

# Open Enrollment Starts With a **Healthy U**



Take advantage of all the great wellness services available to faculty and staff through Employee Health Promotion

- Wellness Competitions
- Individual Consulting
- Department Programming
- University-Wide Initiatives

**Healthy  
Eating**

**Manage  
Stress**

**Fitness**

**...and  
more!**

Connect with us at <http://hr.unm.edu/ehp>

## Expanded Preventive Health Checkups for UNM Employees!

**FREE**

# ON-SITE HEALTH CHECKUPS

**SIGN UP TODAY**

[hr.unm.edu/checkups](http://hr.unm.edu/checkups)

You must schedule an appointment in advance using the  
above web address.

### EARN A \$200 PREMIUM DISCOUNT!

*Approved by the Board of Regents, employees participating in UNM medical plans can earn a \$200 discount on their premiums.*

#### IT'S FREE!

Your preventive care is covered at 100%. No out-of-pocket co-pays or co-insurance.

#### IT'S PRIVATE!

Your personal results are not shared with your employer. However, with your permission your results are sent securely to your Primary Care Provider.

#### IT'S EASY!

Choose a time that works for you. The checkup requires approximately 30 minutes and is available at or near where you work.

## EMPLOYEE HEALTH PROMOTION COORDINATED ON-SITE HEALTH CHECKUPS!

We are offering expanded preventive health checkups with more convenient locations this year. Visit [hr.unm.edu/checkups](http://hr.unm.edu/checkups) for more information.

### WHY PARTICIPATE?

Know your health status related to diabetes, heart disease, and stroke. Lab-accurate results are produced in minutes. Review your results with a board certified Nurse Practitioner and develop a personal action plan.

### INCLUDED IN EACH CHECKUP:

- + Total Cholesterol Panel
- + Body Mass Index
- + Comprehensive Personal Health Report
- + Weight
- + Glucose and A1C
- + One-on-One Tele-Consult with Nurse Practitioner

### HEALTH CHECKUPS PERFORMED BY:

**Catapult**  
HEALTH<sup>SM</sup>



**Employee Health  
Promotion**

University of New Mexico

**FY17 Open Enrollment Guide  
for Active Benefits-Eligible  
Employees**



Dates: April 27 – May 13, 2016

Coverage Effective:  
July 1, 2016 – June 30, 2017

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## MEMORANDUM

TO: All Benefits-Eligible UNM Employees

FROM: Division of Human Resources

DATE: April 21, 2016

SUBJECT: Open Enrollment and Voluntary Employee Beneficiary Association (VEBA) Opt-Out Period

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## 2016 – 2017 OPEN ENROLLMENT

### WHEN?

Open Enrollment for medical, dental, vision, life, accidental death and dismemberment (AD&D), and long-term disability (LTD) benefits will occur from **April 27, 2016 through May 13, 2016**.

Please review all of the information carefully to ensure you make the best decisions to meet your personal benefit needs. If you do not make any changes during Open Enrollment, your current benefits elections will continue for next year.

**If your “Benefit Statement” reflects the benefit elections you want to continue as of July 1, 2016, no action is necessary.**

### WHAT IS OPEN ENROLLMENT?

This is the one opportunity you have each year to enroll in new coverage or change existing coverage without experiencing a Qualifying Change in Status event. Changes made during the Open Enrollment period will be effective July 1, 2016. You must make all medical, dental, and vision changes during this time period using LoboWeb, which can be accessed 24 hours a day, seven days a week by logging into myUNM at [my.unm.edu](http://my.unm.edu).

Open Enrollment is also your opportunity to enroll in or make changes to Life, AD&D, and LTD insurance, up to certain coverage limits and without medical underwriting approval. Life, AD&D, and LTD changes must be completed online from April 27, 2016 through May 13, 2016 using Standard's employee/member website at <https://www.standard.com/enroll/>.

**Please review all of the materials in this packet carefully. There are many resources available to assist you in making your choices during Open Enrollment on the UNM HR website at [hr.unm.edu/benefits/open-enrollment](http://hr.unm.edu/benefits/open-enrollment). You are encouraged to take advantage of these resources to ensure you enroll in benefits that meet your needs.**

## **2016 – 2017 OPEN ENROLLMENT CHANGES**

All approved Open Enrollment changes made during this time will be effective **July 1, 2016**.

### **Medical/Prescription Drug Coverage**

- **Medical Plan:**

*In-Network Out-of-Pocket Maximum:*

- Will increase from \$2,250 to **\$3,000** for the **individual** and \$4,500 to **\$6,000** for the **family**.

No change to current medical deductibles, coinsurance, and copays.

*Medical Plan Rates will Increase*

Active Medical Plan premium rates for the 2016 – 2017 Plan Year will increase by an overall average of 4.8%. Premiums vary based on the three medical coverage options, FTE, and salary.

Active employee medical rates are included with this mailing and are also available online ([hr.unm.edu/benefits/open-enrollment](http://hr.unm.edu/benefits/open-enrollment)) under the Medical section.

- **Prescription Drug Plan:**

Employees enrolled in UNM Medical coverage are automatically enrolled in the UNM Prescription Drug plan offered by Express Scripts, Inc.

*A 25% coinsurance will apply for brand drugs. The 25% coinsurance is based on pharmacy retail cost of the drug with the following limits:*

- *Preferred (Formulary) Brand Drug:*
  - 30-Day Supply Coinsurance
    - Minimum to Maximum: \$35 to \$70\*
- *Non-Preferred (Non-Formulary) Brand Drug:*
  - 30-Day Supply Coinsurance
    - Minimum to Maximum: \$55 to \$110\*

\*If retail cost is less than the minimum coinsurance, the retail cost will be charged.

*The 90-day supply prescription for preferred and non-preferred brand drugs will change from 2 times to 2.5 times the 30-day supply cost, and a 25% coinsurance applies.*

- *Preferred (Formulary) Brand Drug:*
  - 90-Day Retail or Mail Order Supply Coinsurance
    - Minimum to Maximum: \$87.50 to \$175
- *Non-Preferred (Non-Formulary) Brand Drug:*
  - 90-day Retail or Mail Order Supply Coinsurance
    - Minimum to Maximum: \$137.50 to \$275

No Change to Generic (copay), Specialty Drugs (coinsurance/copay), and Diabetic Drugs and Diabetic Supplies (zero copay for covered benefits).

*During Open Enrollment, Express Scripts will offer an online tool reflecting July 1, 2016 changes, allowing you to price your specific brand drug.*

## **DEPENDENT ELIGIBILITY VERIFICATION (DEV)**

When adding a dependent to your UNM medical coverage, UNM requires you to validate that your dependent is eligible for coverage. UNM works with Aon Hewitt, UNM's contracted Benefits Consultant, to verify dependents enrolled in UNM's medical plan. If you are adding a dependent, you will receive notification in the mail in July, requesting that you submit proof documents to Aon Hewitt's Dependent Verification Center.

***If you fail to submit the required proof documents, your dependent will be deemed ineligible for UNM coverage, which will result in cancellation of coverage for this dependent. Furthermore, you may be required to repay the total cost of healthcare plan paid claims and UNM paid premiums, and/or further action may be taken as deemed necessary.***

## **Affordable Care Act (ACA) Requirement to Collect Dependent Social Security Numbers (SSN) for Those Enrolled in Medical Plans**

The Affordable Care Act (ACA), also referred to as Healthcare Reform, requires UNM to report all individuals enrolled in any of the UNM Medical Plans to the IRS. The IRS also requires that UNM request the Social Security Numbers (SSNs) of each individual enrolled in UNM Medical Plans. In order to meet these reporting requirements, Aon Hewitt will request dependent SSNs during the Dependent Verification process. Please comply with the request for dependent SSNs, as UNM may be subject to substantial penalty for failure to comply with the reporting requirements.

Should you need assistance during the dependent verification process or have questions, contact **Aon Hewitt's Dependent Verification Center at 1-800-725-5810.**

## **Other Health Coverage with No Plan or Rate Changes**

- **Dental Coverage:**  
Delta Dental (High and Low Options) – no plan or rate changes
- **Vision Coverage:**  
Vision Service Plan (VSP) – no plan or rate changes
- **Life Insurance and Disability**  
Life Insurance, AD&D, and Disability – no plan or rate changes

## **TO REVIEW YOUR CURRENT BENEFITS STATEMENT**

1. Go to [myUNM \(my.unm.edu\)](http://myUNM (my.unm.edu))
2. Log In with your UNM NetID and password
3. Enter LoboWeb (center of the screen)
4. Click "Benefits and Deductions"
5. Click "Benefit Statement"

***If your "Benefit Statement" reflects the benefit elections you want to continue as of July 1, 2016, no action is necessary.***

## **HOW TO MAKE CHANGES**

### **For Medical, Dental, and Vision – login to LoboWeb to access Open Enrollment:**

1. Go to [myUNM \(my.unm.edu\)](http://myUNM (my.unm.edu))
2. Log In with your UNM NetID and password
3. Enter LoboWeb (center of the screen)
4. Click "Benefits and Deductions"
5. Click "Open Enrollment"
6. Follow the prompts to enroll in, cancel, or make changes to your benefits
7. Print and retain your Open Enrollment "Confirmation Statement" for your records and as proof of enrollment

### **For Life, Disability, and AD&D plans – login to the Standard's enrollment site to access Open Enrollment**

- Login requires employee's UNM Banner ID and date of birth, and a Company Key ("thestandard").
- [Visit the Standard Enrollment/Member site at www.standard.com/enroll/](http://www.standard.com/enroll/)
- To log in as a first-time user, please review the instructions at: [hr.unm.edu/docs/benefits/standard-insurance-web-instructions.pdf](http://hr.unm.edu/docs/benefits/standard-insurance-web-instructions.pdf)
- Enroll over the phone by calling 1-866-623-0622



## **July 1, 2016 CHANGES – NOT PART OF OPEN ENROLLMENT**

- **NEW! Onsite Preventive Health Checkups and Medical Premium Discount**

Employees who qualify will have a chance to participate in preventive health checkups, and in return will receive a one-time \$200 discount on their UNM medical plan premium. *Please Note: the discount may be distributed over multiple pay periods.*

The preventive health checkup screenings are free and will be provided July 1 – October 15, 2016. Approved premium discounts will be applied within three months following completion of the employee's screening.

To qualify, employees must be enrolled in a UNM medical plan during the screening period throughout the application of the premium discount.

*Further details will be shared as they become available.*

- **Long-Term Care Changing to a Voluntary 100% Employee Paid Benefit**

*Effective July 1, 2016, the Basic Long-Term Care benefit will no longer be sponsored by UNM, and will change to a 100% voluntary benefit.*

Currently, after one year of benefits-eligible employment, UNM provides a Long-Term Care base benefit of \$2,000 per month for three years, at no cost to all full-time, benefits-eligible employees.

*Further details will be shared as they become available.*

- **Elimination of the 15-Day Benefit Eligibility Wait Period**

*Effective July 1, 2016, the 15-day Benefit Eligibility Waiting Period will be eliminated. Employees hired into a benefits-eligible position **on or after July 1, 2016** may complete their benefits enrollment as early as the first day in their benefits-eligible position.*

**Benefit enrollments are effective the first day of the month after they have been received and approved by the Benefits Department.**

- **The 31-day Enrollment Period extended to 60 days**

*Effective July 1, 2016, employees hired into a benefits-eligible position **on or after July 1, 2016** may complete their benefits enrollment within a 60-day enrollment period, starting with the date of hire into the new position.*

*Effective July 1, 2016, employees experiencing a Qualifying Change in Status event **on or after July 1, 2016** may complete their benefits changes within a 60-day enrollment/change period.*

**Benefit changes are effective the first day of the month after they have been received and approved by the Benefits Department.**

## **2016 – 2017 VOLUNTARY EMPLOYEE BENEFICIARY ASSOCIATION (VEBA) CONTRIBUTIONS/OPT-OUT**

**VEBA Opt-Out Period – Applies only to Faculty and Staff employed in a benefits-eligible position between June 30, 2013 and June 30 2015, who are actively participating in VEBA.**

- **The Board of Regents approved the deferral of FY17 VEBA contribution increase**  
Contributions will remain at Employee  $\frac{3}{4}\%$  and UNM  $\frac{3}{4}\%$ .

- **Voluntary Employee Beneficiary Association (VEBA) Opt-Out Period**

The VEBA Opt-Out period runs parallel to Open Enrollment, from April 27, 2016 through May 13, 2016.

*All properly submitted VEBA Opt-Out elections will be effective July 1, 2016.*

During this time, current eligible VEBA participants have the opportunity to opt out of VEBA contributions. If you decide to opt-out of VEBA, your changes will be effective July 1, 2016. Opting out of VEBA participation is only permitted during this period.

**PLEASE NOTE: If you choose to opt-out of VEBA, you are choosing to forfeit any applicable grandfathered VEBA service credits, and to relinquish access to UNM's Post-Retirement medical and dental coverage.**

### **HOW TO OPT-OUT OF VEBA**

If you choose to opt-out, you must follow these steps **during the VEBA Opt-Out period:**

1. Go to MyUNM ([my.unm.edu](http://my.unm.edu))
2. Log in with your NetID and password
3. Click on "Enter Lobo Web"
4. Select Benefits and Deductions
5. Select Voluntary Employee Beneficiary Association (VEBA) Opt-Out
6. Review the opt-out form, especially the certification details in the highlighted area
7. Check the box to certify that you understand your opt-out election
8. Click Submit
9. You will then see a screen that provides a record of your opt-out election. Print this page for your records. A copy of your opt-out election will also be emailed to you.

Subsequent opportunities to opt-out of the VEBA will occur annually during Benefits Open Enrollment.

Visit [hr.unm.edu/benefits/open-enrollment](http://hr.unm.edu/benefits/open-enrollment) for detailed information about Open Enrollment, including rate changes, enrollment instructions, and dependent proof document requirements.


**UNM Medical Plan Summary: Administered by  
BCBS of NM or Presbyterian Health Plan  
July 1, 2016 to June 30, 2017**

UNM Medical Plan Pre-existing condition exclusions: NONE Lifetime Maximum: NONE		Please refer to your Participant Benefit Booklet for detailed information about UNM Medical Plan coverage including limitations, exclusions, and benefit certification requirements	
		<b>LoboCare Network</b>	<b>In-Network</b>
		<b>Out-of-Network****</b>	
<b>Deductible</b>	\$600 Per Person (\$1,200 Family)		\$1,800 Per Person (\$3,600 Family)
<b>Out-of-Pocket Maximums</b>	\$3,000 Per Person (\$6,000 Family)**		\$7,500 Per Person (\$15,000 Family)(Deductible not included)
<b>Inpatient Hospitalization</b>	15%	25%	40%***
Outpatient Procedures	15%	25%	40%***
<b>Physician Services:</b> Primary Care (PC) Office Visits Specialist Office Visits Preventive Exams/Services Outpatient Diagnostic Tests/lab/X-Ray (not including CT/ PET Scans, MRI, or Nuclear Medicine)	\$25 Copay* \$35 Copay* No Copay No Charge above Initial Office Visit Copay	\$30 Copay* \$45 Copay* No Copay No Charge above Initial Office Visit Copay	40%*** 40%*** Not Covered Preventive Not Covered Diagnostic 40%***
<b>CT/PET scans, MRI, Nuclear Medicine</b>	15%	25%	40%***
<b>Durable Medical Equipment</b> (Includes prosthetics; orthotics not covered)	Not Available	25%	40%***
<b>Mental Health/Substance Addiction</b> Inpatient Outpatient	15% \$35 Copay*	25% \$45 Copay*	40%*** 40%***
<b>Home Health Care</b> (100 Visits Per Plan Year)	Not Available	25%	40%***
<b>Skilled Nursing Care</b> (60 days/plan year)	Not Available	25%	40%***
<b>Speech / Physical / Occupational Therapy</b> (30 visits Physical/ 20 visits Speech and Occupational Therapy each per plan year)	\$35 Copay*	\$45 Copay*	40%***
<b>Hospice</b>	Not Available	25%	40%***
<b>Ambulance</b>	Applies to In-Network Benefit**	25%	Applies to In-Network Benefit**
<b>World-Wide Emergency Services</b>	\$150 Copay*	\$150 Copay*	\$150 Copay*
<b>Urgent Care</b>	\$75 Copay*	\$75 Copay*	40%***
<b>Chiropractic</b> (20 visits each per plan year)	\$35 Copay*	\$45 Copay*	40%***
<b>Acupuncture</b> (20 visits each per plan year)	\$35 Copay*	\$45 Copay*	40%***
<b>Prescription Drugs</b>	<b>Pharmacy/30 Day Supply**</b>		<b>Mail Order/Pharmacy 90 Day Supply**</b>
<b>Administered by Express Scripts, Inc.</b>	<b>Generic*:</b>	\$10 Copay	\$20 Copay
	<b>Preferred Brand*:</b>	25% Coinsurance (Min \$35 – Max \$70)	25% Coinsurance (Min \$87.50–Max \$175)
	<b>Non-Preferred Brand*:</b>	25% Coinsurance (Min \$55 – Max \$110)	25% Coinsurance (Min \$137.50–Max \$275.00)
	<b>Specialty*:</b>	20% to maximum \$250/prescription; after reaching \$1,250 out of pocket within plan year, then \$55 Co-Pay	Not Available
<b>*Not Subject to Deductible</b>			
<b>**Combined LoboCare and In-Network Out-of-Pocket Maximums include deductibles, flat dollar copays, and coinsurance paid</b>			
<b>***Applies to Out-of-Network Deductible and Out-of-Pocket Maximum</b>			
<b>****Amounts above Reasonable and Customary are not covered</b>			

**UNM Medical Plan Summary Administered by  
UNM Health  
July 1, 2016 to June 30, 2017**

UNM Medical Plan Pre-existing condition exclusions: NONE Lifetime Maximum: NONE Note: Services outside LoboCare Network require prior authorization		Please refer to your Participant Benefit Booklet for detailed information about UNM Medical Plan coverage including limitations, exclusions, and benefit certification requirements		
		LoboCare Network	Extended Tier 2 Network (Prior Authorization Required)	Out-of-Network****
<b>Deductible</b>		\$600 Per Person (\$1,200 Family)		\$1,800 Per Person (\$3,600 Family)
<b>Out-of-Pocket Maximums</b>		\$3,000 Per Person (\$6,000 Family)**		\$7,500 Per Person (\$15,000 Family) (Deductible not included)
<b>Inpatient Hospitalization</b>		10%	30%	40%***
<b>Outpatient Procedures</b>		10%	30%	40%***
<b>Physician Services:</b> Primary Care (PC) Office Visits Specialist Office Visits Preventive Exams/Services Outpatient Diagnostic Tests/lab/X-Ray(not including CT/ PET Scans, MRI, or Nuclear Medicine)		\$25 Copay* \$35 Copay* No Copay No Charge above Initial Office Visit Copay	\$30 Copay* \$45 Copay* No Copay No Charge above Initial Office Visit Copay	40%*** 40%*** Not Covered Preventive Not Covered Diagnostic 40%***
<b>CT/PET scans, MRI, Nuclear Medicine</b>		10%	30%	40%***
<b>Durable Medical Equipment</b> (Includes prosthetics; orthotics not covered)		10%	30%	40%***
<b>Mental Health/Substance Addiction</b> Inpatient Outpatient		10% \$35 Copay*	30% \$45 Copay*	40%*** 40%***
<b>Home Health Care</b> (100 Visits Per Plan Year)		10%	30%	40%***
<b>Skilled Nursing Care</b> (60 days/plan year)		10%	30%	40%***
<b>Speech / Physical / Occupational Therapy (30 visits Physical/ 20 visits Speech and Occupational Therapy each per plan year)</b>		\$35 Copay*	\$45 Copay*	40%***
<b>Hospice</b>		10%	30%	40%***
<b>Ambulance</b>		Applies to In-Network Benefit**	30%	Applies to In-Network Benefit**
<b>World-Wide Emergency Services</b>		\$150 Copay*	\$150 Copay*	\$150 Copay*
<b>Urgent Care</b>		\$75 Copay*	\$75 Copay*	40%***
<b>Chiropractic (20 visits each per plan year)</b>		\$35 Copay*	\$45 Copay*	40%***
<b>Acupuncture (20 visits each per plan year)</b>		\$35 Copay*	\$45 Copay*	40%***
<b>Prescription Drugs</b>		<b>Pharmacy/30 Day Supply**</b>		<b>Mail Order/Pharmacy 90 Day Supply**</b>
<b>Administered by Express Scripts, Inc.</b>	<b>Generic*:</b>	\$10 Copay		\$20 Copay
	<b>Preferred Brand*:</b>	25% Coinsurance (Min \$35 – Max \$70)		25% Coinsurance (Min \$87.50–Max \$175)
	<b>Non-Preferred Brand*:</b>	25% Coinsurance (Min \$55 – Max \$110)		25% Coinsurance (Min \$137.50–Max \$275.00)
	<b>Specialty*:</b>	20% to maximum \$250/prescription; after reaching \$1,250 out of pocket within plan year, then \$55 Co-Pay		Not Available
<b>*Not Subject to Deductible</b>				
<b>**Combined LoboCare and In-Network Out-of-Pocket Maximums include deductibles, flat dollar copays, and coinsurance paid</b>				
<b>***Applies to Out-of-Network Deductible and Out-of-Pocket Maximum</b>				
<b>****Amounts above Reasonable and Customary are not covered</b>				

**Summary Comparison of UNM Dental Plan Options – Benefit Period July 1, 2016 through June 30, 2017**  
**Benefits administered by Delta Dental of New Mexico**

	High Option		Low Option	
	Featuring Delta Dental Premier®		Featuring Delta Dental PPO <sup>SM</sup>	
	The Plan Pays	You Pay	The Plan Pays	You Pay
<b>Diagnostic and Preventive Services</b>				
• Oral Evaluations - twice in a calendar year	100%	0%	90%	10%
• Routine or Periodontal Cleanings - twice in a calendar year	100%	0%	90%	10%
• X-rays - full mouth series once every 5 years/Bitewings - twice in a calendar year	100%	0%	90%	10%
• Fluoride Application - through age 18, twice in a calendar year	100%	0%	90%	10%
• Emergency Treatment - for relief of pain	100%	0%	90%	10%
• Sealants - through age 15, permanent molars only, 3 year limitation	100%	0%	90%	10%
• Space Maintainers - through age 13	100%	0%	90%	10%
<b>Restorative and Basic Services</b>				
• Amalgam fillings	85%	15%	50%	50%
• Composite resin fillings - anterior teeth only	85%	15%	50%	50%
• Stainless steel crowns	85%	15%	50%	50%
• Extractions - non-surgical	85%	15%	50%	50%
• Oral Surgery - maxillofacial surgical procedures of the oral cavity, including surgical extractions	85%	15%	50%	50%
• Endodontics - pulp therapy and root canal filling	85%	15%	50%	50%
• Periodontics - Non-surgical and surgical	85%	15%	50%	50%
• General Anesthesia - intravenous sedation and general anesthesia, when dentally necessary and administered by a licensed provider for a covered oral surgery procedure	85%	15%	50%	50%
<b>Major Services</b>				
• Crowns and Cast Restorations - when teeth cannot be restored with amalgam or composite resin restorations	50%	50%	50%	50%
• Prosthodontics - Procedures for construction or repair of fixed bridges, partials or complete dentures	50%	50%	50%	50%
• Implants - specified services, including repairs, and related prosthodontics, subject to clinical review/approval	50%	50%	50%	50%
<b>Orthodontic Services</b>				
• Procedures performed by a dentist using appliances to treat poor alignment of teeth and their surrounding structure	50%	50%	0%	100%
<b>Deductibles, Plan Maximums and Special Benefit Provisions</b>				
• Deductible – Per benefit year	\$50/person to maximum of \$150/family. Does not apply to Diagnostic and Preventive Services.		\$25/person to maximum of \$75/family. Does not apply to Diagnostic and Preventive Services.	
• Maximum Benefit – Per benefit year	\$1,500 per enrolled person		\$750 per enrolled person	
• Orthodontic Services Maximum – Per Lifetime	\$1,000 per enrolled person		Orthodontic Services not covered under this plan.	
• Benefit Waiting Period	Not applicable		A six (6) month Benefit Waiting Period on Major Services applies. If employee was previously covered under a UNM dental plan, credit toward waiting period will be given for time on prior plan.	

THIS SUMMARY HAS BEEN PREPARED TO PROVIDE AN OVERVIEW OF BENEFIT DIFFERENCES BETWEEN THE TWO OPTIONS. LIMITATIONS AND PLAN PROVISIONS, WHICH ARE NOT INCLUDED HERE, ARE THE SAME FOR BOTH OPTIONS. Upon inception of coverage, if applicable, a Summary of Dental Plan Benefits will be provided to enrollees with a Dental Benefit Handbook.

For additional information call the Delta Dental's Customer Service Department at (505) 855-7111 or toll free (877) 395-9420.  
 For easy access to the provider directory applicable to each option, log onto [DeltaDentalNM.com](http://DeltaDentalNM.com).

# MEDICAL RATES

## UNM HEALTH

### *for Active Employees*

#### *Effective 7/01/2016 - 6/30/2017*

**Note:** If you are part-time, your base salary is calculated on the full-time equivalent. For example, if you are at an appointment percentage of 50% and earn \$12,000 per year, your base salary is \$24,000 and UNM would contribute 40%.

<b>UNM Health-Monthly Rates</b>						
	Annualized Salary \$34,999 and below		Annualized Salary \$35,000 - \$49,999		Annualized Salary \$50,000 and above	
	Monthly Contribution		Monthly Contribution		Monthly Contribution	
1.0 FTE	UNM Pays (80%)	Employee Pays (20%)	UNM Pays (70%)	Employee Pays (30%)	UNM Pays (60%)	Employee Pays (40%)
Single (Employee Only)	\$364.00	\$91.00	\$318.50	\$136.50	\$273.00	\$182.00
Employee + Spouse	\$747.20	\$186.80	\$653.80	\$280.20	\$560.40	\$373.60
Employee + Child(ren)	\$673.60	\$168.40	\$589.40	\$252.60	\$505.20	\$336.80
Family	\$1,060.00	\$265.00	\$927.50	\$397.50	\$795.00	\$530.00
.75 FTE - .99 FTE	UNM Pays (60%)	Employee Pays (40%)	UNM Pays (52.5%)	Employee Pays (47.5%)	UNM Pays (45%)	Employee Pays (55%)
Single (Employee Only)	\$273.00	\$182.00	\$238.88	\$216.13	\$204.75	\$250.25
Employee + Spouse	\$560.40	\$373.60	\$490.35	\$443.65	\$420.30	\$513.70
Employee + Child(ren)	\$505.20	\$336.80	\$442.05	\$399.95	\$378.90	\$463.10
Family	\$795.00	\$530.00	\$695.63	\$629.38	\$596.25	\$728.75
.50 FTE - .74 FTE	UNM Pays (40%)	Employee Pays (60%)	UNM Pays (35%)	Employee Pays (65%)	UNM Pays (30%)	Employee Pays (70%)
Single (Employee Only)	\$182.00	\$273.00	\$159.25	\$295.75	\$136.50	\$318.50
Employee + Spouse	\$373.60	\$560.40	\$326.90	\$607.10	\$280.20	\$653.80
Employee + Child(ren)	\$336.80	\$505.20	\$294.70	\$547.30	\$252.60	\$589.40
Family	\$530.00	\$795.00	\$463.75	\$861.25	\$397.50	\$927.50

<b>UNM Health-Bi-Weekly Rates</b>						
	Annualized Salary \$34,999 and below		Annualized Salary \$35,000 - \$49,999		Annualized Salary \$50,000 and above	
	Bi-Weekly Contribution		Bi-Weekly Contribution		Bi-Weekly Contribution	
1.0 FTE	UNM Pays (80%)	Employee Pays (20%)	UNM Pays (70%)	Employee Pays (30%)	UNM Pays (60%)	Employee Pays (40%)
Single (Employee Only)	\$182.00	\$45.50	\$159.25	\$68.25	\$136.50	\$91.00
Employee + Spouse	\$373.60	\$93.40	\$326.90	\$140.10	\$280.20	\$186.80
Employee + Child(ren)	\$336.80	\$84.20	\$294.70	\$126.30	\$252.60	\$168.40
Family	\$530.00	\$132.50	\$463.75	\$198.75	\$397.50	\$265.00
.75 FTE - .99 FTE	UNM Pays (60%)	Employee Pays (40%)	UNM Pays (52.5%)	Employee Pays (47.5%)	UNM Pays (45%)	Employee Pays (55%)
Single (Employee Only)	\$136.50	\$91.00	\$119.44	\$108.06	\$102.38	\$125.13
Employee + Spouse	\$280.20	\$186.80	\$245.18	\$221.83	\$210.15	\$256.85
Employee + Child(ren)	\$252.60	\$168.40	\$221.03	\$199.98	\$189.45	\$231.55
Family	\$397.50	\$265.00	\$347.81	\$314.69	\$298.13	\$364.38
.50 FTE - .74 FTE	UNM Pays (40%)	Employee Pays (60%)	UNM Pays (35%)	Employee Pays (65%)	UNM Pays (30%)	Employee Pays (70%)
Single (Employee Only)	\$91.00	\$136.50	\$79.63	\$147.88	\$68.25	\$159.25
Employee + Spouse	\$186.80	\$280.20	\$163.45	\$303.55	\$140.10	\$326.90
Employee + Child(ren)	\$168.40	\$252.60	\$147.35	\$273.65	\$126.30	\$294.70
Family	\$265.00	\$397.50	\$231.88	\$430.63	\$198.75	\$463.75

# MEDICAL RATES

## BLUE CROSS BLUE SHIELD

### *for Active Employees*

#### *Effective 7/01/2016 - 6/30/2017*

**Note:** If you are part-time, your base salary is calculated on the full-time equivalent. For example, if you are at an appointment percentage of 50% and earn \$12,000 per year, your base salary is \$24,000 and UNM would contribute 40%.

<b>Blue Cross Blue Shield of New Mexico-Monthly Rates</b>						
	Annualized Salary \$34,999 and below		Annualized Salary \$35,000 - \$49,999		Annualized Salary \$50,000 and above	
	Monthly Contribution		Monthly Contribution		Monthly Contribution	
1.0 FTE	UNM Pays (80%)	Employee Pays (20%)	UNM Pays (70%)	Employee Pays (30%)	UNM Pays (60%)	Employee Pays (40%)
Single (Employee Only)	\$375.20	\$93.80	\$328.30	\$140.70	\$281.40	\$187.60
Employee + Spouse	\$769.60	\$192.40	\$673.40	\$288.60	\$577.20	\$384.80
Employee + Child(ren)	\$695.20	\$173.80	\$608.30	\$260.70	\$521.40	\$347.60
Family	\$1,092.80	\$273.20	\$956.20	\$409.80	\$819.60	\$546.40
.75 FTE - .99 FTE	UNM Pays (60%)	Employee Pays (40%)	UNM Pays (52.5%)	Employee Pays (47.5%)	UNM Pays (45%)	Employee Pays (55%)
Single (Employee Only)	\$281.40	\$187.60	\$246.23	\$222.78	\$211.05	\$257.95
Employee + Spouse	\$577.20	\$384.80	\$505.05	\$456.95	\$432.90	\$529.10
Employee + Child(ren)	\$521.40	\$347.60	\$456.23	\$412.78	\$391.05	\$477.95
Family	\$819.60	\$546.40	\$717.15	\$648.85	\$614.70	\$751.30
.50 FTE - .74 FTE	UNM Pays (40%)	Employee Pays (60%)	UNM Pays (35%)	Employee Pays (65%)	UNM Pays (30%)	Employee Pays (70%)
Single (Employee Only)	\$187.60	\$281.40	\$164.15	\$304.85	\$140.70	\$328.30
Employee + Spouse	\$384.80	\$577.20	\$336.70	\$625.30	\$288.60	\$673.40
Employee + Child(ren)	\$347.60	\$521.40	\$304.15	\$564.85	\$260.70	\$608.30
Family	\$546.40	\$819.60	\$478.10	\$887.90	\$409.80	\$956.20

<b>Blue Cross Blue Shield of New Mexico-Bi-Weekly Rates</b>						
	Annualized Salary \$34,999 and below		Annualized Salary \$35,000 - \$49,999		Annualized Salary \$50,000 and above	
	Bi-Weekly Contribution		Bi-Weekly Contribution		Bi-Weekly Contribution	
1.0 FTE	UNM Pays (80%)	Employee Pays (20%)	UNM Pays (70%)	Employee Pays (30%)	UNM Pays (60%)	Employee Pays (40%)
Single (Employee Only)	\$187.60	\$46.90	\$164.15	\$70.35	\$140.70	\$93.80
Employee + Spouse	\$384.80	\$96.20	\$336.70	\$144.30	\$288.60	\$192.40
Employee + Child(ren)	\$347.60	\$86.90	\$304.15	\$130.35	\$260.70	\$173.80
Family	\$546.40	\$136.60	\$478.10	\$204.90	\$409.80	\$273.20
.75 FTE - .99 FTE	UNM Pays (60%)	Employee Pays (40%)	UNM Pays (52.5%)	Employee Pays (47.5%)	UNM Pays (45%)	Employee Pays (55%)
Single (Employee Only)	\$140.70	\$93.80	\$123.11	\$111.39	\$105.53	\$128.98
Employee + Spouse	\$288.60	\$192.40	\$252.53	\$228.48	\$216.45	\$264.55
Employee + Child(ren)	\$260.70	\$173.80	\$228.11	\$206.39	\$195.53	\$238.98
Family	\$409.80	\$273.20	\$358.58	\$324.43	\$307.35	\$375.65
.50 FTE - .74 FTE	UNM Pays (40%)	Employee Pays (60%)	UNM Pays (35%)	Employee Pays (65%)	UNM Pays (30%)	Employee Pays (70%)
Single (Employee Only)	\$93.80	\$140.70	\$82.08	\$152.43	\$70.35	\$164.15
Employee + Spouse	\$192.40	\$288.60	\$168.35	\$312.65	\$144.30	\$336.70
Employee + Child(ren)	\$173.80	\$260.70	\$152.08	\$282.43	\$130.35	\$304.15
Family	\$273.20	\$409.80	\$239.05	\$443.95	\$204.90	\$478.10

# MEDICAL RATES

## PRESBYTERIAN HEALTH PLAN

### *for Active Employees*

#### *Effective 7/01/2016 - 6/30/2017*

**Note:** If you are part-time, your base salary is calculated on the full-time equivalent. For example, if you are at an appointment percentage of 50% and earn \$12,000 per year, your base salary is \$24,000 and UNM would contribute 40%.

<b>Presbyterian Health Plan-Monthly Rates</b>						
	Annualized Salary \$34,999 and below		Annualized Salary \$35,000 - \$49,999		Annualized Salary \$50,000 and above	
	Monthly Contribution		Monthly Contribution		Monthly Contribution	
1.0 FTE	UNM Pays (80%)	Employee Pays (20%)	UNM Pays (70%)	Employee Pays (30%)	UNM Pays (60%)	Employee Pays (40%)
Single (Employee Only)	\$476.00	\$119.00	\$416.50	\$178.50	\$357.00	\$238.00
Employee + Spouse	\$977.60	\$244.40	\$855.40	\$366.60	\$733.20	\$488.80
Employee + Child(ren)	\$882.40	\$220.60	\$772.10	\$330.90	\$661.80	\$441.20
Family	\$1,387.20	\$346.80	\$1,213.80	\$520.20	\$1,040.40	\$693.60
.75 FTE - .99 FTE	UNM Pays (60%)	Employee Pays (40%)	UNM Pays (52.5%)	Employee Pays (47.5%)	UNM Pays (45%)	Employee Pays (55%)
Single (Employee Only)	357.00	\$238.00	\$312.38	\$282.63	\$267.75	\$327.25
Employee + Spouse	\$733.20	\$488.80	\$641.55	\$580.45	\$549.90	\$672.10
Employee + Child(ren)	\$661.80	\$441.20	\$579.08	\$523.93	\$496.35	\$606.65
Family	\$1,040.40	\$693.60	\$910.35	\$823.65	\$780.30	\$953.70
.50 FTE - .74 FTE	UNM Pays (40%)	Employee Pays (60%)	UNM Pays (35%)	Employee Pays (65%)	UNM Pays (30%)	Employee Pays (70%)
Single (Employee Only)	\$238.00	\$357.00	\$208.25	\$386.75	\$178.50	\$416.50
Employee + Spouse	\$488.80	\$733.20	\$427.70	\$794.30	\$366.60	\$855.40
Employee + Child(ren)	\$441.20	\$661.80	\$386.05	\$716.95	\$330.90	\$772.10
Family	\$693.60	\$1,040.40	\$606.90	\$1,127.10	\$520.20	\$1,213.80

<b>Presbyterian Health Plan-Bi-Weekly Rates</b>						
	Annualized Salary \$34,999 and below		Annualized Salary \$35,000 - \$49,999		Annualized Salary \$50,000 and above	
	Bi-Weekly Contribution		Bi-Weekly Contribution		Bi-Weekly Contribution	
1.0 FTE	UNM Pays (80%)	Employee Pays (20%)	UNM Pays (70%)	Employee Pays (30%)	UNM Pays (60%)	Employee Pays (40%)
Single (Employee Only)	\$238.00	\$59.50	\$208.25	\$89.25	\$178.50	\$119.00
Employee + Spouse	\$488.80	\$122.20	\$427.70	\$183.30	\$366.60	\$244.40
Employee + Child(ren)	\$441.20	\$110.30	\$386.05	\$165.45	\$330.90	\$220.60
Family	\$693.60	\$173.40	\$606.90	\$260.10	\$520.20	\$346.80
.75 FTE - .99 FTE	UNM Pays (60%)	Employee Pays (40%)	UNM Pays (52.5%)	Employee Pays (47.5%)	UNM Pays (45%)	Employee Pays (55%)
Single (Employee Only)	\$178.50	\$119.00	\$156.19	\$141.31	\$133.88	\$163.63
Employee + Spouse	\$366.60	\$244.40	\$320.78	\$290.23	\$274.95	\$336.05
Employee + Child(ren)	\$330.90	\$220.60	\$289.54	\$261.96	\$248.18	\$303.33
Family	\$520.20	\$346.80	\$455.18	\$411.83	\$390.15	\$476.85
.50 FTE - .74 FTE	UNM Pays (40%)	Employee Pays (60%)	UNM Pays (35%)	Employee Pays (65%)	UNM Pays (30%)	Employee Pays (70%)
Single (Employee Only)	\$119.00	\$178.50	\$104.13	\$193.38	\$89.25	\$208.25
Employee + Spouse	\$244.40	\$366.60	\$213.85	\$397.15	\$183.30	\$427.70
Employee + Child(ren)	\$220.60	\$330.90	\$193.03	\$358.48	\$165.45	\$386.05
Family	\$346.80	\$520.20	\$303.45	\$563.55	\$260.10	\$606.90