

The University of New Mexico

2025-2026 Pre-65 Retiree Open Enrollment Guide



Open Enrollment Dates:

May 7 – May 23, 2025

Coverage Effective:

July 1, 2025 – June 30, 2026

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 7, 2025

To: UNM Retirees and Their Eligible Dependents under age 65

**UNM Pre-65 Retiree Open Enrollment for the 2025-2026 Plan Year
begins Monday May 7, 2025 and ends Friday, May 23, 2025**

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 2025 – 2026 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, 2025.

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, 2025.
- 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/secure-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 23, 2025 in order for changes to be effective July 1, 2025. (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 2025 – 2026 Plan Year. **Simply take no action.**

Summary of Benefit Changes effective July 1, 2025

Pre-65 Retiree Medical Coverage

UNM LoboHealth and **Presbyterian** premiums are increasing due to overall increased health care costs. (see pages 5, 7, and 9 of this Guide).

No plan design changes for either plan:

- Plan design including copays, deductibles, and out of pocket maximums remain the same.
- Review plan documents for UNM LoboHealth and Presbyterian health plans for details on plan coverage.
 - <https://hr.unm.edu/retiree/benefits/pre-65-lobohealth>
 - <https://hr.unm.edu/retiree/benefits/pre-65-presbyterian>

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*

- No rate increases.

Pre-65 Retiree Life Insurance

- For July 1, 2025 – June 30, 2026 there are no rate increases and 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/secure-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 7/1/2025 - 6/30/2026

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)	\$479.18	\$319.45	\$399.32	\$399.32	\$319.45	\$479.18
Retiree + Spouse	\$982.91	\$655.27	\$819.09	\$819.09	\$655.27	\$982.91
Retiree + Children	\$887.44	\$591.63	\$739.54	\$739.54	\$591.63	\$887.44
Family	\$1,394.81	\$929.87	\$1,162.34	\$1,162.34	\$929.87	\$1,394.81

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)	\$607.39	\$404.92	\$506.16	\$506.16	\$404.92	\$607.39
Retiree + Spouse	\$1,248.41	\$832.28	\$1,040.35	\$1,040.35	\$832.28	\$1,248.41
Retiree + Children	\$1,126.57	\$751.05	\$938.81	\$938.81	\$751.05	\$1,126.57
Family	\$1,771.24	\$1,180.82	\$1,476.03	\$1,476.03	\$1,180.82	\$1,771.24

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)	\$239.59	\$559.04		\$303.69	\$708.62
Spouse + Child(ren)	\$443.72	\$1,035.35		\$563.29	\$1,314.33

UNM Widow Monthly Rates

UNM LoboHEALTH		Presbyterian Health	
	Widow Pays (100%)		Widow Pays (100%)
Single (Spouse/Child Only)	\$798.63		\$1,012.31
Spouse + Child(ren)	\$1,479.07		\$1,877.62



PRE-65 RETIREE MONTHLY DENTAL RATES

VEBA Grandfathered (25+ Service Credits)

Effective 7/1/2025 - 6/30/2026

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 7/1/2025 - 6/30/2026

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)	\$199.66	\$598.97	\$159.73	\$638.90	\$119.79	\$678.84
Retiree + Spouse	\$409.55	\$1,228.64	\$327.64	\$1,310.54	\$245.73	\$1,392.45
Retiree + Children	\$369.77	\$1,109.30	\$295.81	\$1,183.26	\$221.86	\$1,257.21
Family	\$581.17	\$1,743.51	\$464.94	\$1,859.74	\$348.70	\$1,975.98
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)	\$253.08	\$759.23	\$202.46	\$809.85	\$151.85	\$860.46
Retiree + Spouse	\$520.17	\$1,560.52	\$416.14	\$1,664.55	\$312.10	\$1,768.59
Retiree + Children	\$469.41	\$1,408.22	\$375.52	\$1,502.10	\$281.64	\$1,595.98
Family	\$738.02	\$2,214.05	\$590.41	\$2,361.65	\$442.81	\$2,509.25

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)	\$79.86	\$718.77		\$101.23	\$911.08
Spouse + Child(ren)	\$147.91	\$1,331.16		\$187.76	\$1,689.86

UNM Widow(er) Monthly Rates

UNM LoboHEALTH			Presbyterian Health		
	Widow(er) Pays (100%)			Widow(er) Pays (100%)	
Single (Spouse/Child Only)	\$798.63			\$1,012.31	
Spouse + Child(ren)	\$1,479.07			\$1,877.62	

PRE-65 RETIREE MONTHLY DENTAL RATES VEBA 5-9 Service Credits *Effective 7/1/2025 - 6/30/2026*

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 more Children) two or	\$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



PRE-65 RETIREE MONTHLY MEDICAL RATES VEBA 10-14 Service Credits Effective 7/1/2025 - 6/30/2026

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 (30%)	Retiree Pays (70%)	UNM Pays (25%)	Retiree Pays (75%)	UNM Pays (20%)	Retiree Pays (80%)
Single (Retiree Only)	\$239.59	\$559.04	\$199.66	\$598.97	\$159.73	\$638.90
Retiree + Spouse	\$491.45	\$1,146.73	\$409.55	\$1,228.64	\$327.64	\$1,310.54
Retiree + Children	\$443.72	\$1,035.35	\$369.77	\$1,109.30	\$295.81	\$1,183.26
Family	\$697.40	\$1,627.28	\$581.17	\$1,743.51	\$464.94	\$1,859.74
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 (30%)	Retiree Pays (70%)	UNM Pays (25%)	Retiree Pays (75%)	UNM Pays (20%)	Retiree Pays (80%)
Single (Retiree Only)	\$303.69	\$708.62	\$253.08	\$759.23	\$202.46	\$809.85
Retiree + Spouse	\$624.21	\$1,456.48	\$520.17	\$1,560.52	\$416.14	\$1,664.55
Retiree + Children	\$563.29	\$1,314.33	\$469.41	\$1,408.22	\$375.52	\$1,502.10
Family	\$885.62	\$2,066.44	\$738.02	\$2,214.05	\$590.41	\$2,361.65

Pre-65 Dependents of 65+ Retirees Monthly Rates

UNM LoboHEALTH			Presbyterian Health		
	UNM Pays (15%)	Retiree Pays (85%)		UNM Pays (15%)	Retiree Pays (85%)
Single (Spouse/Child Only)	\$119.79	\$678.84		\$151.85	\$860.46
Spouse + Child(ren)	\$221.86	\$1,257.21		\$281.64	\$1,595.98

UNM Widow(er) Monthly Rates

UNM LoboHEALTH		Presbyterian Health	
	Widow(er) Pays (100%)		Widow(er) Pays (100%)
Single (Spouse/Child Only)	\$798.63		\$1,012.31
Spouse + Child(ren)	\$1,479.07		\$1,877.62

PRE-65 RETIREE MONTHLY DENTAL RATES VEBA 10-14 Service Credits *Effective 7/1/2025 - 6/30/2026*

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 (30%)	Retiree Pays (70%)	UNM Pays (25%)	Retiree Pays (75%)	UNM Pays (20%)	Retiree Pays (80%)
Single (Retiree Only)	\$5.70	\$13.30	\$4.75	\$14.25	\$3.80	\$15.20
Retiree + Spouse (Double)	\$11.40	\$26.60	\$9.50	\$28.50	\$7.60	\$30.40
Family	\$17.10	\$39.90	\$14.25	\$42.75	\$11.40	\$45.60

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 (30%)	Retiree Pays (70%)	UNM Pays (25%)	Retiree Pays (75%)	UNM Pays (20%)	Retiree Pays (80%)
Single (Retiree Only)	\$12.00	\$28.00	\$10.00	\$30.00	\$8.00	\$32.00
Retiree + Spouse (Double)	\$23.40	\$54.60	\$19.50	\$58.50	\$15.60	\$62.40
Family	\$38.40	\$89.60	\$32.00	\$96.00	\$25.60	\$102.40

Pre-65 Dependents of 65+ Retirees

	Delta Dental PPO (Low Option)		Delta Dental Premier (High Option)	
	Monthly Contribution		Monthly Contribution	
	UNM Pays (15%)	Retiree Pays (85%)	UNM Pays (15%)	Retiree Pays (85%)
Single (Dependent Only)	\$2.85	\$16.15	\$6.00	\$34.00
Dependent + 1 Child (Double)	\$5.70	\$32.30	\$11.70	\$66.30
Family (Dependent and more Children) two or	\$8.55	\$48.45	\$19.20	\$108.80

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