The University of New Mexico

2024-2025 Pre-65 Retiree Open Enrollment Guide

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.
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
- 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

<table>
<thead>
<tr>
<th>Annualized Salary $24,999 and below</th>
<th>Annualized Salary $25,000 - $34,999</th>
<th>Annualized Salary $35,000 and above</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Monthly Contribution</strong></td>
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</tr>
<tr>
<td>UNM Pays (60%) Retiree Pays (40%)</td>
<td>UNM Pays (50%) Retiree Pays (50%)</td>
<td>UNM Pays (40%) Retiree Pays (60%)</td>
</tr>
<tr>
<td>Single (Retiree Only) $439.61</td>
<td>$360.35</td>
<td>$293.08</td>
</tr>
<tr>
<td>Retiree + Spouse $901.75</td>
<td>$751.46</td>
<td>$601.17</td>
</tr>
<tr>
<td>Retiree + Children $814.16</td>
<td>$678.47</td>
<td>$542.78</td>
</tr>
<tr>
<td>Family $1,279.64</td>
<td>$1,066.37</td>
<td>$853.09</td>
</tr>
</tbody>
</table>

## Presbyterian Health Plan

<table>
<thead>
<tr>
<th>Annualized Salary $24,999 and below</th>
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</tr>
<tr>
<td>Single (Retiree Only) $557.24</td>
<td>$464.37</td>
<td>$371.49</td>
</tr>
<tr>
<td>Retiree + Spouse $1,145.33</td>
<td>$864.45</td>
<td>$763.56</td>
</tr>
<tr>
<td>Retiree + Children $1,033.55</td>
<td>$861.30</td>
<td>$689.04</td>
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<tr>
<td>Family $1,625.00</td>
<td>$1,354.17</td>
<td>$1,083.33</td>
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</table>

## Pre-65 Dependents of 65+ Retirees Monthly Rates

<table>
<thead>
<tr>
<th>UNM LoboHEALTH Contribution</th>
<th>Presbyterian Health Contribution</th>
</tr>
</thead>
<tbody>
<tr>
<td>UNM Pays (30%) Retiree Pays (70%)</td>
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</tr>
<tr>
<td>Single (Spouse/Child Only) $219.81</td>
<td>$278.62</td>
</tr>
<tr>
<td>Spouse + Child(ren) $407.08</td>
<td>$516.78</td>
</tr>
</tbody>
</table>

## UNM Widow Monthly Rates

<table>
<thead>
<tr>
<th>UNM LoboHEALTH</th>
<th>Presbyterian Health</th>
</tr>
</thead>
<tbody>
<tr>
<td>Widow Pays (100%)</td>
<td>Widow Pays (100%)</td>
</tr>
<tr>
<td>Single (Spouse/Child Only) $732.69</td>
<td>$928.73</td>
</tr>
<tr>
<td>Spouse + Child(ren) $1,356.94</td>
<td>$1,722.59</td>
</tr>
</tbody>
</table>
# PRE-65 RETIREE MONTHLY DENTAL RATES

**VEBA Grandfathered (25+ Service Credits)**

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

## Delta Dental PPO (Low Option)

<table>
<thead>
<tr>
<th></th>
<th>Retirement Salary $24,999 and below</th>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Retiree Pays (40%)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Single (Retiree Only)</td>
<td>$11.40</td>
<td>$7.60</td>
<td>$7.60</td>
</tr>
<tr>
<td>Retiree + Spouse (Double)</td>
<td>$22.80</td>
<td>$15.20</td>
<td>$15.20</td>
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<tr>
<td>Family</td>
<td>$34.20</td>
<td>$22.80</td>
<td>$22.80</td>
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</table>

## Delta Dental Premier (High Option)

<table>
<thead>
<tr>
<th></th>
<th>Retirement Salary $24,999 and below</th>
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</tr>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Single (Retiree Only)</td>
<td>$24.00</td>
<td>$20.00</td>
<td>$16.00</td>
</tr>
<tr>
<td>Retiree + Spouse (Double)</td>
<td>$46.80</td>
<td>$39.00</td>
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<tr>
<td>Family</td>
<td>$76.80</td>
<td>$64.00</td>
<td>$51.20</td>
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</table>

## Pre-65 Dependents of 65+ Retirees

<table>
<thead>
<tr>
<th></th>
<th>Delta Dental PPO (Low Option)</th>
<th>Delta Dental Premier (High Option)</th>
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<tr>
<td>Retiree Pays (70%)</td>
<td></td>
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</tr>
<tr>
<td>Single (Dependent Only)</td>
<td>$5.70</td>
<td>$12.00</td>
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<tr>
<td>Dependent + 1 Child (Double)</td>
<td>$11.40</td>
<td>$23.40</td>
</tr>
<tr>
<td>Family (Widow + two or more Children)</td>
<td>$17.10</td>
<td>$38.40</td>
</tr>
</tbody>
</table>

## UNM Widow Rates

<table>
<thead>
<tr>
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<th>Delta Dental PPO (Low Option)</th>
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<tbody>
<tr>
<td></td>
<td>Widow pays (100%)</td>
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</tr>
<tr>
<td>Single (Widow Only)</td>
<td>$19.00</td>
<td>$40.00</td>
</tr>
<tr>
<td>Double (Widow and one Child)</td>
<td>$38.00</td>
<td>$78.00</td>
</tr>
<tr>
<td>Family (Widow and two or more Children)</td>
<td>$57.00</td>
<td>$128.00</td>
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# Pre-65 Retiree Monthly Medical Rates

**VEBA 5-9 Service Credits**

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

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<td>Retiree Pays (75%)</td>
<td>UNM Pays (20%)</td>
</tr>
<tr>
<td>Single (Retiree Only)</td>
<td>$183.17</td>
<td>$549.52</td>
<td>$146.54</td>
</tr>
<tr>
<td>Retiree + Spouse</td>
<td>$375.73</td>
<td>$1,127.19</td>
<td>$300.58</td>
</tr>
<tr>
<td>Retiree + Children</td>
<td>$339.24</td>
<td>$1,017.71</td>
<td>$271.39</td>
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<tr>
<td>Family</td>
<td>$533.18</td>
<td>$1,599.55</td>
<td>$426.55</td>
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</tbody>
</table>

## Presbyterian Health Plan

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</tr>
<tr>
<td>Single (Retiree Only)</td>
<td>$232.18</td>
<td>$696.55</td>
<td>$185.75</td>
</tr>
<tr>
<td>Retiree + Spouse</td>
<td>$477.22</td>
<td>$1,431.87</td>
<td>$381.78</td>
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<tr>
<td>Retiree + Children</td>
<td>$430.65</td>
<td>$1,231.94</td>
<td>$344.52</td>
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<tr>
<td>Family</td>
<td>$677.08</td>
<td>$2,031.25</td>
<td>$541.67</td>
</tr>
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## Pre-65 Dependents of 65+ Retirees Monthly Rates

### UNM LoboHEALTH

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<th>Retiree Pays (90%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single (Spouse/Child Only)</td>
<td>$73.27</td>
<td>$659.42</td>
</tr>
<tr>
<td>Spouse + Child(ren)</td>
<td>$135.69</td>
<td>$1,221.25</td>
</tr>
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### Presbyterian Health

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<th>Retiree Pays (90%)</th>
</tr>
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<tbody>
<tr>
<td>Single (Spouse/Child Only)</td>
<td>$92.87</td>
<td>$835.86</td>
</tr>
<tr>
<td>Spouse + Child(ren)</td>
<td>$172.26</td>
<td>$1,550.33</td>
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## UNM Widow(er) Monthly Rates

### UNM LoboHEALTH

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### PRE-65 RETIREE MONTHLY DENTAL RATES
**VEBA 5-9 Service Credits**  
*Effective 7/1/2024 - 6/30/2025*

#### Delta Dental PPO (Low Option)

<table>
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<th></th>
<th>Retirement Salary $24,999 and below</th>
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<td></td>
<td>UNM Pays (25%)</td>
<td>Retiree Pays (75%)</td>
<td>UNM Pays (20%)</td>
</tr>
<tr>
<td>Single (Retiree Only)</td>
<td>$4.75</td>
<td>$14.25</td>
<td>$3.80</td>
</tr>
<tr>
<td>Retiree + Spouse (Double)</td>
<td>$9.50</td>
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<tr>
<td>Family</td>
<td>$14.25</td>
<td>$42.75</td>
<td>$11.40</td>
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</table>

#### Delta Dental Premier (High Option)

<table>
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<td>Retiree Pays (75%)</td>
<td>UNM Pays (20%)</td>
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<tr>
<td>Single (Retiree Only)</td>
<td>$10.00</td>
<td>$30.00</td>
<td>$8.00</td>
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<tr>
<td>Retiree + Spouse (Double)</td>
<td>$19.50</td>
<td>$58.50</td>
<td>$15.60</td>
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<tr>
<td>Family</td>
<td>$32.00</td>
<td>$96.00</td>
<td>$25.60</td>
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#### Pre-65 Dependents of 65+ Retirees

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<td>Retiree Pays (90%)</td>
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<tr>
<td>Single (Dependent Only)</td>
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<td>$17.10</td>
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<tr>
<td></td>
<td>$4.00</td>
<td>$36.00</td>
</tr>
<tr>
<td>Dependent + 1 Child (Double)</td>
<td>$3.80</td>
<td>$34.20</td>
</tr>
<tr>
<td></td>
<td>$7.80</td>
<td>$70.20</td>
</tr>
<tr>
<td>Family (Dependent and two or more Children)</td>
<td>$5.70</td>
<td>$51.30</td>
</tr>
<tr>
<td></td>
<td>$12.80</td>
<td>$115.20</td>
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#### UNM Widow(er) Rates

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<td>$40.00</td>
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<td>$38.00</td>
<td>$78.00</td>
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<tr>
<td>Family (Widow and two or more Children)</td>
<td>$57.00</td>
<td>$128.00</td>
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