

The University of New Mexico

2023-2024 Pre-65 Retiree Open Enrollment Guide



BENEFITS
& EMPLOYEE
WELLNESS

Open Enrollment Dates:

May 15 – June 2, 2023

Coverage Effective:

July 1, 2023 – June 30, 2024

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 15, 2023

To: UNM Retirees and Their Eligible Dependents under age 65

**UNM Pre-65 Retiree Open Enrollment for the 2023-2024 Plan Year
begins Monday May 15, 2023 and ends Friday, June 2, 2023**

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 2023 – 2024 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, 2023.

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, 2023.
- 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>, **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, June 2, 2023 in order for changes to be effective July 1, 2023. (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 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 2023 – 2024 Plan Year. **Simply take no action.**

Summary of Benefit Changes effective July 1, 2023

Pre-65 Retiree Medical Coverage

UNM LoboHEALTH and Presbyterian premiums are increasing due to overall increased health care costs.(see pages 5 and 6 of this Guide).

Plan Design enhancements for both plans:

- 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

Pre-65 Retiree Prescription Drug Coverage

- No plan design changes

Pre-65 Retiree Dental Coverage

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

Pre-65 Retiree Life Insurance

- For July 1, 2023 – June 30, 2024 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 7/1/2023 - 6/30/2024

| 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) | \$377.68 | \$251.78 | \$314.73 | \$314.73 | \$251.78 | \$377.68 |
| Retiree + Spouse | \$774.71 | \$516.47 | \$645.59 | \$645.59 | \$516.47 | \$774.71 |
| Retiree + Children | \$699.45 | \$466.30 | \$582.88 | \$582.88 | \$466.30 | \$699.45 |
| Family | \$1,099.35 | \$732.90 | \$916.12 | \$916.12 | \$732.90 | \$1,099.35 |

| 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) | \$478.73 | \$319.15 | \$398.94 | \$398.94 | \$319.15 | \$478.73 |
| Retiree + Spouse | \$983.96 | \$655.98 | \$819.97 | \$819.97 | \$655.98 | \$983.96 |
| Retiree + Children | \$887.93 | \$591.95 | \$739.94 | \$739.94 | \$591.95 | \$887.93 |
| Family | \$1,396.04 | \$930.70 | \$1,163.37 | \$1,163.37 | \$930.70 | \$1,396.04 |

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) | \$188.84 | \$440.62 | | \$239.36 | \$558.52 |
| Spouse + Child(ren) | \$349.73 | \$816.03 | | \$443.97 | \$1,035.92 |

UNM Widow Monthly Rates

| | UNM LoboHEALTH | | | Presbyterian Health | |
|----------------------------|-------------------|--|--|---------------------|--|
| | Widow Pays (100%) | | | Widow Pays (100%) | |
| Single (Spouse/Child Only) | \$629.46 | | | \$797.88 | |
| Spouse + Child(ren) | \$1,165.76 | | | \$1,479.88 | |



PRE-65 RETIREE MONTHLY MEDICAL RATES VEBA 5-9 Service Credits Effective 7/1/2023 - 6/30/2024

| 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 (25%) | Retiree Pays (75%) | UNM Pays (20%) | Retiree Pays (80%) | UNM Pays (15%) | Retiree Pays (85%) |
| Single (Retiree Only) | \$157.36 | \$472.09 | \$125.89 | \$503.57 | \$94.42 | \$535.04 |
| Retiree + Spouse | \$322.80 | \$968.39 | \$258.24 | \$1,032.94 | \$193.68 | \$1,097.50 |
| Retiree + Children | \$291.44 | \$874.32 | \$233.15 | \$932.61 | \$174.86 | \$990.89 |
| Family | \$458.06 | \$1,374.18 | \$366.45 | \$1,465.79 | \$274.84 | \$1,557.41 |
| 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 (25%) | Retiree Pays (75%) | UNM Pays (20%) | Retiree Pays (80%) | UNM Pays (15%) | Retiree Pays (85%) |
| Single (Retiree Only) | \$199.47 | \$598.41 | \$159.58 | \$638.30 | \$119.68 | \$678.20 |
| Retiree + Spouse | \$409.98 | \$1,229.95 | \$327.99 | \$1,311.95 | \$245.99 | \$1,393.95 |
| Retiree + Children | \$369.97 | \$1,109.91 | \$295.98 | \$1,183.91 | \$221.98 | \$1,257.90 |
| Family | \$581.69 | \$1,745.06 | \$465.35 | \$1,861.39 | \$349.01 | \$1,977.73 |

Pre-65 Dependents of 65+ Retirees Monthly Rates

| UNM LoboHEALTH Contribution | | | Presbyterian Health Contribution | | |
|--------------------------------|-------------------|-----------------------|-------------------------------------|-------------------|--------------------------|
| | UNM Pays (10%) | Retiree Pays (90%) | | UNM Pays (10%) | Retiree Pays (90%) |
| Single (Spouse/Child Only) | \$62.95 | \$566.51 | | \$79.79 | \$718.09 |
| Spouse + Child(ren) | \$116.58 | \$1,049.18 | | \$147.99 | \$1,331.90 |

UNM Widow(er) Monthly Rates

| UNM LoboHEALTH | | Presbyterian Health | |
|----------------------------|-----------------------|---------------------|-----------------------|
| | Widow(er) Pays (100%) | | Widow(er) Pays (100%) |
| Single (Spouse/Child Only) | \$629.46 | | \$797.88 |
| Spouse + Child(ren) | \$1,165.76 | | \$1,479.88 |