

The University of New Mexico

2021-2022 Pre-65 Retiree Open Enrollment Guide



**BENEFITS
& EMPLOYEE
WELLNESS**

Open Enrollment Dates:

May 5 – May 21, 2021

Coverage Effective:

July 1, 2021 – June 30, 2022

IMPORTANT NOTE: If you or your eligible dependent are under age 65 and are eligible for Medicare due to disability, you/your dependent *must* contact UNM's Benefits & Employee Wellness department at HRBenefits@unm.edu to enroll in one of UNM's Medicare Advantage or Medicare Supplement plans.

Date: May 5, 2021

To: UNM Retirees and Their Eligible Dependents under age 65

**UNM Pre-65 Retiree Open Enrollment for the 2021-2022 Plan Year
begins Wednesday May 5, 2021 and ends Friday, May 21, 2021**

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 2021 – 2022 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 carrier (for example, change from LoboHEALTH to Presbyterian or vice versa)
- Cancel medical and/or dental insurance coverage
- Change level of coverage under existing dental plan (for example, change from Delta Dental Premier (high) option to Delta Dental Preferred (low) option or vice-versa)
- Add/drop dependents, including spouse or domestic partner from your medical and/or dental coverage

All approved changes made during Open Enrollment will be effective July 1, 2021.

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, 2021.
- 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.

To Change Your Existing Medical and/or Dental Coverage

Return the enclosed Pre-65 Open Enrollment Change Form to UNM Benefits Office via **UPLOAD** Secure Document Submission at <https://hr.unm.edu/upload>, or **FAX** to 505-277-2278, or **MAIL** to the UNM Benefits & Employee Wellness, 1700 Lomas Blvd NE, Suite 1400, MSC01 1220, Albuquerque, NM 87131. **Date-stamp/post-mark MUST be no later than Friday, May 21, 2021 in order for changes to be effective July 1, 2021. (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

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 2021 – 2022 Plan Year. Simply take no action.

Summary of Benefit Changes effective July 1, 2021

Good News! There are no plan design changes and no premium increases for July 2021 - June 2022!

PRE-65 MEDICAL COVERAGE

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, 2021 to June 30, 2022 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

For July 1, 2021 – June 30, 2022 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>.

UPLOAD the form via Secure Document Submission at <https://hr.unm.edu/upload>, **FAX** to 505-277-2278 or **MAIL** to UNM Benefits & Employee Wellness, 1700 Lomas Blvd NE, Suite 1400, MSC01 1220, 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



PRE-65 RETIREE MONTHLY MEDICAL RATES

VEBA Grandfathered (25+ Service Credits)

Effective 7/1/2021 - 6/30/2022

UNM LoboHEALTH	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

Presbyterian Health Plan	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

Pre-65 Dependents of 65+ Retirees Monthly Rates					
UNM LoboHEALTH Contribution			Presbyterian Health Contribution		
	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

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



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PRE-65 RETIREE MONTHLY DENTAL RATES VEBA Grandfathered (25+ Service Credits)

Effective 7/1/2021 - 6/30/2022

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