OPEN ENROLLMENT 411
Agenda

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

- 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

- Salary tier expansion benefits approximately 1,300 employees

<table>
<thead>
<tr>
<th>Current Salary Tiers</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Employee Salary</strong></td>
</tr>
<tr>
<td>$34,999 or less</td>
</tr>
<tr>
<td>$35,000-$49,999</td>
</tr>
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<tr>
<th>Salary Tiers Effective July 1, 2023</th>
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<tr>
<td><strong>Employee Salary</strong></td>
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<tr>
<td>$44,999 or less</td>
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<td>$45,000-$59,999</td>
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## FY24 Monthly Rates

- Monthly and Biweekly rates available on HR Web Site

### Current Monthly Rates by Salary Tier

<table>
<thead>
<tr>
<th>Coverage Level</th>
<th>Salaries $34,999 &amp; below</th>
<th>Salaries $35,000 to $49,999</th>
<th>Salaries $50,000 &amp; Above</th>
</tr>
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<tbody>
<tr>
<td></td>
<td>LoboHealth</td>
<td>Presbyterian</td>
<td>LoboHealth</td>
</tr>
<tr>
<td>Employee Only</td>
<td>$114.66</td>
<td>$145.33</td>
<td>$171.98</td>
</tr>
<tr>
<td>Employee + Spouse</td>
<td>$235.19</td>
<td>$298.71</td>
<td>$352.78</td>
</tr>
<tr>
<td>Employee + Child(ren)</td>
<td>$212.34</td>
<td>$269.56</td>
<td>$318.51</td>
</tr>
<tr>
<td>Employee + Family</td>
<td>$333.74</td>
<td>$423.81</td>
<td>$500.61</td>
</tr>
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### Rates Effective July 1, 2023 by Salary Tier

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<tr>
<td>Employee Only</td>
<td>$125.89</td>
<td>$159.58</td>
<td>$188.84</td>
</tr>
<tr>
<td>Employee + Spouse</td>
<td>$258.24</td>
<td>$327.99</td>
<td>$387.35</td>
</tr>
<tr>
<td>Employee + Child(ren)</td>
<td>$233.15</td>
<td>$295.98</td>
<td>$349.73</td>
</tr>
<tr>
<td>Employee + Family</td>
<td>$366.45</td>
<td>$465.35</td>
<td>$549.67</td>
</tr>
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FY24 Plan Enhancements

- 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)

- 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

- 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

- 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
hr.unm.edu/wellness
goto.unm.edu/oe

Questions?
HRBenefits@unm.edu
Wellness@unm.edu
It’s Time for Questions!