Copays
  - Currently range from \$10-\$35 depending on plan enrolled and network used under your plan
  - Effective July 1, copays will be \$10 for Tier 1 and Tier 2 networks for UNM LoboHealth (BCBS) and Presbyterian
    - Includes Telehealth/virtual visits for both plans
- Change to structure of Chiropractic/Acupuncture visit limits
  - Currently, services are limited to 20 each
  - Effective July 1, Chiropractic and Acupuncture services will have a combined 40 visit limit per Plan Year
- Dental coverage through Delta Dental and vision coverage through VSP will remain the same.



# Flexible Spending Accounts (FSA)

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- Flexible Spending Accounts
  - Medical
    - Set aside funds through pre-tax payroll deductions for qualified medical expenses
    - FY24 Maximum Election: \$3,050
    - FY24 Carry over \$610 reduces potential for “use it or lose it” rule
    - Use for deductibles, copays, coinsurance, qualified over-the-counter health expenses, glasses/contacts, etc.
  - Dependent Care
    - Child and/or elder daycare
    - Maximum is \$5,000 single/married filing jointly or \$2,500 if married filing separately

# Life, Disability & Long-Term Care Insurance

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- OE Specific Opportunities
  - Enroll in basic life insurance with no underwriting
  - Enroll in or increase supplemental life insurance by 1 level up to the guaranteed maximum with no underwriting
  - Enroll in long-term disability with no underwriting
    - Pre-existing condition exclusion still applies
  - Enroll in or increase AD&D
- Ongoing Opportunities
  - Short-Term Disability
    - Longer benefit elimination period applies
  - Long-Term Care
    - Underwriting applies



# Employee Wellness Opportunities

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- Summer Programs
  - Wellness Ambassadors
  - Financial Workshop Series
  - QPR Training
- Fall Programs
  - Working with Positivity Course
  - Lifesteps Weight Management Course
  - Suicide Awareness Month

# Your Benefits & Employee Wellness Resources

## Websites

[hr.unm.edu/benefits](https://hr.unm.edu/benefits)

[hr.unm.edu/wellness](https://hr.unm.edu/wellness)

[goto.unm.edu/oe](https://goto.unm.edu/oe)

## Questions?

[HRBenefits@unm.edu](mailto:HRBenefits@unm.edu)

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**It's Time for Questions!**

