

The University of New Mexico

**Open Enrollment Guide  
For Pre-65 Retirees  
2020 - 2021**



**Open Enrollment Dates:**

**May 13 – May 29, 2020**

**Coverage Effective:**

**July 1, 2020 – June 30, 2021**

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Date: May 1, 2020

To: UNM Retirees and Their Eligible Dependents under age 65

**UNM Pre-65 Retiree Open Enrollment for the 2020-2021 Plan Year begins  
Wednesday May 13, 2020 and ends Friday, May 29, 2020**

As a UNM Retiree under age 65, or a Medicare-eligible UNM Retiree with an eligible dependent under age 65, you can participate in UNM's 2020 – 2021 Pre-65 Retiree Open Enrollment. This Open Enrollment is your opportunity to make changes to medical and dental coverage in which you or your pre-65 dependent are **currently** enrolled. The following changes are included:

- Change medical insurance provider
- Cancel medical and/or dental insurance coverage
- Add/drop dependents, including spouse or domestic partner from your medical and/or dental coverage
- Change level of coverage under existing medical or dental plan (for example, change from Delta Dental Premier (high) option to Delta Dental Preferred (low) option or vice-versa)

**All approved changes made during Open Enrollment will be effective July 1, 2020**

Visit <https://hr.unm.edu/benefits/open-enrollment-pre-65-retirees> for benefit details and rates.

**IMPORTANT THINGS TO REMEMBER**

- **If you cancel *your* coverage, this decision is irrevocable and you will not be able to enroll in the future for *yourself or dependents*.**
- You cannot make changes to your or your dependents' benefits after annual Open Enrollment unless you experience a Qualifying Change of Status Event\*.
- All approved and properly submitted changes made during Open Enrollment are effective July 1, 2020.
- You are not eligible to add medical and/or dental coverage unless you have existing UNM post-retirement medical and/or dental coverage. To participate in UNM post-retirement benefits you must elect these benefits at retirement from UNM and remain continuously enrolled.

\* For more information about Qualifying Change of Status Events visit [hr.unm.edu/benefits/qualifying-change-in-status](https://hr.unm.edu/benefits/qualifying-change-in-status).

**To Change Your Existing Medical and/or Dental Coverage**

Return the enclosed Pre-65 Open Enrollment Change Form to UNM Benefits Office via **FAX** to 505-277-2278, or **MAIL** to the UNM HR Benefits Office at 1700 Lomas Blvd NE, STE 1400, Albuquerque, NM 87131. **Date-stamp/post-mark MUST be no later than Friday, May 29, 2020** in order for changes to be effective July 1, 2020. *(Retain a copy for your records)*

***DUE TO THE COVID-19 PANDEMIC, HUMAN RESOURCES IS CURRENTLY PROVIDING SUPPORT FROM REMOTE LOCATIONS DURING NORMAL BUSINESS HOURS MONDAY-FRIDAY 8 A.M. – 5 P.M.***

**Questions about Open Enrollment? Email [hrbenefits@unm.edu](mailto:hrbenefits@unm.edu)**

**NOTE: If you cancel UNM Retiree medical and/or dental coverage, you may NOT enroll at a later time. If you, as a UNM retiree, cancel your coverage and your dependent is also enrolled, their coverage will be cancelled as well.**

## What If I Do Not Wish to Make Changes?

Your and any enrolled dependents' current medical and dental insurance elections will continue for the 2020 – 2021 Plan Year. Simply take no action.

### Summary of Benefit Changes effective July 1, 2020

#### PRE-65 MEDICAL COVERAGE

Premiums for UNM medical plans will increase by 4.9%.

UNM LoboHEALTH and Presbyterian medical plan designs will remain the same.

- There are no changes to Tier 1 or 2 medical deductibles, coinsurance, copays, or medical plan design for the July 1, 2020 to June 30, 2021 plan year.

#### PRE-65 RETIREE PRESCRIPTION DRUG COVERAGE

No changes to the Express Scripts plan design or rates.

#### PRE-65 RETIREE DENTAL COVERAGE

No plan design or rate changes to Delta Dental Coverage (offered with High and Low Options).

#### RETIREE LIFE INSURANCE COVERAGE

For July 1, 2020 – June 30, 2021 there are no plan design changes and no premium increases with UNM's life insurance through **The Hartford**.

To decrease or cancel your UNM life insurance, complete the Decrease or Cancel Coverage Form at <https://hr.unm.edu/retiree/benefits/pre-65-life>. **FAX** the form to 505-277-2278 or **MAIL** to UNM HR Benefits Office at 1700 Lomas Blvd NE, STE 1400, Albuquerque, NM 87131.

**Note:** You may decrease or cancel your life insurance coverage at any time during the year.

If you cancel or decrease your UNM life insurance, you may not re-enroll or increase your coverage at any time in the future.

For more about UNM life insurance, visit <https://hr.unm.edu/retiree/benefits/pre-65-life> or contact The Hartford at 1-877-426-6483 or <https://www.thehartford.com/employee-benefits/employees>.

**If you are not currently enrolled in a UNM post-retirement benefit such as medical or dental coverage, or you are no longer eligible for these benefits, you may no longer enroll.**

Visit <https://hr.unm.edu/benefits/open-enrollment-pre-65-retirees> for more information about UNM Pre-65 Retiree Open Enrollment, including enrollment forms and dependent eligibility document requirements.

**Questions about Open Enrollment? Email [hrbenefits@unm.edu](mailto:hrbenefits@unm.edu)**



**BENEFITS**

## PRE-65 RETIREE MONTHLY MEDICAL RATES

### VEBA Grandfathered (25+ Service Credits)

*Effective 7/1/2020 - 6/30/2021*

<b>UNM LoboHEALTH</b>	Annualized Salary \$24,999 and below		Annualized Salary \$25, - \$34,999		Annualized Salary \$35,000 and above	
	Monthly Contribution		Monthly Contribution		Monthly Contribution	
	UNM Pays (60%)	Retiree Pays (40%)	UNM Pays (50%)	Retiree Pays (50%)	UNM Pays (40%)	Retiree Pays (60%)
Single (Retiree Only)	\$331.69	\$221.13	\$276.41	\$276.41	\$221.13	\$331.69
Retiree + Spouse	\$680.38	\$453.59	\$566.98	\$566.98	\$453.59	\$680.38
Retiree + Children	\$614.29	\$409.53	\$511.91	\$511.91	\$409.53	\$614.29
Family	\$965.50	\$643.67	\$804.58	\$804.58	\$643.67	\$965.50

<b>Presbyterian Health Plan</b>	Annualized Salary \$24,999 and below		Annualized Salary \$25, - \$34,999		Annualized Salary \$35,000 and above	
	Monthly Contribution		Monthly Contribution		Monthly Contribution	
	UNM Pays (60%)	Retiree Pays (40%)	UNM Pays (50%)	Retiree Pays (50%)	UNM Pays (40%)	Retiree Pays (60%)
Single (Retiree Only)	\$420.44	\$280.29	\$350.37	\$350.37	\$280.29	\$420.44
Retiree + Spouse	\$864.17	\$576.11	\$720.14	\$720.14	\$576.11	\$864.17
Retiree + Children	\$779.83	\$519.88	\$649.86	\$649.86	\$519.88	\$779.83
Family	\$1,226.07	\$817.38	\$1,021.73	\$1,021.73	\$817.38	\$1,226.07

<b>Pre-65 Dependents of 65+ Retirees Monthly Rates</b>					
	<b>UNM LoboHEALTH Contribution</b>			<b>Presbyterian Health Contribution</b>	
	UNM Pays (30%)	Retiree Pays (70%)		UNM Pays (30%)	Retiree Pays (70%)
Single (Spouse/Child Only)	\$165.85	\$386.98		\$210.22	\$490.51
Spouse + Child(ren)	\$307.15	\$716.68		\$389.91	\$909.80

<b>UNM Widow Monthly Rates</b>				
	<b>UNM LoboHEALTH</b>		<b>Presbyterian Health</b>	
	Widow Pays (100%)		Widow Pays (100%)	
Single (Spouse/Child Only)	\$552.82		\$700.73	
Spouse + Child(ren)	\$1,023.82		\$1,299.71	



BENEFITS

## PRE-65 RETIREE MONTHLY DENTAL RATES

VEBA Grandfathered (25+ Service Credits)

Effective 7/1/2020 - 6/30/2021

### Delta Dental Preferred (Low Option)

	Retirement Salary \$24,999 and below		Retirement Salary \$25,000 - \$34,999		Retirement Salary \$35,000 and above	
	Monthly Contribution		Monthly Contribution		Monthly Contribution	
	UNM Pays (60%)	Retiree Pays (40%)	UNM Pays (50%)	Retiree Pays (50%)	UNM Pays (40%)	Retiree Pays (60%)
Single (Retiree Only)	\$11.40	\$7.60	\$9.50	\$9.50	\$7.60	\$11.40
Retiree + Spouse (Double)	\$22.80	\$15.20	\$19.00	\$19.00	\$15.20	\$22.80
Family	\$34.20	\$22.80	\$28.50	\$28.50	\$22.80	\$34.20

### Delta Dental Premier (High Option)

	Retirement Salary \$24,999 and below		Retirement Salary \$25,000 - \$34,999		Retirement Salary \$35,000 and above	
	Monthly Contribution		Monthly Contribution		Monthly Contribution	
	UNM Pays (60%)	Retiree Pays (40%)	UNM Pays (50%)	Retiree Pays (50%)	UNM Pays (40%)	Retiree Pays (60%)
Single (Retiree Only)	\$24.00	\$16.00	\$20.00	\$20.00	\$16.00	\$24.00
Retiree + Spouse (Double)	\$46.80	\$31.20	\$39.00	\$39.00	\$31.20	\$46.80
Family	\$76.80	\$51.20	\$64.00	\$64.00	\$51.20	\$76.80

### Pre-65 Dependents of 65+ Retirees

	Delta Dental Preferred (Low Option)		Delta Dental Premier (High Option)	
	Monthly Contribution		Monthly Contribution	
	UNM Pays (30%)	Retiree Pays (70%)	UNM Pays (30%)	Retiree Pays (70%)
Single (Dependent Only)	\$5.70	\$13.30	\$12.00	\$28.00
Dependent + 1 Child (Double)	\$11.40	\$26.60	\$23.40	\$54.60
Family (Widow and two or more Children)	\$17.10	\$39.90	\$38.40	\$89.60

### UNM Widow Rates

	Delta Dental Preferred (Low Option)	Delta Dental Premier (High Option)
	Widow pays (100%)	Widow pays (100%)
Single (Widow Only)	\$19.00	\$40.00
Double (Widow and one Child)	\$38.00	\$78.00
Family (Widow and two or more Children)	\$57.00	\$128.00