

# The University of New Mexico

## 2022-2023 Pre-65 Retiree Open Enrollment Guide



BENEFITS  
& EMPLOYEE  
WELLNESS

### **Open Enrollment Dates:**

**May 4 – May 20, 2022**

### **Coverage Effective:**

**July 1, 2022 – June 30, 2023**

**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](mailto:HRBenefits@unm.edu) to enroll in one of UNM's Medicare Advantage or Medicare Supplement plans.

Date: May 4, 2022

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 4, 2022 and ends Friday, May 20, 2022**

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 2022 – 2023 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, 2022.**

Visit [Open Enrollment for 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 in status event](#) \*.
- All approved and properly submitted changes made during Open Enrollment are effective July 1, 2022.
- 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 visit [qualifying change in status event](#).

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

Complete and submit the [Pre-65 Open Enrollment Change Form](#) to Benefits & Employee Wellness via [UPLOAD](#) Secure Document Submission, **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 20, 2022 in order for changes to be effective July 1, 2022. (Retain a copy for your records)**

**HUMAN RESOURCES IS CURRENTLY PROVIDING SUPPORT DURING NORMAL BUSINESS HOURS  
MONDAY-FRIDAY 8 A.M. – 5 P.M.**

**Questions? Email [hrbenefits@unm.edu](mailto:hrbenefits@unm.edu) or call 505-277-6947.**

**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 2022 – 2023 Plan Year. **Simply take no action.**

### Summary of Benefit Changes effective July 1, 2022

#### PRE-65 RETIREE PRESCRIPTION DRUG COVERAGE

Beginning July 1, 2022, CVS Caremark will provide prescription drug benefits for UNM LoboHealth (administered by BCBS) and Presbyterian members. There are no changes to the Prescription Drug Plan coverage or rates.

- In almost all cases, your current pharmacy and access to prescriptions will remain available.
- New prescription ID cards will be mailed to all participants, who will need to present the new ID card to their pharmacy when filling prescriptions beginning July 1.
- Online access to a wide range of tools and services will be available to help you navigate your plan benefits and manage your prescriptions (visit the [Prescription Drug Transition](#) page or call the **Dedicated UNM CVS Care line at 877-745-4394**, or contact Benefits & Employee Wellness at [hrbenefits@unm.edu](mailto:hrbenefits@unm.edu)).

#### PRE-65 MEDICAL COVERAGE

UNM LoboHEALTH and Presbyterian medical plan designs will remain the same. Premiums will increase slightly (see pages 5 and 6 of this Guide).

- There are no changes to Tier 1 or 2 medical deductibles, coinsurance, copays, or medical plan design for the July 1, 2022 to June 30, 2023 plan year.

#### PRE-65 RETIREE DENTAL COVERAGE

No plan design or premium changes to Delta Dental Coverage High or Low Options.

#### RETIREE LIFE INSURANCE

For July 1, 2022 – June 30, 2023 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 Change Form](#) at [Open Enrollment for Pre-65 Retirees](#).
- **UPLOAD** the form via Secure Document Submission, **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 [Life Insurance Benefits for Pre-65 Retirees](#) 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 [Open Enrollment for Pre-65 Retirees](#) for more information including enrollment forms and dependent eligibility document requirements.

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



## PRE-65 RETIREE MONTHLY MEDICAL RATES

### VEBA Grandfathered (25+ Service Credits)

*Effective 7/1/2022 - 6/30/2023*

UNM LoboHEALTH	Annualized Salary \$24,999 and below		Annualized Salary \$25,000 - \$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)	\$343.97	\$229.31	\$286.64	\$286.64	\$229.31	\$343.97
Retiree + Spouse	\$705.56	\$470.37	\$587.96	\$587.96	\$470.37	\$705.56
Retiree + Children	\$637.03	\$424.68	\$530.86	\$530.86	\$424.68	\$637.03
Family	\$1,001.23	\$667.48	\$834.36	\$834.36	\$667.48	\$1,001.23

Presbyterian Health Plan	Annualized Salary \$24,999 and below		Annualized Salary \$25,000 - \$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)	\$436.00	\$290.66	\$363.33	\$363.33	\$290.66	\$436.00
Retiree + Spouse	\$896.14	\$597.43	\$746.79	\$746.79	\$597.43	\$896.14
Retiree + Children	\$808.68	\$539.12	\$673.90	\$673.90	\$539.12	\$808.68
Family	\$1,271.44	\$847.62	\$1,059.53	\$1,059.53	\$847.62	\$1,271.44

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)	\$171.98	\$401.29		\$218.00	\$508.66	
Spouse + Child(ren)	\$318.51	\$743.20		\$404.34	\$943.46	

UNM Widow Monthly Rates				
	UNM LoboHEALTH		Presbyterian Health	
	Widow Pays (100%)		Widow Pays (100%)	
Single (Spouse/Child Only)	\$573.28		\$726.66	
Spouse + Child(ren)	\$1,061.71		\$1,347.80	



**PRE-65 RETIREE MONTHLY DENTAL RATES**  
**VEBA Grandfathered (25+ Service Credits)**  
*Effective 7/1/2022 - 6/30/2023*

**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