

The University of New Mexico

2026-2027 Pre-65 Retiree Open Enrollment Guide



**BENEFITS
& EMPLOYEE
WELLNESS**

Open Enrollment Dates:

April 29 – May 22, 2026

Coverage Effective:

July 1, 2026 – June 30, 2027

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: April 29, 2026

To: UNM Retirees and Their Eligible Dependents under age 65

**UNM Pre-65 Retiree Open Enrollment for the 2026-2027 Plan Year
begins Wednesday April 29, 2026 and ends Friday, May 22, 2026**

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 2026 – 2027 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, 2026.

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, 2026.
- 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 22, 2026 in order for changes to be effective July 1, 2026. (Retain a copy for your records)**

**HUMAN RESOURCES SUPPORT IS AVAILABLE 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 2026 – 2027 Plan Year. **Simply take no action.**

Summary of Benefit Changes effective July 1, 2026

Pre-65 Retiree Medical Coverage

UNM LoboHealth and **Presbyterian** medical plan designs will remain the same. Premiums are increasing due to overall increased health care costs.

- 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>

Pre-65 Retiree Prescription Drug Coverage

Beginning July 1, 2026, Express Scripts will provide prescription drug benefits for UNM LoboHealth (administered by BCBS) and Presbyterian members.

- 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 <https://hr.unm.edu/benefits/open-enrollment-pre-65-retirees>, call the dedicated UNM Express Scripts Member Services line at 800-743-1720, or contact UNM Benefits & Employee Wellness at hrbenefits@unm.edu).
- GLP-1 coverage change: GLP-1 medications will no longer be covered when prescribed solely for weight management. Coverage for other medically approved uses will continue. Due to rising use and cost, this change supports the long-term affordability of the University's health plan and aligns with common practices across higher education. UNM is evaluating short-term transition assistance for impacted members, who will be contacted directly with additional information.

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

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

Pre-65 Retiree Life Insurance- *offered through The Hartford*

- For July 1, 2026 – June 30, 2027 - no plan design changes and no premium rate increases
- 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>. Note: You may not re-enroll or increase coverage at any future time if you submit a change to decrease or chance your coverage
- **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.
- 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 7/1/2026 - 6/30/2027

UNM LoboHEALTH	Annualized Salary \$24,999 and below		Annualized Salary \$25, - \$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)	\$ 541.95	\$ 361.30	\$ 451.63	\$ 451.63	\$ 361.30	\$ 541.95
Retiree + Spouse	\$ 1,111.67	\$ 741.11	\$ 926.39	\$ 926.39	\$ 741.11	\$ 1,111.67
Retiree + Children	\$ 1,003.69	\$ 669.13	\$ 836.41	\$ 836.41	\$ 669.13	\$ 1,003.69
Family	\$ 1,577.53	\$ 1,051.68	\$ 1,314.61	\$ 1,314.61	\$ 1,051.68	\$ 1,577.53

Presbyterian Health Plan	Annualized Salary \$24,999 and below		Annualized Salary \$25, - \$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)	\$686.95	\$457.97	\$572.46	\$572.46	\$457.97	\$686.95
Retiree + Spouse	\$1,411.96	\$941.30	\$1,176.63	\$1,176.63	\$941.30	\$1,411.96
Retiree + Children	\$1,274.15	\$849.44	\$1,061.80	\$1,061.80	\$849.44	\$1,274.15
Family	\$2,003.27	\$1,335.51	\$1,669.39	\$1,669.39	\$1,335.51	\$2,003.27

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)	\$270.98	\$632.28		\$343.48	\$801.44
Spouse + Child(ren)	\$501.85	\$1,170.97		\$637.08	\$1,486.51

UNM Widow Monthly Rates				
	UNM LoboHEALTH		Presbyterian Health	
	Widow Pays (100%)		Widow Pays (100%)	
Single (Spouse/Child Only)	\$903.25		\$1,144.92	
Spouse + Child(ren)	\$1,672.82		\$2,123.59	



PRE-65 RETIREE MONTHLY DENTAL RATES

VEBA Grandfathered (25+ Service Credits)

Effective 7/1/2026 - 6/30/2027

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



PRE-65 RETIREE MONTHLY MEDICAL RATES

VEBA 5-9 Service Credits

Effective 7/1/2026 - 6/30/2027

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)	\$ 225.81	\$ 677.44	\$ 180.65	\$ 722.60	\$ 135.49	\$ 767.76
Retiree + Spouse	\$ 463.20	\$ 1,389.59	\$ 370.56	\$ 1,482.22	\$ 277.92	\$ 1,574.86
Retiree + Children	\$ 418.21	\$ 1,254.62	\$ 334.56	\$ 1,338.26	\$ 250.92	\$ 1,421.90
Family	\$ 657.30	\$ 1,971.91	\$ 525.84	\$ 2,103.37	\$ 394.38	\$ 2,234.83

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)	\$286.23	\$858.69	\$228.98	\$915.94	\$171.74	\$973.18
Retiree + Spouse	\$588.32	\$1,764.95	\$470.65	\$1,882.61	\$352.99	\$2,000.27
Retiree + Children	\$530.90	\$1,592.69	\$424.72	\$1,698.87	\$318.54	\$1,805.05
Family	\$834.69	\$2,504.08	\$667.76	\$2,671.02	\$500.82	\$2,837.96

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)	\$90.33	\$812.93		\$114.49	\$1,030.43
Spouse + Child(ren)	\$167.28	\$1,505.54		\$212.36	\$1,911.23

UNM Widow(er) Monthly Rates			
	UNM LoboHEALTH		Presbyterian Health
	Widow(er) Pays (100%)		
Single (Spouse/Child Only)	\$903.25		\$1,144.92
Spouse + Child(ren)	\$1,672.82		\$2,123.59



PRE-65 RETIREE MONTHLY DENTAL RATES

VEBA 5-9 Service Credits

Effective 7/1/2026 - 6/30/2027

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 (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 - \$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 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 (Dependent and two or more Children)	\$17.10	\$39.90	\$38.40	\$89.60

UNM Widow(er) Rates

	Delta Dental Preferred (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 7/1/2026 - 6/30/2027

UNM LoboHEALTH	Annualized Salary \$24,999 and below		Annualized Salary \$25, - \$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)	\$ 270.98	\$632.28	\$ 225.81	\$ 677.44	\$ 180.65	\$ 722.60
Retiree + Spouse	\$ 555.83	\$ 1,296.95	\$ 463.20	\$ 1,389.59	\$ 370.56	\$ 1,482.22
Retiree + Children	\$ 501.85	\$ 1,170.97	\$ 418.21	\$ 1,254.62	\$ 334.56	\$ 1,338.26
Family	\$ 788.76	\$ 1,840.45	\$ 657.30	\$ 1,971.91	\$ 525.84	\$ 2,103.37

Presbyterian Health Plan	Annualized Salary \$24,999 and below		Annualized Salary \$25, - \$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)	\$343.48	\$801.44	\$286.23	\$858.69	\$228.98	\$915.94
Retiree + Spouse	\$705.98	\$1,647.28	\$588.32	\$1,764.95	\$470.65	\$1,882.61
Retiree + Children	\$637.08	\$1,486.51	\$530.90	\$1,592.69	\$424.72	\$1,698.87
Family	\$1,001.63	\$2,337.15	\$834.69	\$2,504.08	\$667.76	\$2,671.02

Pre-65 Dependents of 65+ Retirees Monthly Rates						
	UNM LoboHEALTH Contribution				Presbyterian Health Contribution	
	UNM Pays (15%)	Retiree Pays (85%)	UNM Pays (15%)		Retiree Pays (85%)	
Single (Spouse/Child Only)	\$135.49	\$767.76		\$171.74	\$973.18	
Spouse + Child(ren)	\$250.92	\$1,421.90		\$318.54	\$1,805.05	

UNM Widow Monthly Rates			
	UNM LoboHEALTH		Presbyterian Health
	Widow Pays (100%)		
Single (Spouse/Child Only)	\$903.25		\$1,144.92
Spouse + Child(ren)	\$1,672.82		\$2,123.59



PRE-65 RETIREE MONTHLY DENTAL RATES

VEBA 10-14 Service Credits

Effective 7/1/2026 - 6/30/2027

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 (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 - \$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 Preferred (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)	\$5.70	\$13.30	\$12.00	\$28.00
Dependent + 1 Child (Double)	\$11.40	\$26.60	\$23.40	\$54.60
Family (Dependent and two or more Children)	\$17.10	\$39.90	\$38.40	\$89.60

UNM Widow(er) Rates

	Delta Dental Preferred (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