

The University of New Mexico

2024-2025 Pre-65 Retiree Open Enrollment Guide



BENEFITS
& EMPLOYEE
WELLNESS

Open Enrollment Dates:

May 8 – May 31, 2024

Coverage Effective:

July 1, 2024 – June 30, 2025

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 8, 2024

To: UNM Retirees and Their Eligible Dependents under age 65

**UNM Pre-65 Retiree Open Enrollment for the 2024-2025 Plan Year
begins Monday May 8, 2024 and ends Friday, May 31, 2024**

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 2024 – 2025 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, 2024.

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, 2024.
- 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, May 31, 2024 in order for changes to be effective July 1, 2024. (Retain a copy for your records)**

**HUMAN RESOURCES IS CURRENTLY PROVIDING SUPPORT DURING NORMAL BUSINESS HOURS
MONDAY-FRIDAY 8 A.M. – 4:30 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 2024 – 2025 Plan Year. **Simply take no action.**

Summary of Benefit Changes effective July 1, 2024

Pre-65 Retiree Medical Coverage

UNM LoboHEALTH and **Presbyterian** premiums are increasing due to overall increased health care costs.(see pages 5 and 8 of this Guide).

No plan design changes, only enhancements for both plans:

- Increased availability to a virtual or video visits at \$10 Copays
 - LoboHealth offers \$10 Copays all MDLive virtual visits
 - Presbyterian offers \$10 Copays for Urgent Care 'Video' visits through a contracted Presbyterian provider for these services (*This does not include virtual visits with regular Presbyterian PCP or Specialty providers, these Copays match the office-visit Copays*)

No Changes to Prescription Drug plan, CVS Caremark®:

- CVS Caremark® includes the PrudentRx program which offers certain specialty drugs at a zero (\$0) dollar copayment when members participate
- For additional information about the services available to you through CVS Caremark®, please visit the <https://hr.unm.edu/benefits/open-enrollment-prescriptions> to learn.
- Medical premium rates include prescription drug plan coverage.

Pre-65 Retiree Dental Coverage- administered by Delta Dental of New Mexico

- Newly offering tele-dentistry for emergent consults
 - 24/7 access to licensed dentist in emergency situations when your regular dentist is not available-
[DeltaDentalNM.com/Virtual-Visits](https://www.deltadentalnm.com/Virtual-Visits)
- No rate increases.

Pre-65 Retiree Life Insurance

- For July 1, 2024 – June 30, 2025 premium are increasing and there are no plan design changes 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 7/1/2024 - 6/30/2025

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)	\$439.61	\$293.08	\$366.35	\$366.35	\$293.08	\$439.61
Retiree + Spouse	\$901.75	\$601.17	\$751.46	\$751.46	\$601.17	\$901.75
Retiree + Children	\$814.16	\$542.78	\$678.47	\$678.47	\$542.78	\$814.16
Family	\$1,279.64	\$853.09	\$1066.37	\$1066.37	\$853.09	\$1,279.64

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)	\$557.24	\$371.49	\$464.37	\$464.37	\$371.49	\$557.24
Retiree + Spouse	\$1,145.33	\$763.56	\$954.45	\$954.45	\$763.56	\$1,145.33
Retiree + Children	\$1,033.55	\$689.04	\$861.30	\$861.30	\$689.04	\$1,033.55
Family	\$1,625.00	\$1,083.33	\$1,354.17	\$1,354.17	\$1,083.33	\$1,625.00

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)	\$219.81	\$512.88		\$278.62	\$650.11
Spouse + Child(ren)	\$407.08	\$949.86		\$516.78	\$1,205.81

UNM Widow Monthly Rates					
UNM LoboHEALTH			Presbyterian Health		
	Widow Pays (100%)			Widow Pays (100%)	
Single (Spouse/Child Only)	\$732.69			\$928.73	
Spouse + Child(ren)	\$1,356.94			\$1,722.59	



PRE-65 RETIREE MONTHLY DENTAL RATES
VEBA Grandfathered (25+ Service Credits)
Effective 7/1/2024 - 6/30/2025

Delta Dental PPO (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 PPO (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 + two or more Children)	\$17.10	\$39.90	\$38.40	\$89.60

UNM Widow Rates

	Delta Dental PPO (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



PRE-65 RETIREE MONTHLY MEDICAL RATES

VEBA 5-9 Service Credits

Effective 7/1/2024 - 6/30/2025

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)	\$183.17	\$549.52	\$146.54	\$586.15	\$109.90	\$622.79
Retiree + Spouse	\$375.73	\$1,127.19	\$300.58	\$1,202.34	\$225.44	\$1,277.48
Retiree + Children	\$339.24	\$1,017.71	\$271.39	\$1,085.55	\$203.54	\$1,153.40
Family	\$533.18	\$1,599.55	\$426.55	\$1,706.18	\$319.91	\$1,812.82

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)	\$232.18	\$696.55	\$185.75	\$742.98	\$139.31	\$789.42
Retiree + Spouse	\$477.22	\$1,431.67	\$381.78	\$1,527.11	\$286.33	\$1,622.56
Retiree + Children	\$430.65	\$1,291.94	\$344.52	\$1,378.07	\$258.39	\$1,464.20
Family	\$677.08	\$2,031.25	\$541.67	\$2,166.66	\$406.25	\$2,302.08

Pre-65 Dependents of 65+ Retirees Monthly Rates

	UNM LoboHEALTH		Presbyterian Health	
	UNM Pays (10%)	Retiree Pays (90%)	UNM Pays (10%)	Retiree Pays (90%)
Single (Spouse/Child Only)	\$73.27	\$659.42	\$92.87	\$835.86
Spouse + Child(ren)	\$135.69	\$1,221.25	\$172.26	\$1,550.33

UNM Widow(er) Monthly Rates

	UNM LoboHEALTH	Presbyterian Health
	Widow(er) Pays (100%)	Widow(er) Pays (100%)
Single (Spouse/Child Only)	\$732.69	\$928.73
Spouse + Child(ren)	\$1,356.94	\$1,722.59



PRE-65 RETIREE MONTHLY DENTAL RATES

VEBA 5-9 Service Credits

Effective 7/1/2024 - 6/30/2025

Delta Dental PPO (Low Option)

	Retirement Salary \$24,999 and below		Retirement Salary \$25,000 to \$34,999		Retirement 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)	\$4.75	\$14.25	\$3.80	\$15.20	\$2.85	\$16.15
Retiree + Spouse (Double)	\$9.50	\$28.50	\$7.60	\$30.40	\$5.70	\$32.30
Family	\$14.25	\$42.75	\$11.40	\$45.60	\$8.55	\$48.45

Delta Dental Premier (High Option)

	Retirement Salary \$24,999 and below		Retirement Salary \$25,000 to \$34,999		Retirement 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)	\$10.00	\$30.00	\$8.00	\$32.00	\$6.00	\$34.00
Retiree + Spouse (Double)	\$19.50	\$58.50	\$15.60	\$62.40	\$11.70	\$66.30
Family	\$32.00	\$96.00	\$25.60	\$102.40	\$19.20	\$108.80

Pre-65 Dependents of 65+ Retirees

	Delta Dental PPO (Low Option)		Delta Dental Premier (High Option)	
	Monthly Contribution		Monthly Contribution	
	UNM Pays (10%)	Retiree Pays (90%)	UNM Pays (10%)	Retiree Pays (90%)
Single (Dependent Only)	\$1.90	\$17.10	\$4.00	\$36.00
Dependent + 1 Child (Double)	\$3.80	\$34.20	\$7.80	\$70.20
Family (Dependent and two or more Children)	\$5.70	\$51.30	\$12.80	\$115.20

UNM Widow(er) Rates

	Delta Dental PPO (Low Option)	Delta Dental Premier (High Option)
	Widow(er) pays (100%)	Widow(er) 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