

FACULTY SENATE SUMMARIZED NOTES

2014-2015 FACULTY SENATE Special Discussion on Results Oriented Management November 11, 2014

The Faculty Senate meeting for, November 11 began at 3:00 p.m. in the Roberts Room of Scholes Hall. Faculty Senate President Pamela Pyle led the discussion.

ATTENDANCE

Guests Present: Joy Griffin-College of Education; Gloria Carol-College of Education

1. Faculty Senate President's Report and Purpose of the Special Meeting.

Faculty Senate President Pamela Pyle opened the meeting reviewing the agenda topics for the meeting; Results Oriented Management, Quality Metrics at the University and the plan for Pre-65 being added back to the pool.

2. Results Oriented Management and Quality Metrics

Faculty Senate President Pamela Pyle discussed Results Oriented Management and Quality Metrics.

In the article, "Great Job Great Lives", states Provost Abdallah's theory from Purdu University. UNM Gallup held a survey that asked what makes someone happy in their life, in their workplace and when are the mostly engaged? In the survey results it was found that people are engaged when they have a mentor to encourage them to accomplish their goals and dreams. It was also found that those engaged had at least one professor in college who was excited about learning and cared for students as a person. These questions are an example of a metric. In the article lists six categories. Faculty Senate President Pamela Pyle wants to know what metric should be used to find out how to prove faculty are good mentors. She suggested for faculty to have their students self-report regarding their teachings.

Faculty Senate President Pamela Pyle would like to present to Provost Abdallah at the next Faculty Senate meeting the metrics faculty believe in. If metrics are not suggested by the faculty it is believed that some kind of metrics will be imposed on faculty.

Faculty voiced that some of their departments have proposed Quality Metrics when other departments weren't aware of such metrics to do so. Faculty Senate President Pamela Pyle assigned a task to faculty to communicate to their Chair's requesting Quality Metrics in their departments.

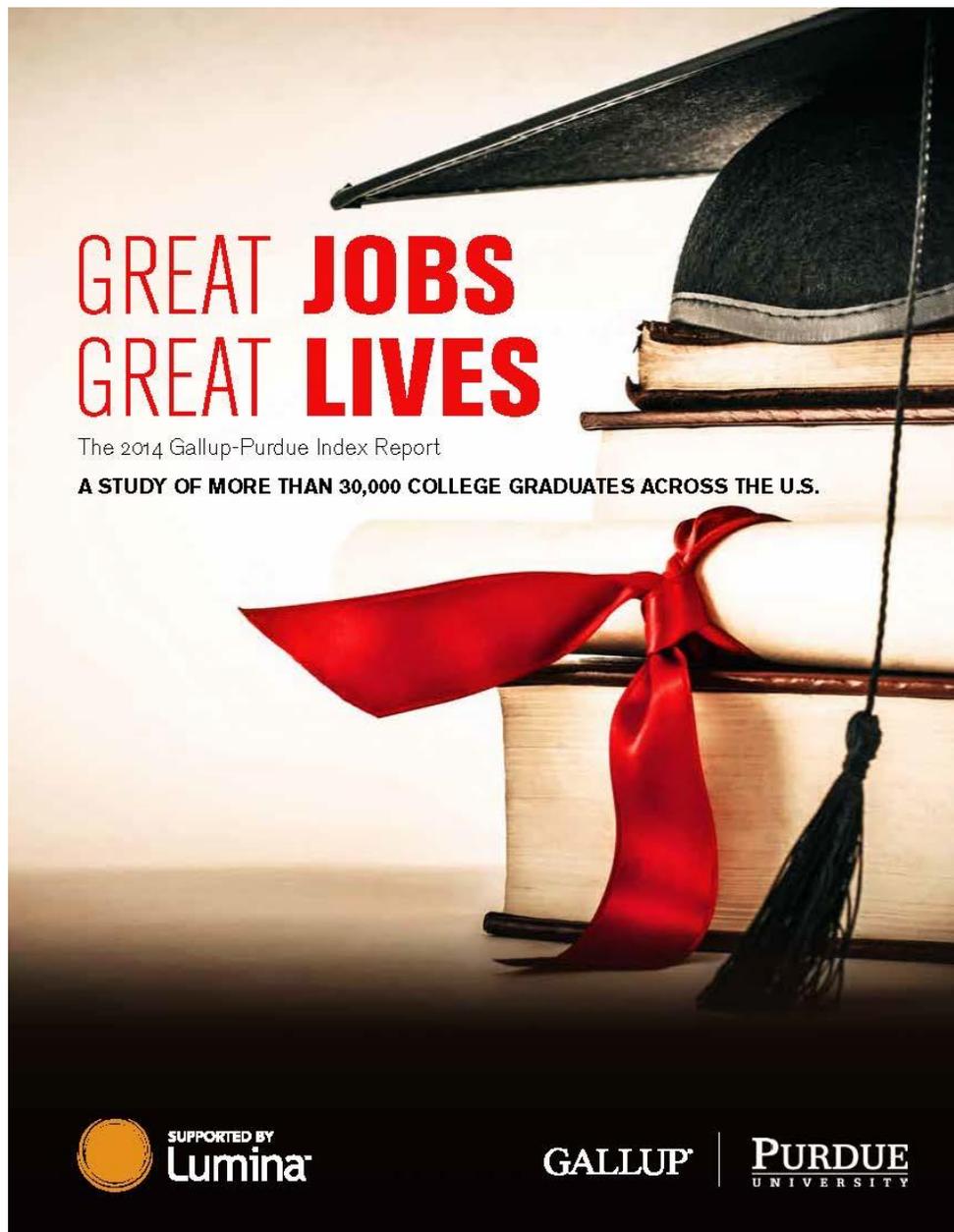
Faculty's ideas:

- Department head Chairs contacts Peer Institutions on their Quality Metrics.
- How to come up with metrics that define each faculty or a researcher within their college department and/ or a faculty that provides service.

- Form two Taskforce: Humanities and dealing with the six measures. HSC will not have similar metrics, they hold their own metrics.
- There are 7 Task Force working on different metrics. Faculty Senator Feroza Jussawalla and another faculty member will serve on a Task Force.

Faculty Senate President Pamela Pyle requested faculty to email her if they are interested in serving on a task force with her within the next 24 hours.

Provost Abdallah requested metrics that are not going to require a lot of time or a lot of effort to gather, they need to be measurable and that mean something. He would like to see unique metric ideas given. The State is already working on the basic metrics.



If you are a college or university leader who would like to learn more about Gallup's work with institutions of higher education, please contact education@gallup.com.

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For years, the value of a college degree has been determined not by the most important outcomes of a college education, but by the easiest outcomes to measure, namely, job and graduate school placement rates and alumni salaries (usually only from their first job out of college). While these metrics have some merit, they do not provide a holistic view of college graduates' lives. These outcomes do not reflect the missions of higher education institutions, and they do not reflect the myriad reasons why students go to college.

Responding to the call for increased accountability among higher education institutions, Gallup and Purdue University focused their research efforts on outcomes that provide insight into the common and essential aspirations for college graduates, no matter what type of institution they attend. Together, Gallup and Purdue created an index that examines the long-term success of graduates as they pursue a good job and a better life. This index provides insight into the relationship between the college experience and whether college graduates have great jobs and great lives.

WORKPLACE ENGAGEMENT

Gallup's expertise on engagement in the workplace is rooted in more than 30 years of research on the 12 elements that best predict employee and workgroup performance.¹ Engagement is more than job satisfaction. It involves employees being intellectually and emotionally connected with their organizations and work teams because they are able to do what they're best at, they like what they do at work, and they have someone who cares about their development at work.

Gallup's employee engagement index, based on responses to the 12 elements, categorizes workers as engaged, not engaged, or actively disengaged. People who are engaged at work are involved in and enthusiastic about their work. They are loyal and productive. Those who are not engaged may be productive and satisfied with their workplaces, but they are not intellectually and emotionally connected to them. Workers who are actively disengaged are physically present but intellectually and emotionally disconnected from their work and workplace. They are unhappy with their work, share their unhappiness with their colleagues, and are likely to jeopardize the performance of their teams.

Gallup studies show that worldwide, having a good job is one of the most important factors in life — because it occupies an enormous amount of people's time and their self-identity.² In the U.S., Americans enroll in higher education institutions to prepare themselves to attain that "good" job.³ Additional recent Gallup research shows that only 30% of Americans are engaged in their jobs, meaning that the U.S. workplace is missing staggering amounts

¹ *The Relationship Between Engagement at Work and Organizational Outcomes: Q12 Meta-Analysis*

² See *State of the American Workplace: Employee Insights for U.S. Business Leaders*, published 2013. Available online at <http://www.gallup.com/strategicconsulting/163007/state-american-workplace.aspx>.

³ Cooperative Institutional Research Program (CIRP) surveys

of economic benefit that comes from workforces that are more engaged. If higher education does not lead graduates to an engaging job, then it has fallen down on a central expectation of students and their families who support them through college.

WELL-BEING

Well-being is the combination of all the things that are important to each individual — it is how people think about and experience their lives. A common misconception is to confine well-being to just some areas — to believe that well-being is only about being happy or wealthy, or to make it synonymous with physical health. Rather, it is about the interaction and interdependency between many aspects of life such as finding fulfillment in daily work and interactions, having strong social relationships and access to the resources people need, feeling financially secure, being physically healthy, and taking part in a true community.

Understanding the need for a metric for institutions to measure well-being and monitor its improvement, Gallup and Healthways have developed the Gallup-Healthways Well-Being 5 View. This survey is based on findings from the Gallup-Healthways Well-Being Index and years of joint research.⁴ The Well-Being 5 View asks 10 questions to gauge well-being in five elements:

Purpose Well-Being: Liking what you do each day and being motivated to achieve your goals

Social Well-Being: Having strong and supportive relationships and love in your life

Financial Well-Being: Effectively managing your economic life to reduce stress and increase security

Community Well-Being: The sense of engagement you have with the areas where you live, liking where you live, and feeling safe and having pride in your community

Physical Well-Being: Having good health and enough energy to get things done on a daily basis

⁴ <http://www.gallup.com/poll/128186/Gallup-Healthways-Index-work.aspx>

Gallup categorizes people's well-being in each of the elements as "thriving," "struggling," and "suffering," based on their responses. Those who are thriving are strong, consistent, and progressing, while those who are struggling are moderate or inconsistent. Those who are suffering are at high risk.

Because each of the elements of well-being is additive, an individual who is thriving in two elements should have a cumulative advantage over someone who is thriving in just one. Someone thriving in three of the five areas should have an even greater advantage, and so on.⁵ For example, with some employers, Gallup has seen the annual health-related costs decrease incrementally according to how many well-being elements employees are thriving in. Thriving in all five areas is the pinnacle of well-being where individuals see the greatest advantage.

Previous Gallup research indicates that as of 2013, 29% of people in the U.S. are not thriving in any of these elements.⁶ Understanding how people think about and experience their lives is one of the first steps in determining the appropriate interventions that organizations, communities, and higher education need to take to solve their biggest challenges. This research has the ability to provide colleges and universities with insight on how to improve the lives of current undergraduates in these key areas, which are within their control. While there is no one way to achieve high well-being, except through work and accountability — institutions can help provide their students with goals that are ultimately more fulfilling than income alone.

⁵ Rath, T. & Harter, J. (2011). The Economics of well-being. Available online at <http://www.gallup.com/strategicconsulting/126908/Economics-Wellbeing.aspx>

⁶ Study of 21,556 Gallup U.S. Panel Members (Weighted to U.S. Census Statistics), December 2013.

ALUMNI ATTACHMENT

Gallup's research across hundreds of organizations in many industries shows that fully engaged customers buy more, stay with you longer, and are more profitable than average customers — in good economic times and in bad. The Gallup-Purdue Index measures graduates' current emotional attachment to their alma mater by adapting Gallup's research on customer engagement to assess graduates' perceptions of their colleges both in retrospect to their undergraduate experiences and their views as current alumni.

Because students spend a significant amount of resources preparing for life outside of college, it is crucial to gauge whether the experiences they had in college have promoted a well-lived life. This includes if they perceive that the college was a great fit for them, having professors who cared and made learning exciting, and, most importantly, feeling that their school prepared them well for life outside of college. The Gallup-Purdue Index will uncover which college experiences and perceptions are related to greater gains in the workplace and in well-being.



When thinking about the ultimate outcome of a college degree, there is almost universal agreement about the value people seek and expect: to increase the probability of getting a good job and having a better life. Yet, there is not a single college or university in the U.S. that has rigorously researched and measured whether their graduates have "great jobs" and "great lives."

Findings from the inaugural administration of the Gallup-Purdue Index — which includes interviews with more than 30,000 U.S. graduates — yield important insights for colleges, educators, employers, and students on the factors that contribute to these outcomes for college graduates.

Chief among these is that where graduates went to college — public or private, small or large, very selective or not selective — hardly matters at all to their current well-being and their worklives in comparison to their experiences in college. For example, if graduates had a professor who cared about them as a person, made them excited about learning, and encouraged them to pursue their dreams, their odds of being engaged at work more than doubled, as did their odds of thriving in their well-being. And if graduates had an internship or job where they were able to apply what they were learning in the classroom, were actively involved in extracurricular activities and organizations, and worked on projects that took a semester or more to complete, their odds of being engaged at work doubled also. Feeling supported and having deep learning experiences means everything when it comes to long-term outcomes for college graduates.

That these six elements of the college experience are so strongly related to graduates' lives and careers is almost hard to fathom. When it comes to finding the secret to success, it's not "where you go," it's "how you do it" that makes all the difference in higher education. Yet few college graduates achieve the winning combination. Only 14% of graduates strongly agree they were supported by professors who cared, made them excited about learning, and encouraged their

dreams. Further, just 6% of graduates strongly agree they had a meaningful internship or job, worked on a long-term project, and were actively involved in extra-curricular activities. Those who strongly agree to having all six of these experiences during their college time are rare — only 3%.

The implications are broad. When a student is trying to decide between an elite Ivy League school, a large public university, or a small private college, what should he or she consider to help make the decision? When an employer is evaluating two recent graduates from different backgrounds and institutions, which educational background should distinguish one applicant over the other, and why? When colleges and universities are setting internal strategy, designing new programs and curricula, deciding what performance measures faculty should be compensated for, and attracting future students, what are they to do?

The answers to these questions are not simple enough to answer in one paragraph or one report. The data presented in this report suggest, however, that the answers lie in thinking about things that are more lasting than selectivity of an institution or any of the traditional measures of college. Instead, the answers may lie in *what* students are doing in college and *how* they are experiencing it. Those elements — more than any others — have a profound relationship to a person's life and career. Yet they are being achieved by too few. It should be a national imperative — owned by higher education institutions, students, parents, businesses, non-profits, and government alike, to change this.

SOME OF GALLUP'S MOST IMPORTANT FINDINGS INCLUDE:

WORKPLACE ENGAGEMENT – GREAT JOBS

- Thirty-nine percent of college graduates are engaged at work.
- There is no distinction between graduates of public versus private colleges on employee engagement, but there is a substantial difference between graduates of for-profit institutions and the rest.
- There were no differences in employee engagement by race or ethnicity, or by whether the graduate had been the first in the family to attend college.
- As many graduates from the Top 100 *U.S. News & World Report* schools are engaged in their work as graduates from other institutions.
- If an employed graduate had a professor who cared about them as a person, one who made them excited about learning, *and* had a mentor who encouraged them to pursue their dreams, the graduate's odds of being engaged at work more than doubled. Only 14% of graduates have had all three.
- If employed graduates feel their college prepared them well for life outside of it, the odds that they are engaged at work increase nearly three times.

WELL-BEING – GREAT LIVES

- Fifty-four percent are thriving in purpose well-being; 49% are thriving in social well-being, 47% in community well-being, 42% in financial well-being, and 35% in physical well-being.
- Only 11% of college graduates are thriving — strong, consistent, and progressing — in all five elements of well-being. More than one in six graduates are not thriving in any of the elements.
- If college graduates are engaged at work, the odds are nearly five times higher that they will be thriving in all five elements of well-being. The odds of thriving

in all areas of well-being more than double for college graduates when they feel their college prepared them well for life outside of it.

- There is no distinction between graduates of public versus private colleges on well-being. However, there is a big difference on well-being for graduates of for-profit colleges.
- As many graduates from the Top 100-ranked schools in *U.S. News & World Report* are thriving in all elements of well-being as graduates from all other institutions.
- Higher well-being is related to graduates' experiences. Graduates who felt "supported" during college (that professors cared, professors made them excited about learning, and had a mentor) are nearly three times as likely to be thriving than those who didn't feel supported.
- The higher the amount of school loans that graduates took out for their undergraduate education, the worse off their well-being is. Fourteen percent of graduates who did not take out any loans are thriving in their well-being, compared with 4% of graduates with \$20,000 to \$40,000 in loans — the current average loan debt.

ALUMNI ATTACHMENT TO ALMA MATER

- Graduates who felt "supported" during their time in college are six times more likely to be emotionally attached to their alma mater.
- Overall, only 29% of college graduates "strongly agree" that college prepared them well for life outside of college, but agreement raises the odds of graduates' attachment nearly nine times.
- Twenty-nine percent of graduates who are attached to their alma mater are thriving in well-being, versus 4% who are actively unattached to their colleges.



GALLUP-PURDUE INDEX

WORKPLACE ENGAGEMENT

Illustrating the importance of a college degree in today's job market, Gallup Daily tracking surveys in 2013 show that nearly twice as many college-educated adults in the U.S. are employed full time for an employer (58%) as those with no more than a high school degree (34%). And illustrating the difference that these "good jobs" can make in Americans' daily existence, those who are employed for an employer are more likely to be positive about their lives — particularly when they think about the future. When asked to rate what they think their lives will be like in five years, Americans who are employed for an employer give their lives an average rating of 8.0 on a 10-point scale, where 10 is the best possible life⁷. Those who are not employed for an employer give their future lives an average rating of 7.4.

Consistent with findings among the larger U.S. population, the majority of graduates (57%) surveyed in the Gallup-Purdue Index study are employed full time for an employer. This group includes nearly two-thirds (65%) of recent graduates who received their degrees between 2010 and 2014. Graduates who obtained their degrees after 1980 are the most likely to be working full time, while full-time employment drops precipitously among graduates who received their degrees earlier — placing them near or older than the typical retirement age.

More male graduates than female graduates are employed full time for an employer (63% vs. 52%) — in step with the gender patterns that Gallup sees in its measures of employment in the U.S. and worldwide.⁸ More graduates who majored in science (63%) or business (61%) are working full time than those who majored in the social sciences (53%) or the arts and humanities (52%).

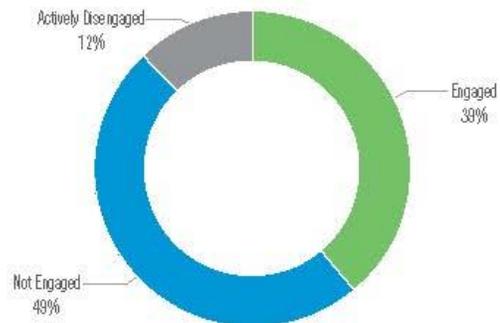
NEARLY FOUR IN 10 EMPLOYED COLLEGE GRADUATES ARE ENGAGED AT WORK

But simply having a job isn't enough. Gallup studies show that workplace engagement and people's well-being are closely associated and that an engaging workplace increases the odds of higher well-being, regardless of policy or incentive.⁹

Overall, the Gallup-Purdue Index shows that 39% of college graduates who are employed full time for an employer (excluding the self-employed) are engaged in the workplace, the plurality (49%) are not engaged, and 12% are actively disengaged. While the Gallup-Purdue study did not include non-college graduates, a separate Gallup Daily tracking study shows that 30% of Americans overall are engaged and that engagement tends to be higher among those with less than a college degree. However, direct comparisons between the studies should be avoided because of methodological differences.¹⁰

ENGAGEMENT IN THE WORKPLACE

Among graduates who are employed full time for an employer



7 Based on the Control Self-Anchoring Striving Scale.

8 Clifton, J. & Malika, J. (2011) Good jobs: the new global standard. Available online at <http://www.gallup.com/poll/116431/Research-Reports.aspx>

9 See *State of the American Workplace: Employee Insights for U.S. Business Leaders*, published 2013. Available online at <http://www.gallup.com/strategicconsulting/163007/state-a-american-workplace.aspx>.

10 Ibid.

EMPLOYMENT STATUS OF U.S. COLLEGE GRADUATES

By decade of graduation

	ALL	<1949	1950-59	1960-69	1970-79	1980-89	1990-99	2000-09	2010-14
Employed Full Time (Employer)	57%	-	3%	11%	39%	61%	69%	75%	65%
Employed Full Time (Self)	5%	7%	4%	5%	7%	7%	6%	4%	2%
Employed Part Time, Do Not Want Full Time	11%	19%	20%	22%	17%	11%	10%	7%	7%
Unemployed	3%	-	-	1%	3%	2%	2%	3%	6%
Employed Part Time, Want Full Time	5%	-	1%	3%	4%	5%	4%	4%	11%
Not in Work Force	18%	74%	72%	58%	30%	14%	10%	8%	9%

EMPLOYMENT STATUS OF U.S. COLLEGE GRADUATES

By gender and major

	ALL	MEN	WOMEN	SCIENCE MAJOR	SOCIAL SCIENCES MAJOR	BUSINESS MAJOR	ARTS & HUMANITIES MAJOR	OTHER
Employed Full Time (Employer)	57%	63%	52%	63%	53%	61%	52%	57%
Employed Full Time (Self)	5%	7%	4%	4%	4%	7%	6%	6%
Employed Part Time, Do Not Want Full Time	11%	8%	14%	10%	14%	9%	13%	11%
Unemployed	3%	3%	3%	2%	3%	3%	3%	3%
Employed Part Time, Want Full Time	5%	5%	6%	4%	4%	4%	7%	6%
Not in Work Force	18%	15%	22%	17%	23%	16%	19%	18%

Slightly more employed female college graduates, despite the gender equality issues they face in the workplace (including lower pay), than employed male graduates are engaged at work (42% vs. 36%). This is consistent with the gender patterns that Gallup has found in its previous national studies of the American workplace over the years and in its own client employee engagement database.¹¹

There were no differences in employee engagement by race or ethnicity, or by whether the graduate had been the first in the family to attend college.

COLLEGE PREPARATION FOR LIFE OUTSIDE OF COLLEGE DRIVES WORKPLACE ENGAGEMENT

If employed graduates feel their college prepared them well for life outside of it, the odds that they are engaged at work rise nearly three times. Experiences in college that contribute to feeling prepared for life after college, such as internships or jobs where students are able to apply what they are learning in the classroom, active involvement in extracurricular activities and organizations, and working on a project that took a semester or more to complete are part of this preparation.

¹¹ See *State of the American Workplace: Employee Insights for U.S. Business Leaders*, published 2013. Available online at <http://www.gallup.com/strategicconsulting/163007/state-american-workplace.aspx>.

Employed graduates are more likely to be engaged in the workplace if they had any of these experiences individually, but if they took part in all three, their odds of engagement more than doubled. Fifty-nine percent of graduates who experienced all three are engaged at work, compared with 30% of those who did not have any of these experiences.

Only 6% of all college graduates strongly agree that they experienced all three, with roughly one-third strongly agreeing they worked on a long-term project (32%), and fewer than three in 10 strongly agreeing they had an internship or job (29%) or were actively involved in extracurricular activities (20%).

The support that graduates recall receiving from the institution as students, and whether graduates feel that their institutions were passionate about their long-term success, are important well after college.

If an employed graduate recalls having a professor who cared about them as a person, one who made them excited about learning, *and* having a mentor who encouraged them to pursue their dreams, the graduate's odds of being engaged at work more than double. Fifty-seven percent of graduates who recalled receiving support in all three are engaged at work, compared with 25% who did not receive this support.

The odds of being engaged at work are:

2.6x Higher if ... [College] prepared me well for life outside of college.

2.4x Higher if ... [College] passionate about the long-term success of its students.

2.2x Higher if ... I had a mentor who encouraged me to pursue my goals and dreams.

2.0x Higher if ... I had at least one professor at [College] who made me excited about learning.

1.9x Higher if ... My professors at [College] cared about me as a person.

2.3x Higher if ... graduates experience all three

2.0x Higher if ... I had an internship or job that allowed me to apply what I was learning in the classroom.

1.8x Higher if ... I was extremely active in extracurricular activities and organizations while attending [College].

1.8x Higher if ... I worked on a project that took a semester or more to complete.

2.4x Higher if ... graduates experience all three

Only 14% of all college graduates strongly agree that they had support in all three areas. College graduates are most likely to strongly agree that they had a professor who excited them about learning (63%), while 27% strongly agree that they had a professor who cared about them personally, and 22% strongly agree that they had a mentor who encouraged them.

Unfortunately, those who strongly agree to having experienced all six elements of support and experiential and deep learning during their college time are rare: just 3% of all college graduates. This suggests that colleges can give students the knowledge and experiences that help make them engagement-ready and savvy enough to identify and seek out workplaces that foster engagement.

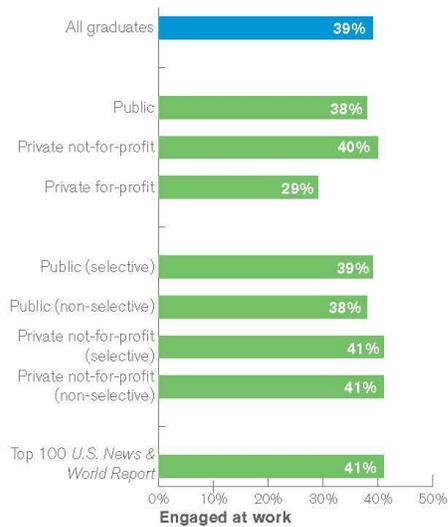
THE UNDERGRADUATE EXPERIENCE: SUPPORT AND EXPERIENTIAL AND DEEP LEARNING	% STRONGLY AGREE
I had at least one professor at [College] who made me excited about learning.	63%
My professors at [College] cared about me as a person.	27%
I had a mentor who encouraged me to pursue my goals and dreams.	22%
All three	14%
I worked on a project that took a semester or more to complete.	32%
I had an internship or job that allowed me to apply what I was learning in the classroom.	29%
I was extremely active in extracurricular activities and organizations while attending [College].	20%
All three	6%
All six	3%

INSTITUTIONAL CHARACTERISTICS: TYPE OF SCHOOL DOESN'T MATTER MUCH TO ENGAGEMENT

Similar percentages of employed graduates of not-for-profit private colleges and employed graduates of public colleges are engaged at work. Graduates of private, for-profit institutions, however, are considerably less likely to be engaged at work (29%) than are graduates of private, not-for-profit institutions (40%) or public institutions (38%).

ENGAGEMENT IN THE WORKPLACE

Among graduates who are employed full time for an employer



Other aspects of institutions such as the type of degrees they grant — bachelor's, master's, or doctorate — or the region where they are located in the U.S. do not make a difference in whether graduates are engaged in the workplace. Graduates of smaller schools, however, are less likely to be engaged in the workplace than graduates of larger schools with full-time undergraduate populations of 10,000 or more.

Being a graduate of a more selective college does not predict workplace engagement. As many graduates of institutions with selective admissions processes (based on the Carnegie Classification) are engaged at work as graduates of other schools. The percentage of graduates of the highly selective schools that make the *U.S. News & World Report* Top 100 list who are engaged at work (41%) is in line with the overall average (39%).

ADDITIONAL INSTITUTIONAL VARIABLES: ARTS, SOCIAL SCIENCES MAJORS MORE LIKELY TO BE ENGAGED

What graduates studied in school appears to contribute more to their likelihood of being engaged than where they studied it. Slightly more employed graduates who majored in the arts and humanities (41%) and social sciences (41%) are engaged at work than either science (38%) or business (37%) majors.

But the longer it takes graduates to get their degree, the lower their engagement. Four in 10 (40%) employed graduates who finished their degree in four or fewer years are engaged in the workplace, compared with about one-third (34%) of those who took five and a half or more years to graduate. Finishing school in four years actually doubles the odds of engagement for working graduates.

As many graduates of selective schools are engaged as graduates of other schools.



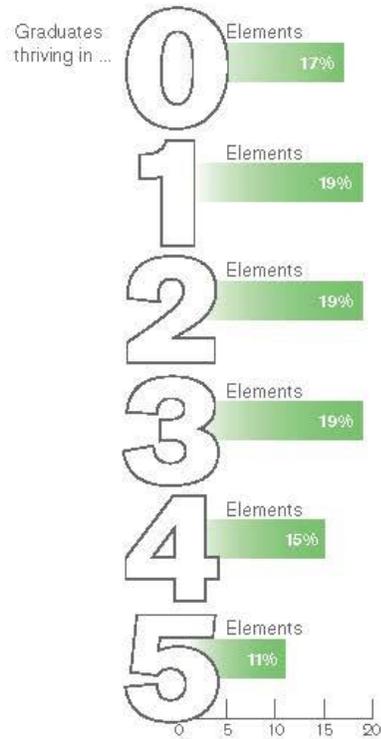
WELL-BEING

College graduates expect that a college education will lead to a better life. Gallup Daily tracking studies in the U.S. suggest that it does on a relative scale: People's evaluations of their current lives rise with education, with college graduates and those with post-graduate education giving their lives the highest ratings. The Gallup-Purdue Index finds nearly nine in 10 graduates say they are satisfied with their lives, and on average, rate their current lives a 7.4 on a 10-point scale, where 10 is the best possible life.¹²

The majority of the graduates surveyed are thriving — strong, consistent, and progressing — in one or more of the five interrelated elements of well-being, but on average, they are thriving in just two elements. In fact, only 11% of graduates are reaping the cumulative advantages of thriving in all five elements — in line with the relatively small percentages Gallup generally sees among the larger U.S. population in other research. More than one in six (17%) graduates are not thriving in any of the elements. Altogether, this suggests that many graduates are still waiting to experience that “great life.”

This is particularly true of recent graduates — some of whom are likely still paying off their school loans and just starting their professional careers. Three percent of graduates who received their degrees in the past four years are thriving in all five elements. In contrast, well-being is higher across all five elements for older graduates. For

ON AVERAGE, COLLEGE GRADUATES THRIVING IN TWO ELEMENTS OF WELL-BEING



instance, graduates who received their degrees in the 1950s and 1960s are much more likely to be thriving in all elements. As many as 26% of graduates who received their degrees in the 1960s are thriving in all elements. This highlights the important role that age plays in determining the relative influence of experiences on one's well-being.¹³

¹² Based on the Cantril Self-Anchoring Striving Scale

¹³ Bhattacharjee, A., & Mogilner, C. (2014). "Happiness from Ordinary and Extraordinary Experiences," *Journal of Consumer Research*, 41 (June).

GRADUATES THRIVING IN ALL FIVE ELEMENTS
by decade of graduation

All	11%
< 1959	24%
1960-69	26%
1970-79	16%
1980-89	11%
1990-99	9%
2000-09	6%
2010-14	3%

MAJORITY OF GRADUATES THRIVING IN PURPOSE WELL-BEING

More college graduates are thriving in purpose well-being than any other element of well-being. These graduates like what they do every day and get to learn or do something interesting on a daily basis, leading more than half of them (54%) to be thriving in this area. Other Gallup research shows that people with thriving purpose well-being are more than twice as likely to be thriving in their lives overall.

Fewer college graduates are doing as well in the element of social well-being. Still, the positive energy and encouragement that graduates feel they get from their friends and family lead nearly half of them (49%) to be thriving in this area. A similar percentage of graduates (47%) like living in their communities and are engaged enough to be thriving in community well-being.

Slightly more than four in 10 graduates (42%) are thriving in the element that is more traditionally associated with

their long-term success — financial well-being. Still, those graduates who are thriving in financial well-being feel financially secure and do not regularly worry about money.

Fewer college graduates are thriving in physical well-being than in any other element, with about one in three (35%) strongly agreeing that their physical health is near-perfect and that they felt active and productive every day during the past week.

WORKPLACES AND INSTITUTIONS ARE KEY DRIVERS OF WELL-BEING

If employed graduates are engaged at work, the odds are nearly five times higher that they will be thriving in all five elements of well-being. Further, workplace engagement has a strong, positive relationship to each of the well-being elements individually.

When graduates are emotionally attached to their college or university — meaning that they strongly agree that their college or university was the perfect school for them and they can't imagine a world without it — they are twice as likely to be thriving in all elements of well-being.

The odds of thriving in all areas of well-being also more than double for college graduates when they agree that their college prepared them well for life outside of it, and the odds nearly double when they agree that their college was passionate about their long-term success.

54% **Purpose Well-Being**
I like what I do every day.
I learn or do something interesting every day.

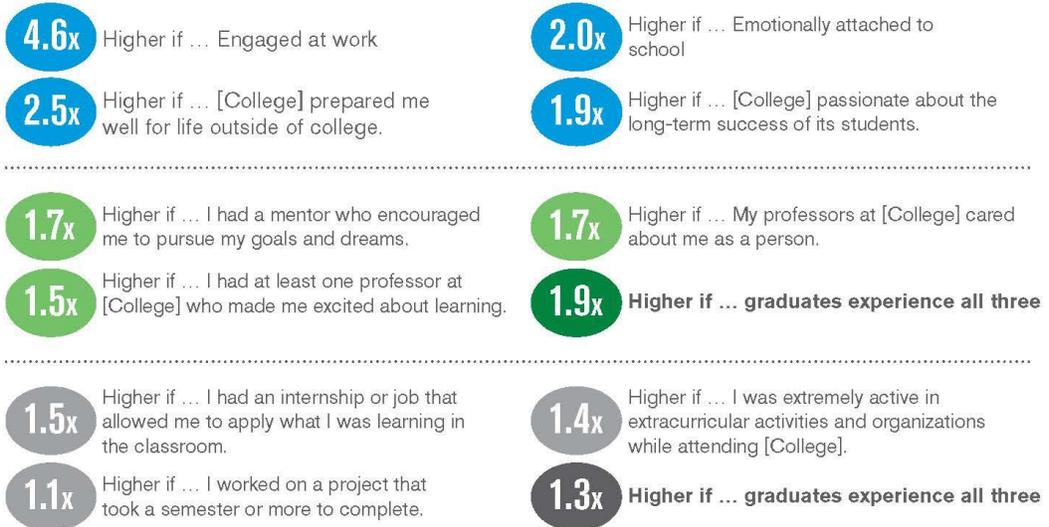
42% **Financial Well-Being**
I have enough money to do everything I want to do.
In the last seven days, I have worried about money.

49% **Social Well-Being**
Someone in my life always encourages me to be healthy.
My friends and family give me positive energy every day.

47% **Community Well-Being**
The city or area where I live is a perfect place for me.
In the last 12 months, I have received recognition for helping to improve the city or area where I live.

35% **Physical Well-Being**
In the last seven days, I have felt active and productive every day.
My physical health is near-perfect.

Odds of thriving in all areas of well-being are:



WORKPLACE ENGAGEMENT INCREASES WITH THRIVING

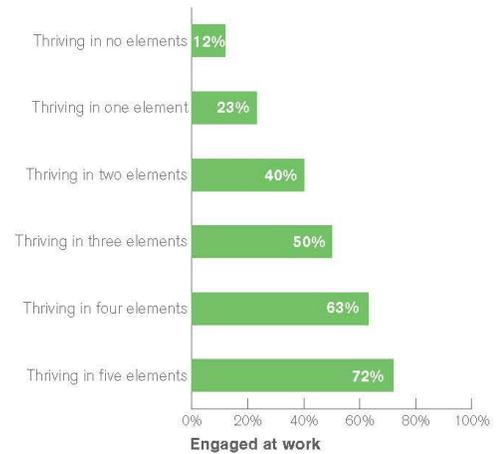
Workplace engagement also increases for graduates as the number of elements they are thriving in also increases. Only 12% of graduates who are thriving in none of the elements are engaged with their work. On the other hand, 72% of graduates who are thriving in all five elements are engaged with their work.

INSTITUTIONAL CHARACTERISTICS: SCHOOL TYPE NOT RELATED TO WELL-BEING

Although what they experience in college stays with graduates long after they leave it, the type of school that graduates received their degrees from is not related to thriving in all five areas of their well-being.

Similar percentages of graduates of not-for-profit private institutions and public institutions are thriving in all five elements of well-being. However, considerably fewer graduates of private, for-profit institutions have thriving well-being in all areas than are graduates of private, not-for-

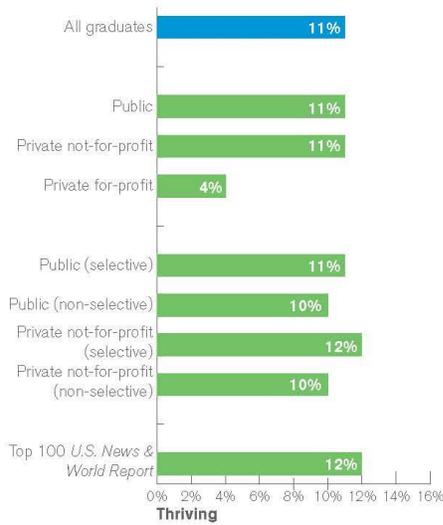
ENGAGEMENT AND WELL-BEING



profit institutions. Only 4% of graduates of private, for-profit institutions are thriving in all areas of well-being.

Other aspects of institutions, such as their size, the type of degrees they grant — baccalaureate, master's, or doctorate — or the region where they are located in the U.S., do not make a difference in whether graduates are thriving in all five elements of well-being. The percentage of graduates of more selective schools (based on the Carnegie Classification) who are thriving in all five elements is similar to the percentage of graduates of other schools. Twelve percent of graduates of *U.S. News & World Report* Top 100 schools are thriving — in line with the overall average (11%).

THRIVING WELL-BEING IN ALL FIVE ELEMENTS

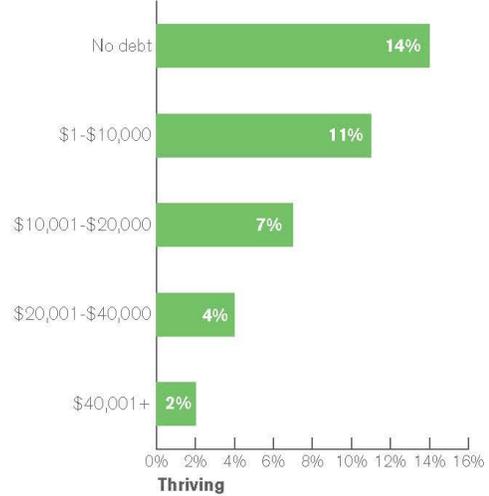


ADDITIONAL INSTITUTIONAL VARIABLES: LOAN DEBT CAN CRIPPLE WELL-BEING

With average student loan debts topping \$29,000 in 2012¹⁴, many of today's graduates can expect to be paying for their education for a long time. And they may keep paying in other ways. The amount of student loans that graduates take out to pay for their undergraduate degree is related to their well-being in every element. The higher the loan amount, the worse the well-being. Only 4% of graduates who owed

between \$20,000 and \$40,000 are thriving in all areas, compared with 14% of those who did not take out loans.

LOAN DEBT FOR UNDERGRADUATE EDUCATION AND WELL-BEING



High student loan debt also may inhibit entrepreneurial activity, particularly among those who graduated after 1990. The higher the loan amount that graduates reported they took out for their undergraduate education, the less likely they are to say they started a business.

More college graduates who felt supported in college — because they had a mentor who encouraged them to pursue their goals and dreams, a professor who made them excited about learning, and felt their professors cared about them as a person — are thriving in all areas of their well-being. Seventeen percent of those who felt supported are thriving in all five areas, compared with 6% of those who did not feel supported.

Such support may matter even more to long-term well-being than other college experiences. Graduates who engaged in experiential and deep learning — by taking part in paid internships, being active in extracurricular activities and with organizations, *and* completing a long-term project — are slightly more likely to be thriving in all areas of well-being. Thirteen percent who had these experiences are thriving, compared with 10% who did not have these experiences.

14 Source: Institute for College Access & Success' Project on Student Debt

ENGAGEMENT AND WELL-BEING AMONG THOSE WITH ASSOCIATE'S DEGREES

In a separate study, Gallup looked at these same measures of engagement, well-being, and experiential learning and support among those with two-year degrees. While the results should not be directly compared with those who have bachelor's degrees or more education, the study did reveal some interesting information about these graduates.

ENGAGEMENT

Fifty-four percent of those with associate's degrees who participated in the study work full time for an employer. Nearly four in 10 (39%) of those workers are engaged at work, while the plurality are not engaged (49%), and 12% are actively disengaged.

WELL-BEING

Six percent of those with associate's degrees are thriving in all five areas of their well-being. Nearly one in four of those with two-year degrees are not thriving in any element of well-being. The highest percentage are thriving in purpose well-being, with nearly half (48%) thriving in this area, followed by social well-being (41%) and community well-being (39%). They are less likely to be doing well in the areas of financial well-being and physical well-being; three in 10 or fewer are thriving in either element.

SUPPORT AND EXPERIENTIAL AND DEEP LEARNING

Only 12% of those with associate's degrees strongly agree they were supported by professors who cared, made them excited about learning, and encouraged their dreams. Very few (2%) strongly agree they had a meaningful internship or job, worked on a long-term project, and were actively involved in extra-curricular activities.



ALUMNI ATTACHMENT

Though it was not the primary emphasis of this study, many colleges and universities spend inordinate resources to drive alumni giving and are concerned with alumni attachment to the school after graduation. Gallup explores this connection between the "customers of higher education" and their alma maters by looking at their level of agreement with two questions: "I can't imagine a world without [College name]" and "[College name] was the perfect school for people like me." Graduates who strongly agree with both items are considered "emotionally attached."

When graduates are emotionally attached to their college or university, they are two times more likely to be thriving in all elements of well-being, and they are two times more likely to be engaged with their jobs. These interconnections make it important to look at the strength of the existing emotional bonds between graduates and their alma maters and what may contribute to them.

Overall, slightly fewer than one in five graduates (18%) are still emotionally attached to their schools. Nine percent are actively emotionally unattached — meaning that they strongly disagree that their schools were perfect for them and that they can't imagine a world without their schools. Slightly more female graduates are attached (20%) to their

schools than are male graduates (16%). Those who received their degrees before 1970 also have higher-than-average attachment to their graduating institutions, rising well above one-quarter in the two oldest graduate groups.

PREPARATION, PASSION STRONGEST DRIVERS OF ALUMNI ATTACHMENT

Overall, 29% of college graduates "strongly agree" that their college prepared them well for life outside of college. Nearly as many graduates (24%) "strongly agree" that their college is passionate about the long-term success of its students. These two items are strongly related to graduates' attachment to their schools, just as they are to well-being and workplace engagement. Strongly agreeing with the first

The odds of being emotionally attached to alma mater are:

8.7x Higher if ... [College] prepared me well for life outside of college.

8.1x Higher if ... [College] passionate about the long-term success of its students.

6.2x Higher if ... My professors at [College] cared about me as a person.

5.5x Higher if ... I had at least one professor at [College] who made me excited about learning.

4.1x Higher if ... I had a mentor who encouraged me to pursue my goals and dreams.

6.1x Higher if ... graduates experience all three

2.7x Higher if ... I was extremely active in extracurricular activities and organizations while attending [College].

2.4x Higher if ... I had an internship or job that allowed me to apply what I was learning in the classroom.

2.2x Higher if ... I worked on a project that took a semester or more to complete.

3.2x Higher if ... graduates experience all three

statement raises the odds of graduates' attachment nearly nine times, and strongly agreeing with the second increases the odds more than eight times.

The support that graduates recall receiving from their institution as students is also important well into their post-graduate careers. Forty-eight percent of graduates who say they had a professor who cared about them as a person, one who made them excited about learning, *and* had a mentor who encouraged them to pursue their dreams are emotionally attached, compared with 2% who did not receive any of this support.

Experiences such as internships or jobs, active involvement in extracurricular activities and organizations, and working on a long-term project are also related to attachment, but not nearly to the same degree as support. Thirty-nine percent of graduates who report experiencing all of these are emotionally attached, compared with 9% who did not have any these experiences.

INSTITUTIONAL CHARACTERISTICS: GRADUATES OF PRIVATE, SELECTIVE SCHOOLS MORE LIKELY TO FEEL ATTACHED

Slightly more graduates of private colleges feel emotionally attached to their college (20%) than are graduates of public colleges (17%). But half as many graduates of private, for-profit schools (11%) are as attached as graduates who attended private, not-for-profit schools (20%).

Among graduates of public and private, not-for-profit institutions, more of those who attended schools with selective admissions (Carnegie Classifications) are attached to their school than those who attended schools that do not use this criterion.

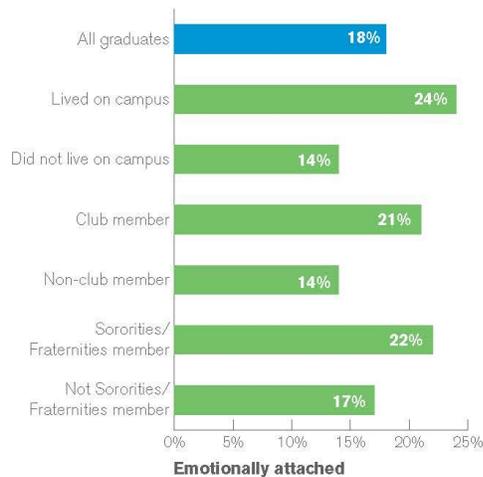
ADDITIONAL INSTITUTIONAL VARIABLES: TIME, INVOLVEMENT ON CAMPUS RELATES TO ATTACHMENT

The time that graduates spent on campus as undergraduates and how involved they were relates to their current emotional attachment to their school. For example, more

graduates who attended the same college until graduation are emotionally attached to their school (20%) than those who transferred from a two-year (16%) or four-year college or university (13%). And more graduates who lived on their college's campus (24%) are attached than those who spent no time living on campus (14%).

Alumni who participated in school clubs or fraternities or sororities exhibit higher attachment. Twenty-one percent of graduates who say they were members of clubs on campus (about 56% of all graduates surveyed) are emotionally attached to their schools, compared with 14% who say they were not members of these clubs. Twenty-two percent of those who were in sororities or fraternities (16% of all graduates claimed membership) are attached, compared with 17% who were not members of sororities or fraternities.

EMOTIONAL ATTACHMENT AND CAMPUS INVOLVEMENT



The well-being of emotionally attached college graduates is much higher than that of actively unattached graduates. Twenty-nine percent of attached college graduates are thriving in all five elements of well-being, whereas just 4% of actively unattached college graduates are thriving in all five elements of well-being.

FINAL THOUGHTS

The initial findings from the 2014 Gallup-Purdue Index shed light on how the effects of certain powerful college experiences can be felt years and even decades after graduation. College students, their families, and the American public all expect that college is a transformative experience that leads to great jobs and great lives. All too often, however, that is not the case. Higher education has the power to change that. A national dialogue on improving the college experience should focus on ways to provide students with more emotional support, and with more opportunities for deep learning experiences and real-life applications of classroom learning. By taking action, colleges, educators, students, and their families can move the needle so more college graduates experience that great job and great life.



METHODOLOGY

Results for the Gallup-Purdue Index are based on Web surveys conducted Feb. 4 – March 7, 2014, with a random sample of approximately 1,557 respondents with an associate’s degree and 29,560 respondents with a bachelor’s degree or higher, aged 18 and older, with Internet access, living in all 50 U.S. states and the District of Columbia.

The Gallup-Purdue Index sample was compiled from two sources — the Gallup Panel and the Gallup Daily Tracking survey.

The Gallup Panel is a proprietary, probability-based longitudinal panel of U.S. adults who are selected using random-digit-dial (RDD) and address-based sampling methods. The Gallup Panel is not an opt-in panel. The Gallup Panel includes 60,000 individuals. Panel members can be surveyed by phone, mail, or Web. Gallup Panel members with a college degree, and who have access to the Internet, were invited to take the Gallup-Purdue Index survey online.

Gallup Daily tracking includes two parallel surveys — the U.S. Daily and the Gallup-Healthways Well-Being Index®. Each sample of national adults includes a minimum quota of 50% cellphone respondents and 50% landline respondents, with additional minimum quotas by time zone within region. Landline and cellular telephone numbers are selected using RDD methods. Landline respondents are chosen at random within each household on the basis of which member had the most recent birthday. Gallup Daily tracking respondents with a college degree, who agreed to future recontact, were invited to take the Gallup-Purdue Index survey online.

Gallup-Purdue Index interviews are conducted with respondents via the Web, in English only. Samples are weighted to correct for unequal selection probability and nonresponse. The data are weighted to match national demographics of gender, age, race, Hispanic ethnicity, education, and region. Demographic weighting targets are based on the most recent Current Population Survey figures for the aged 18 and older associate’s degree population and U.S. bachelor’s degree or higher population. Weighting was conducted separately for the two groups (associate’s degree population and bachelor’s degree population).

All reported margins of sampling error include the computed design effects for weighting.

For results based on the total sample of associate’s degree respondents, the margin of sampling error is ± 3.8 percentage points at the 95% confidence level.

For results based on employee engagement of associate’s degree respondents, the margin of sampling error is ± 4.8 percentage points at the 95% confidence level.

For results based on the total sample of bachelor’s degree or higher respondents, the margin of sampling error is ± 0.9 percentage points at the 95% confidence level.

For results based on employee engagement of bachelor’s degree or higher respondents, the margin of sampling error is ± 1.0 percentage points at the 95% confidence level.

In addition to sampling error, question wording and practical difficulties in conducting surveys can introduce error or bias into the findings of public opinion polls.

ABOUT GALLUP

Gallup delivers forward-thinking research, analytics, and advice to help leaders solve their most pressing problems. Combining more than 75 years of experience with its global reach, Gallup knows more about the attitudes and behaviors of the world's constituents, employees, and customers than any other organization. Gallup consultants help private and public sector organizations boost organic growth through measurement tools, strategic advice, and education. Gallup's 2,000 professionals deliver services at client organizations, through the Web, and in nearly 40 offices around the world.

ABOUT PURDUE UNIVERSITY

Purdue University is a vast laboratory for discovery. The university is known not only for science, technology, engineering, and math programs, but also for our imagination, ingenuity, and innovation. It's a place where those who seek an education come to make their ideas real — especially when those transformative discoveries lead to scientific, technological, social, or humanitarian impact.

Founded in 1869 in West Lafayette, Indiana, the university proudly serves its state as well as the nation and the world. Academically, Purdue's role as a major research institution is supported by top-ranking disciplines in pharmacy, business, engineering, and agriculture. More than 39,000 students are enrolled here. All 50 states and 130 countries are represented.

ABOUT LUMINA FOUNDATION

Lumina Foundation is an independent, private foundation committed to increasing the proportion of Americans with high-quality degrees, certificates, and other credentials to 60 percent by 2025. Lumina's outcomes-based approach focuses on helping to design and build an accessible, responsive, and accountable higher education system while fostering a national sense of urgency for action to achieve Goal 2025.

ABOUT HEALTHWAYS

Healthways is an independent, global well-being company that provides comprehensive improvement solutions to increase performance and lower healthcare costs in its client populations. Dedicated to creating a healthier world one person at a time, Healthways uses the science of well-being and behavior change to produce and measure well-being improvement for its customers. Healthways provides personalized support to individuals to optimize each participant's health and productivity and to reduce health related costs, and also advises leaders on how to maximize well-being across an organization.



ABOUT GALLUP-HEALTHWAYS PARTNERSHIP

In 2008, Gallup and Healthways initiated a 25-year partnership merging decades of clinical research and development expertise, health leadership, and behavioral economics research to track and understand the key factors that drive well-being. This partnership marked a transformation for American health by developing a national measure of well-being, the Gallup-Healthways Well-Being Index. The Well-Being Index provided the first in-depth look into Americans' perceptions of their daily experiences and the choices that impact their well-being, and after 2 million surveys, we now have the world's largest data set on well-being.

In 2012, building upon the success of the Gallup-Healthways Well-Being Index, Gallup and Healthways announced the creation of a global joint venture between the two firms to develop the next generation of Gallup-Healthways well-being assessment tools. This collaboration has already produced the Gallup-Healthways Well-Being 5 to measure an individual's well-being and the Gallup-Healthways Well-Being 5 View to evaluate organization and workgroup-level well-being. Research is continuing to further advance the science of well-being on topics such as how an individual's sense of purpose, social relationships, financial security, connection to community, and physical health can be leveraged for overall well-being improvement. Our scientific measurement helps organizations establish a baseline, benchmark their population, determine gaps, prioritize and implement interventions, and ultimately realize the full benefit of their investment in well-being. Measurement is a foundational step in the process of systematic and meaningful well-being improvement.

3. The “Sample Proposed ROM Quality Metrics”, is written up information of what what Provost Abdallah presented to the Deans.

FY16 Possible Changes

- Blending of Pre65 retiree experience resulting in a reduction of approximately 15%, 20% or 25% (three possible scenarios) for Pre65 Funding Rates
- Discontinue retiree benefits for individuals hired with an effective date on or after 7/1/2015
- All current active and retirees would be grandfathered and remain eligible for group benefits
- Defer the .25% FY16 increase to the VEBA contribution (.75% to 1%)

4. Healthcare Updates-How Incorporating Pre-65 Retirees Back in the Pool with Affect Benefit Costs

Faculty Senate President Pamela Pyle discussed the strategy for Pre-65 being added back in the pool and what the affects will be.

Faculty are concerned that putting the Pre-65 retirees back in the pool is to cover up the money that was taken from UNM employees initially.

Faculty was not willing to support incorporating Pre-65 Retirees in the pool until more information is given.

Illustrative FY15 Rate Blending Resulting in a 25% decrease in Pre65 Funding Rates

- Change to active employees: UNM Health Plan

UNM Health Plan - Effective 7/1/2014							
Active Employees	Rates	Annualized Salary \$34,999 and below		Annualized Salary \$35,000 - \$49,999		Annualized Salary \$50,000 and Above	
		UNM Pays (80%)	Employee Pay (20%)	UNM Pays (70%)	Employee Pay (30%)	UNM Pays (60%)	Employee Pay (40%)
Employee Only	\$441.00	\$352.80	\$88.20	\$308.70	\$132.30	\$264.60	\$176.40
Employee & Spouse	\$906.00	\$724.80	\$181.20	\$634.20	\$271.80	\$543.60	\$362.40
Employee & Child(ren)	\$817.00	\$653.60	\$163.40	\$571.90	\$245.10	\$490.20	\$326.80
Employee & Family	\$1,285.00	\$1,028.00	\$257.00	\$899.50	\$385.50	\$771.00	\$514.00

UNM Health Plan - Effective 7/1/2014 - 100% BLENDED							
Active Employees	Rates	Annualized Salary \$34,999 and below		Annualized Salary \$35,000 - \$49,999		Annualized Salary \$50,000 and Above	
		UNM Pays (80%)	Employee Pay (20%)	UNM Pays (70%)	Employee Pay (30%)	UNM Pays (60%)	Employee Pay (40%)
Employee Only	\$457.00	\$365.60	\$91.40	\$319.90	\$137.10	\$274.20	\$182.80
Employee & Spouse	\$938.00	\$750.40	\$187.60	\$656.60	\$281.40	\$562.80	\$375.20
Employee & Child(ren)	\$847.00	\$677.60	\$169.40	\$592.90	\$254.10	\$508.20	\$338.80
Employee & Family	\$1,332.00	\$1,065.60	\$266.40	\$932.40	\$399.60	\$799.20	\$532.80

UNM Health Plan - Effective 7/1/2014 - 100% BLENDED - Net Increase							
Active Employees	Rates	Annualized Salary \$34,999 and below		Annualized Salary \$35,000 - \$49,999		Annualized Salary \$50,000 and Above	
		UNM \$ Impact	Employee \$ Impact	UNM \$ Impact	Employee \$ Impact	UNM \$ Impact	Employee \$ Impact
Employee Only	\$457.00	\$12.80	\$3.20	\$11.20	\$4.80	\$9.60	\$6.40
Employee & Spouse	\$938.00	\$25.60	\$6.40	\$22.40	\$9.60	\$19.20	\$12.80
Employee & Child(ren)	\$847.00	\$24.00	\$6.00	\$21.00	\$9.00	\$18.00	\$12.00
Employee & Family	\$1,332.00	\$37.60	\$9.40	\$32.90	\$14.10	\$28.20	\$18.80

Illustrative FY15 Rate Blending Resulting in a 25% decrease in Pre65 Funding Rates

- Change to pre 65 retirees: UNM Health Plan

UNM Health Plan - Effective 7/1/2014							
Pre 65 Retirees	Rates	Annualized Salary \$24,999 and below		Annualized Salary \$25,000 - \$34,999		Annualized Salary \$35,000 and Above	
		UNM Pays (75%)	Employee Pay (25%)	UNM Pays (65%)	Employee Pay (35%)	UNM Pays (55%)	Employee Pay (45%)
Pre 65 Retiree Only	\$610.00	\$457.50	\$152.50	\$396.50	\$213.50	\$335.50	\$274.50
Pre 65 Retiree & Spouse	\$1,253.00	\$939.75	\$313.25	\$814.45	\$438.55	\$689.15	\$563.85
Pre 65 Retiree & Child(ren)	\$1,131.00	\$848.25	\$282.75	\$735.15	\$395.85	\$622.05	\$508.95
Pre 65 Retiree & Family	\$1,778.00	\$1,333.50	\$444.50	\$1,155.70	\$622.30	\$977.90	\$800.10

UNM Health Plan - Effective 7/1/2014 - 100% BLENDED							
Pre 65 Retirees	Rates	Annualized Salary \$24,999 and below		Annualized Salary \$25,000 - \$34,999		Annualized Salary \$35,000 and Above	
		UNM Pays (75%)	Employee Pay (25%)	UNM Pays (65%)	Employee Pay (35%)	UNM Pays (55%)	Employee Pay (45%)
Pre 65 Retiree Only	\$457.00	\$342.75	\$114.25	\$297.05	\$159.95	\$251.35	\$205.65
Pre 65 Retiree & Spouse	\$938.00	\$703.50	\$234.50	\$609.70	\$328.30	\$515.90	\$422.10
Pre 65 Retiree & Child(ren)	\$847.00	\$635.25	\$211.75	\$550.55	\$296.45	\$465.85	\$381.15
Pre 65 Retiree & Family	\$1,332.00	\$999.00	\$333.00	\$865.80	\$466.20	\$732.60	\$599.40

UNM Health Plan - Effective 7/1/2014 - 100% BLENDED - Net Decrease							
Pre 65 Retirees	Rates	Annualized Salary \$24,999 and below		Annualized Salary \$25,000 - \$34,999		Annualized Salary \$35,000 and Above	
		UNM \$ Impact	Pre 65 Retiree \$ Impact	UNM \$ Impact	Pre 65 Retiree \$ Impact	UNM \$ Impact	Pre 65 Retiree \$ Impact
Pre 65 Retiree Only	\$457.00	(\$114.75)	(\$38.25)	(\$99.45)	(\$53.55)	(\$84.15)	(\$68.85)
Pre 65 Retiree & Spouse	\$938.00	(\$236.25)	(\$78.75)	(\$204.75)	(\$110.25)	(\$173.25)	(\$141.75)
Pre 65 Retiree & Child(ren)	\$847.00	(\$213.00)	(\$71.00)	(\$184.60)	(\$99.40)	(\$156.20)	(\$127.80)
Pre 65 Retiree & Family	\$1,332.00	(\$334.50)	(\$111.50)	(\$289.90)	(\$156.10)	(\$245.30)	(\$200.70)

Illustrative FY15 Rate Blending Resulting in a 25% decrease in Pre65 Funding Rates

- Change to active employees: BCBS of NM

BCBS of NM - Effective 7/1/2014							
Active Employees	Rates	Annualized Salary \$34,999 and below		Annualized Salary \$35,000 - \$49,999		Annualized Salary \$50,000 and Above	
		UNM Pays (80%)	Employee Pay (20%)	UNM Pays (70%)	Employee Pay (30%)	UNM Pays (60%)	Employee Pay (40%)
Employee Only	\$424.00	\$339.20	\$84.80	\$296.80	\$127.20	\$254.40	\$169.60
Employee & Spouse	\$871.00	\$696.80	\$174.20	\$609.70	\$261.30	\$522.60	\$348.40
Employee & Child(ren)	\$786.00	\$628.80	\$157.20	\$550.20	\$235.80	\$471.60	\$314.40
Employee & Family	\$1,236.00	\$988.80	\$247.20	\$865.20	\$370.80	\$741.60	\$494.40

BCBS of NM - Effective 7/1/2014 - 100% BLENDED							
Active Employees	Rates	Annualized Salary \$34,999 and below		Annualized Salary \$35,000 - \$49,999		Annualized Salary \$50,000 and Above	
		UNM Pays (80%)	Employee Pay (20%)	UNM Pays (70%)	Employee Pay (30%)	UNM Pays (60%)	Employee Pay (40%)
Employee Only	\$439.00	\$351.20	\$87.80	\$307.30	\$131.70	\$263.40	\$175.60
Employee & Spouse	\$902.00	\$721.60	\$180.40	\$631.40	\$270.60	\$541.20	\$360.80
Employee & Child(ren)	\$814.00	\$651.20	\$162.80	\$569.80	\$244.20	\$488.40	\$325.60
Employee & Family	\$1,279.00	\$1,023.20	\$255.80	\$895.30	\$383.70	\$767.40	\$511.60

BCBS of NM - Effective 7/1/2014 - 100% BLENDED - Net Increase							
Active Employees	Rates	Annualized Salary \$34,999 and below		Annualized Salary \$35,000 - \$49,999		Annualized Salary \$50,000 and Above	
		UNM \$ Impact	Employee \$ Impact	UNM \$ Impact	Employee \$ Impact	UNM \$ Impact	Employee \$ Impact
Employee Only	\$439.00	\$12.00	\$3.00	\$10.50	\$4.50	\$9.00	\$6.00
Employee & Spouse	\$902.00	\$24.80	\$6.20	\$21.70	\$9.30	\$18.60	\$12.40
Employee & Child(ren)	\$814.00	\$22.40	\$5.60	\$19.60	\$8.40	\$16.80	\$11.20
Employee & Family	\$1,279.00	\$34.40	\$8.60	\$30.10	\$12.90	\$25.80	\$17.20

Illustrative FY15 Rate Blending Resulting in a 25% decrease in Pre 65 Funding Rates

- Change to Pre 65 Retirees: BCBS of NM

BCBS of NM - Effective 7/1/2014							
Pre 65 Retirees	Rates	Annualized Salary \$24,999 and below		Annualized Salary \$25,000 - \$34,999		Annualized Salary \$35,000 and Above	
		UNM Pays (75%)	Employee Pay (25%)	UNM Pays (65%)	Employee Pay (35%)	UNM Pays (55%)	Employee Pay (45%)
Pre 65 Retiree Only	\$587.00	\$440.25	\$146.75	\$381.55	\$205.45	\$322.85	\$264.15
Pre 65 Retiree & Spouse	\$1,205.00	\$903.75	\$301.25	\$783.25	\$421.75	\$662.75	\$542.25
Pre 65 Retiree & Child(ren)	\$1,088.00	\$816.00	\$272.00	\$707.20	\$380.80	\$598.40	\$489.60
Pre 65 Retiree & Family	\$1,711.00	\$1,283.25	\$427.75	\$1,112.15	\$598.85	\$941.05	\$769.95

BCBS of NM - Effective 7/1/2014 - 100% BLENDED							
Pre 65 Retirees	Rates	Annualized Salary \$24,999 and below		Annualized Salary \$25,000 - \$34,999		Annualized Salary \$35,000 and Above	
		UNM Pays (75%)	Employee Pay (25%)	UNM Pays (65%)	Employee Pay (35%)	UNM Pays (55%)	Employee Pay (45%)
Pre 65 Retiree Only	\$439.00	\$329.25	\$109.75	\$285.35	\$153.65	\$241.45	\$197.55
Pre 65 Retiree & Spouse	\$902.00	\$676.50	\$225.50	\$586.30	\$315.70	\$496.10	\$405.90
Pre 65 Retiree & Child(ren)	\$814.00	\$610.50	\$203.50	\$529.10	\$284.90	\$447.70	\$366.30
Pre 65 Retiree & Family	\$1,279.00	\$959.25	\$319.75	\$831.35	\$447.65	\$703.45	\$575.55

BCBS of NM - Effective 7/1/2014 - 100% BLENDED - Net decrease							
Pre 65 Retirees	Rates	Annualized Salary \$24,999 and below		Annualized Salary \$25,000 - \$34,999		Annualized Salary \$35,000 and Above	
		UNM \$ Impact	Pre 65 Retiree \$ Impact	UNM \$ Impact	Pre 65 Retiree \$ Impact	UNM \$ Impact	Pre 65 Retiree \$ Impact
Pre 65 Retiree Only	\$439.00	(\$111.00)	(\$37.00)	(\$96.20)	(\$51.80)	(\$81.40)	(\$66.60)
Pre 65 Retiree & Spouse	\$902.00	(\$227.25)	(\$75.75)	(\$196.95)	(\$106.05)	(\$166.65)	(\$136.35)
Pre 65 Retiree & Child(ren)	\$814.00	(\$205.50)	(\$68.50)	(\$178.10)	(\$95.90)	(\$150.70)	(\$123.30)
Pre 65 Retiree & Family	\$1,279.00	(\$324.00)	(\$108.00)	(\$280.80)	(\$151.20)	(\$237.60)	(\$194.40)

Illustrative FY15 Rate Blending Resulting in a 25% decrease in Pre65 Funding Rates

- Change to active employees: Presbyterian

Presbyterian - Effective 7/1/2014							
Active Employees	Rates	Annualized Salary \$34,999 and below		Annualized Salary \$35,000 - \$49,999		Annualized Salary \$50,000 and Above	
		UNM Pays (80%)	Employee Pay (20%)	UNM Pays (70%)	Employee Pay (30%)	UNM Pays (60%)	Employee Pay (40%)
Employee Only	\$576.00	\$460.80	\$115.20	\$403.20	\$172.80	\$345.60	\$230.40
Employee & Spouse	\$1,183.00	\$946.40	\$236.60	\$828.10	\$354.90	\$709.80	\$473.20
Employee & Child(ren)	\$1,068.00	\$854.40	\$213.60	\$747.60	\$320.40	\$640.80	\$427.20
Employee & Family	\$1,679.00	\$1,343.20	\$335.80	\$1,175.30	\$503.70	\$1,007.40	\$671.60

Presbyterian - Effective 7/1/2014 - 100% BLENDED							
Active Employees	Rates	Annualized Salary \$34,999 and below		Annualized Salary \$35,000 - \$49,999		Annualized Salary \$50,000 and Above	
		UNM Pays (80%)	Employee Pay (20%)	UNM Pays (70%)	Employee Pay (30%)	UNM Pays (60%)	Employee Pay (40%)
Employee Only	\$596.00	\$476.80	\$119.20	\$417.20	\$178.80	\$357.60	\$238.40
Employee & Spouse	\$1,224.00	\$979.20	\$244.80	\$856.80	\$367.20	\$734.40	\$489.60
Employee & Child(ren)	\$1,105.00	\$884.00	\$221.00	\$773.50	\$331.50	\$663.00	\$442.00
Employee & Family	\$1,737.00	\$1,389.60	\$347.40	\$1,215.90	\$521.10	\$1,042.20	\$694.80

Presbyterian - Effective 7/1/2014 - 100% BLENDED - Net Increase							
Active Employees	Rates	Annualized Salary \$34,999 and below		Annualized Salary \$35,000 - \$49,999		Annualized Salary \$50,000 and Above	
		UNM \$ Impact	Employee \$ Impact	UNM \$ Impact	Employee \$ Impact	UNM \$ Impact	Employee \$ Impact
Employee Only	\$596.00	\$16.00	\$4.00	\$14.00	\$6.00	\$12.00	\$8.00
Employee & Spouse	\$1,224.00	\$32.80	\$8.20	\$28.70	\$12.30	\$24.60	\$16.40
Employee & Child(ren)	\$1,105.00	\$29.60	\$7.40	\$25.90	\$11.10	\$22.20	\$14.80
Employee & Family	\$1,737.00	\$46.40	\$11.60	\$40.60	\$17.40	\$34.80	\$23.20

Illustrative FY15 Rate Blending Resulting in a 25% decrease in Pre65 Funding Rates

- Change to Pre65 Retirees: Presbyterian

Presbyterian - Effective 7/1/2014							
Pre 65 Retirees	Rates	Annualized Salary \$24,999 and below		Annualized Salary \$25,000 - \$34,999		Annualized Salary \$35,000 and Above	
		UNM Pays (75%)	Employee Pay (25%)	UNM Pays (65%)	Employee Pay (35%)	UNM Pays (55%)	Employee Pay (45%)
Pre 65 Retiree Only	\$780.00	\$585.00	\$195.00	\$507.00	\$273.00	\$429.00	\$351.00
Pre 65 Retiree & Spouse	\$1,602.00	\$1,201.50	\$400.50	\$1,041.30	\$560.70	\$881.10	\$720.90
Pre 65 Retiree & Child(ren)	\$1,446.00	\$1,084.50	\$361.50	\$939.90	\$506.10	\$795.30	\$650.70
Pre 65 Retiree & Family	\$2,273.00	\$1,704.75	\$568.25	\$1,477.45	\$795.55	\$1,250.15	\$1,022.85

Presbyterian - Effective 7/1/2014 - 100% BLENDED							
Pre 65 Retirees	Rates	Annualized Salary \$24,999 and below		Annualized Salary \$25,000 - \$34,999		Annualized Salary \$35,000 and Above	
		UNM Pays (75%)	Employee Pay (25%)	UNM Pays (65%)	Employee Pay (35%)	UNM Pays (55%)	Employee Pay (45%)
Pre 65 Retiree Only	\$596.00	\$447.00	\$149.00	\$387.40	\$208.60	\$327.80	\$268.20
Pre 65 Retiree & Spouse	\$1,224.00	\$918.00	\$306.00	\$795.60	\$428.40	\$673.20	\$550.80
Pre 65 Retiree & Child(ren)	\$1,105.00	\$828.75	\$276.25	\$718.25	\$386.75	\$607.75	\$497.25
Pre 65 Retiree & Family	\$1,737.00	\$1,302.75	\$434.25	\$1,129.05	\$607.95	\$955.35	\$781.65

Presbyterian - Effective 7/1/2014 - 100% BLENDED - Net decrease							
Pre 65 Retirees	Rates	Annualized Salary \$24,999 and below		Annualized Salary \$25,000 - \$34,999		Annualized Salary \$35,000 and Above	
		UNM \$ Impact	Pre 65 Retiree \$ Impact	UNM \$ Impact	Pre 65 Retiree \$ Impact	UNM \$ Impact	Pre 65 Retiree \$ Impact
Pre 65 Retiree Only	\$596.00	(\$138.00)	(\$46.00)	(\$119.60)	(\$64.40)	(\$101.20)	(\$82.80)
Pre 65 Retiree & Spouse	\$1,224.00	(\$283.50)	(\$94.50)	(\$245.70)	(\$132.30)	(\$207.90)	(\$170.10)
Pre 65 Retiree & Child(ren)	\$1,105.00	(\$255.75)	(\$85.25)	(\$221.65)	(\$119.35)	(\$187.55)	(\$153.45)
Pre 65 Retiree & Family	\$1,737.00	(\$402.00)	(\$134.00)	(\$348.40)	(\$187.60)	(\$294.80)	(\$241.20)

Illustrative FY15 Rate Blending resulting in a 20% Reduction in Pre65 Funding Rates

- Change to active employees: UNM Health Plan

UNM Health Plan - Effective 7/1/2014							
Active Employees	Rates	Annualized Salary \$34,999 and below		Annualized Salary \$35,000 - \$49,999		Annualized Salary \$50,000 and Above	
		UNM Pays (80%)	Employee Pay (20%)	UNM Pays (70%)	Employee Pay (30%)	UNM Pays (60%)	Employee Pay (40%)
Employee Only	\$441.00	\$352.80	\$88.20	\$308.70	\$132.30	\$264.60	\$176.40
Employee & Spouse	\$906.00	\$724.80	\$181.20	\$634.20	\$271.80	\$543.60	\$362.40
Employee & Child(ren)	\$817.00	\$653.60	\$163.40	\$571.90	\$245.10	\$490.20	\$326.80
Employee & Family	\$1,285.00	\$1,028.00	\$257.00	\$899.50	\$385.50	\$771.00	\$514.00

UNM Health Plan - Effective 7/1/2014 - Partially BLENDED - 20% Pre 65 Rate Reduction							
Active Employees	Rates	Annualized Salary \$34,999 and below		Annualized Salary \$35,000 - \$49,999		Annualized Salary \$50,000 and Above	
		UNM Pays (80%)	Employee Pay (20%)	UNM Pays (70%)	Employee Pay (30%)	UNM Pays (60%)	Employee Pay (40%)
Employee Only	\$453.00	\$362.40	\$90.60	\$317.10	\$135.90	\$271.80	\$181.20
Employee & Spouse	\$930.00	\$744.00	\$186.00	\$651.00	\$279.00	\$558.00	\$372.00
Employee & Child(ren)	\$840.00	\$672.00	\$168.00	\$588.00	\$252.00	\$504.00	\$336.00
Employee & Family	\$1,320.00	\$1,056.00	\$264.00	\$924.00	\$396.00	\$792.00	\$528.00

UNM Health Plan - Effective 7/1/2014 - Partially BLENDED - 20% Pre 65 Rate - Net Increase							
Active Employees	Rates	Annualized Salary \$34,999 and below		Annualized Salary \$35,000 - \$49,999		Annualized Salary \$50,000 and Above	
		UNM \$ Impact	Employee \$ Impact	UNM \$ Impact	Employee \$ Impact	UNM \$ Impact	Employee \$ Impact
Employee Only	\$453.00	\$9.60	\$2.40	\$8.40	\$3.60	\$7.20	\$4.80
Employee & Spouse	\$930.00	\$19.20	\$4.80	\$16.80	\$7.20	\$14.40	\$9.60
Employee & Child(ren)	\$840.00	\$18.40	\$4.60	\$16.10	\$6.90	\$13.80	\$9.20
Employee & Family	\$1,320.00	\$28.00	\$7.00	\$24.50	\$10.50	\$21.00	\$14.00

Illustrative FY15 Rate Blending resulting in a 20% Reduction in Pre65 Funding Rates

- Change to pre 65 retirees: UNM Health Plan

UNM Health Plan - Effective 7/1/2014							
Pre 65 Retirees	Rates	Annualized Salary \$24,999 and below		Annualized Salary \$25,000 - \$34,999		Annualized Salary \$35,000 and Above	
		UNM Pays (75%)	Employee Pay (25%)	UNM Pays (65%)	Employee Pay (35%)	UNM Pays (55%)	Employee Pay (45%)
Pre 65 Retiree Only	\$610.00	\$457.50	\$152.50	\$396.50	\$213.50	\$335.50	\$274.50
Pre 65 Retiree & Spouse	\$1,253.00	\$939.75	\$313.25	\$814.45	\$438.55	\$689.15	\$563.85
Pre 65 Retiree & Child(ren)	\$1,131.00	\$848.25	\$282.75	\$735.15	\$395.85	\$622.05	\$508.95
Pre 65 Retiree & Family	\$1,778.00	\$1,333.50	\$444.50	\$1,155.70	\$622.30	\$977.90	\$800.10

UNM Health Plan - Effective 7/1/2014 - Partially BLENDED - 20% Pre 65 Rate Reduction							
Pre 65 Retirees	Rates	Annualized Salary \$24,999 and below		Annualized Salary \$25,000 - \$34,999		Annualized Salary \$35,000 and Above	
		UNM Pays (75%)	Employee Pay (25%)	UNM Pays (65%)	Employee Pay (35%)	UNM Pays (55%)	Employee Pay (45%)
Pre 65 Retiree Only	\$488.00	\$366.00	\$122.00	\$317.20	\$170.80	\$268.40	\$219.60
Pre 65 Retiree & Spouse	\$1,002.00	\$751.50	\$250.50	\$651.30	\$350.70	\$551.10	\$450.90
Pre 65 Retiree & Child(ren)	\$905.00	\$678.75	\$226.25	\$588.25	\$316.75	\$497.75	\$407.25
Pre 65 Retiree & Family	\$1,422.00	\$1,066.50	\$355.50	\$924.30	\$497.70	\$782.10	\$639.90

UNM Health Plan - Effective 7/1/2014 - Partially BLENDED - 20% Pre 65 Rate - Net decrease							
Pre 65 Retirees	Rates	Annualized Salary \$24,999 and below		Annualized Salary \$25,000 - \$34,999		Annualized Salary \$35,000 and Above	
		UNM \$ Impact	Pre 65 Retiree \$ Impact	UNM \$ Impact	Pre 65 Retiree \$ Impact	UNM \$ Impact	Pre 65 Retiree \$ Impact
Pre 65 Retiree Only	\$488.00	(\$91.50)	(\$30.50)	(\$79.30)	(\$42.70)	(\$67.10)	(\$54.90)
Pre 65 Retiree & Spouse	\$1,002.00	(\$188.25)	(\$62.75)	(\$163.15)	(\$87.85)	(\$138.05)	(\$112.95)
Pre 65 Retiree & Child(ren)	\$905.00	(\$169.50)	(\$56.50)	(\$146.90)	(\$79.10)	(\$124.30)	(\$101.70)
Pre 65 Retiree & Family	\$1,422.00	(\$267.00)	(\$89.00)	(\$231.40)	(\$124.60)	(\$195.80)	(\$160.20)

Illustrative FY15 Rate Blending resulting in a 20% Reduction in Pre65 Funding Rates

- Change to active employees: BCBS of NM

BCBS of NM - Effective 7/1/2014							
Active Employees	Rates	Annualized Salary \$34,999 and below		Annualized Salary \$35,000 - \$49,999		Annualized Salary \$50,000 and Above	
		UNM Pays (80%)	Employee Pay (20%)	UNM Pays (70%)	Employee Pay (30%)	UNM Pays (60%)	Employee Pay (40%)
Employee Only	\$424.00	\$339.20	\$84.80	\$296.80	\$127.20	\$254.40	\$169.60
Employee & Spouse	\$871.00	\$696.80	\$174.20	\$609.70	\$261.30	\$522.60	\$348.40
Employee & Child(ren)	\$786.00	\$628.80	\$157.20	\$550.20	\$235.80	\$471.60	\$314.40
Employee & Family	\$1,236.00	\$988.80	\$247.20	\$865.20	\$370.80	\$741.60	\$494.40

BCBS of NM - Effective 7/1/2014 - Partially BLENDED - 20% Pre 65 Rate Reduction							
Active Employees	Rates	Annualized Salary \$34,999 and below		Annualized Salary \$35,000 - \$49,999		Annualized Salary \$50,000 and Above	
		UNM Pays (80%)	Employee Pay (20%)	UNM Pays (70%)	Employee Pay (30%)	UNM Pays (60%)	Employee Pay (40%)
Employee Only	\$436.00	\$348.80	\$87.20	\$305.20	\$130.80	\$281.60	\$174.40
Employee & Spouse	\$895.00	\$716.00	\$179.00	\$626.50	\$268.50	\$537.00	\$358.00
Employee & Child(ren)	\$808.00	\$646.40	\$161.60	\$565.60	\$242.40	\$484.80	\$323.20
Employee & Family	\$1,271.00	\$1,016.80	\$254.20	\$889.70	\$381.30	\$762.60	\$508.40

BCBS of NM - Effective 7/1/2014 - Partially BLENDED - 20% Pre 65 Rate - Net Increase							
Active Employees	Rates	Annualized Salary \$34,999 and below		Annualized Salary \$35,000 - \$49,999		Annualized Salary \$50,000 and Above	
		UNM \$ Impact	Employee \$ Impact	UNM \$ Impact	Employee \$ Impact	UNM \$ Impact	Employee \$ Impact
Employee Only	\$436.00	\$9.60	\$2.40	\$8.40	\$3.60	\$7.20	\$4.80
Employee & Spouse	\$895.00	\$19.20	\$4.80	\$16.80	\$7.20	\$14.40	\$9.60
Employee & Child(ren)	\$808.00	\$17.60	\$4.40	\$15.40	\$6.60	\$13.20	\$8.80
Employee & Family	\$1,271.00	\$28.00	\$7.00	\$24.50	\$10.50	\$21.00	\$14.00

Illustrative FY15 Rate Blending resulting in a 20% Reduction in Pre65 Funding Rates

- Impact to pre 65 retirees: BCBS of NM

BCBS of NM - Effective 7/1/2014							
Pre 65 Retirees	Rates	Annualized Salary \$24,999 and below		Annualized Salary \$25,000 - \$34,999		Annualized Salary \$35,000 and Above	
		UNM Pays (75%)	Employee Pay (25%)	UNM Pays (65%)	Employee Pay (35%)	UNM Pays (55%)	Employee Pay (45%)
Pre 65 Retiree Only	\$587.00	\$440.25	\$146.75	\$381.55	\$205.45	\$322.85	\$264.15
Pre 65 Retiree & Spouse	\$1,205.00	\$903.75	\$301.25	\$783.25	\$421.75	\$662.75	\$542.25
Pre 65 Retiree & Child(ren)	\$1,088.00	\$816.00	\$272.00	\$707.20	\$380.80	\$598.40	\$489.60
Pre 65 Retiree & Family	\$1,711.00	\$1,283.25	\$427.75	\$1,112.15	\$598.85	\$941.05	\$769.95

BCBS of NM - Effective 7/1/2014 - Partially BLENDED - 20% Pre 65 Rate Reduction							
Pre 65 Retirees	Rates	Annualized Salary \$24,999 and below		Annualized Salary \$25,000 - \$34,999		Annualized Salary \$35,000 and Above	
		UNM Pays (75%)	Employee Pay (25%)	UNM Pays (65%)	Employee Pay (35%)	UNM Pays (55%)	Employee Pay (45%)
Pre 65 Retiree Only	\$470.00	\$352.50	\$117.50	\$305.50	\$164.50	\$258.50	\$211.50
Pre 65 Retiree & Spouse	\$964.00	\$723.00	\$241.00	\$626.60	\$337.40	\$530.20	\$433.80
Pre 65 Retiree & Child(ren)	\$870.00	\$652.50	\$217.50	\$565.50	\$304.50	\$478.50	\$391.50
Pre 65 Retiree & Family	\$1,369.00	\$1,026.75	\$342.25	\$889.85	\$479.15	\$752.95	\$616.05

BCBS of NM - Effective 7/1/2014 - Partially BLENDED - 20% Pre 65 Rate Net decrease							
Pre 65 Retirees	Rates	Annualized Salary \$24,999 and below		Annualized Salary \$25,000 - \$34,999		Annualized Salary \$35,000 and Above	
		UNM \$ Impact	Pre 65 Retiree \$ Impact	UNM \$ Impact	Pre 65 Retiree \$ Impact	UNM \$ Impact	Pre 65 Retiree \$ Impact
Pre 65 Retiree Only	\$470.00	(\$87.75)	(\$29.25)	(\$76.05)	(\$40.95)	(\$64.35)	(\$52.65)
Pre 65 Retiree & Spouse	\$964.00	(\$180.75)	(\$60.25)	(\$156.65)	(\$84.35)	(\$132.55)	(\$108.45)
Pre 65 Retiree & Child(ren)	\$870.00	(\$163.50)	(\$54.50)	(\$141.70)	(\$76.30)	(\$119.90)	(\$98.10)
Pre 65 Retiree & Family	\$1,369.00	(\$256.50)	(\$85.50)	(\$222.30)	(\$119.70)	(\$188.10)	(\$153.90)

Illustrative FY15 Rate Blending resulting in a 20% Reduction in Pre65 Funding Rates

- Change to active employees: Presbyterian

Presbyterian - Effective 7/1/2014							
Active Employees	Rates	Annualized Salary \$34,999 and below		Annualized Salary \$35,000 - \$49,999		Annualized Salary \$50,000 and Above	
		UNM Pays (80%)	Employee Pay (20%)	UNM Pays (70%)	Employee Pay (30%)	UNM Pays (60%)	Employee Pay (40%)
Employee Only	\$576.00	\$460.80	\$115.20	\$403.20	\$172.80	\$345.60	\$230.40
Employee & Spouse	\$1,183.00	\$946.40	\$236.60	\$828.10	\$354.90	\$709.80	\$473.20
Employee & Child(ren)	\$1,068.00	\$854.40	\$213.60	\$747.60	\$320.40	\$640.80	\$427.20
Employee & Family	\$1,679.00	\$1,343.20	\$335.80	\$1,175.30	\$503.70	\$1,007.40	\$671.60

Presbyterian - Effective 7/1/2014 - Partially BLENDED - 20% Pre 65 Rate Reduction							
Active Employees	Rates	Annualized Salary \$34,999 and below		Annualized Salary \$35,000 - \$49,999		Annualized Salary \$50,000 and Above	
		UNM Pays (80%)	Employee Pay (20%)	UNM Pays (70%)	Employee Pay (30%)	UNM Pays (60%)	Employee Pay (40%)
Employee Only	\$592.00	\$473.60	\$118.40	\$414.40	\$177.60	\$355.20	\$236.80
Employee & Spouse	\$1,216.00	\$972.80	\$243.20	\$851.20	\$364.80	\$729.60	\$486.40
Employee & Child(ren)	\$1,097.00	\$877.60	\$219.40	\$767.90	\$329.10	\$658.20	\$438.80
Employee & Family	\$1,725.00	\$1,380.00	\$345.00	\$1,207.50	\$517.50	\$1,035.00	\$690.00

Presbyterian - Effective 7/1/2014 - Partially BLENDED - 20% Pre 65 Rate - Net Increase							
Active Employees	Rates	Annualized Salary \$34,999 and below		Annualized Salary \$35,000 - \$49,999		Annualized Salary \$50,000 and Above	
		UNM \$ Impact	Employee \$ Impact	UNM \$ Impact	Employee \$ Impact	UNM \$ Impact	Employee \$ Impact
Employee Only	\$592.00	\$12.80	\$3.20	\$11.20	\$4.80	\$9.60	\$6.40
Employee & Spouse	\$1,216.00	\$26.40	\$6.60	\$23.10	\$9.90	\$19.80	\$13.20
Employee & Child(ren)	\$1,097.00	\$23.20	\$5.80	\$20.30	\$8.70	\$17.40	\$11.60
Employee & Family	\$1,725.00	\$36.80	\$9.20	\$32.20	\$13.80	\$27.60	\$18.40

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Illustrative FY15 Rate Blending resulting in a 20% Reduction in Pre65 Funding Rates

- Change to pre 65 retirees: Presbyterian

Presbyterian - Effective 7/1/2014							
Pre 65 Retirees	Rates	Annualized Salary \$24,999 and below		Annualized Salary \$25,000 - \$34,999		Annualized Salary \$35,000 and Above	
		UNM Pays (75%)	Employee Pay (25%)	UNM Pays (65%)	Employee Pay (35%)	UNM Pays (55%)	Employee Pay (45%)
Pre 65 Retiree Only	\$780.00	\$585.00	\$195.00	\$507.00	\$273.00	\$429.00	\$351.00
Pre 65 Retiree & Spouse	\$1,602.00	\$1,201.50	\$400.50	\$1,041.30	\$560.70	\$881.10	\$720.90
Pre 65 Retiree & Child(ren)	\$1,446.00	\$1,084.50	\$361.50	\$939.90	\$506.10	\$795.30	\$650.70
Pre 65 Retiree & Family	\$2,273.00	\$1,704.75	\$568.25	\$1,477.45	\$795.55	\$1,250.15	\$1,022.85

Presbyterian - Effective 7/1/2014 - Partially BLENDED - 20% Pre 65 Rate Reduction							
Pre 65 Retirees	Rates	Annualized Salary \$24,999 and below		Annualized Salary \$25,000 - \$34,999		Annualized Salary \$35,000 and Above	
		UNM Pays (75%)	Employee Pay (25%)	UNM Pays (65%)	Employee Pay (35%)	UNM Pays (55%)	Employee Pay (45%)
Pre 65 Retiree Only	\$624.00	\$468.00	\$156.00	\$405.60	\$218.40	\$343.20	\$280.80
Pre 65 Retiree & Spouse	\$1,282.00	\$961.50	\$320.50	\$833.30	\$448.70	\$705.10	\$576.90
Pre 65 Retiree & Child(ren)	\$1,157.00	\$867.75	\$289.25	\$752.05	\$404.95	\$636.35	\$520.65
Pre 65 Retiree & Family	\$1,818.00	\$1,363.50	\$454.50	\$1,181.70	\$636.30	\$999.90	\$818.10

Presbyterian - Effective 7/1/2014 - Partially BLENDED - 20% Pre 65 Rate - Net decrease							
Pre 65 Retirees	Rates	Annualized Salary \$24,999 and below		Annualized Salary \$25,000 - \$34,999		Annualized Salary \$35,000 and Above	
		UNM \$ Impact	Pre 65 Retiree \$ Impact	UNM \$ Impact	Pre 65 Retiree \$ Impact	UNM \$ Impact	Pre 65 Retiree \$ Impact
Pre 65 Retiree Only	\$624.00	(\$117.00)	(\$39.00)	(\$101.40)	(\$54.60)	(\$85.80)	(\$70.20)
Pre 65 Retiree & Spouse	\$1,282.00	(\$240.00)	(\$80.00)	(\$208.00)	(\$112.00)	(\$176.00)	(\$144.00)
Pre 65 Retiree & Child(ren)	\$1,157.00	(\$216.75)	(\$72.25)	(\$187.85)	(\$101.15)	(\$158.95)	(\$130.05)
Pre 65 Retiree & Family	\$1,818.00	(\$341.25)	(\$113.75)	(\$295.75)	(\$159.25)	(\$250.25)	(\$204.75)

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Illustrative FY15 Rate Blending resulting in a 15% Reduction in Pre65 Funding Rates

- Change to active employees: UNM Health Plan

UNM Health Plan - Effective 7/1/2014							
Active Employees	Rates	Annualized Salary \$34,999 and below		Annualized Salary \$35,000 - \$49,999		Annualized Salary \$50,000 and Above	
		UNM Pays (80%)	Employee Pay (20%)	UNM Pays (70%)	Employee Pay (30%)	UNM Pays (60%)	Employee Pay (40%)
Employee Only	\$441.00	\$352.80	\$88.20	\$308.70	\$132.30	\$264.60	\$176.40
Employee & Spouse	\$906.00	\$724.80	\$181.20	\$634.20	\$271.80	\$543.60	\$362.40
Employee & Child(ren)	\$817.00	\$653.60	\$163.40	\$571.90	\$245.10	\$490.20	\$326.80
Employee & Family	\$1,285.00	\$1,028.00	\$257.00	\$899.50	\$385.50	\$771.00	\$514.00

UNM Health Plan - Effective 7/1/2014 - Partially BLENDED - 15% Pre 65 Rate Reduction							
Active Employees	Rates	Annualized Salary \$34,999 and below		Annualized Salary \$35,000 - \$49,999		Annualized Salary \$50,000 and Above	
		UNM Pays (80%)	Employee Pay (20%)	UNM Pays (70%)	Employee Pay (30%)	UNM Pays (60%)	Employee Pay (40%)
Employee Only	\$450.00	\$360.00	\$90.00	\$315.00	\$135.00	\$270.00	\$180.00
Employee & Spouse	\$924.00	\$739.20	\$184.80	\$646.80	\$277.20	\$554.40	\$369.60
Employee & Child(ren)	\$834.00	\$667.20	\$166.80	\$583.80	\$250.20	\$500.40	\$333.60
Employee & Family	\$1,311.00	\$1,048.80	\$262.20	\$917.70	\$393.30	\$786.60	\$524.40

UNM Health Plan - Effective 7/1/2014 - Partially BLENDED - 15% Pre 65 Rate - Net increase							
Active Employees	Rates	Annualized Salary \$34,999 and below		Annualized Salary \$35,000 - \$49,999		Annualized Salary \$50,000 and Above	
		UNM \$ Impact	Employee \$ Impact	UNM \$ Impact	Employee \$ Impact	UNM \$ Impact	Employee \$ Impact
Employee Only	\$450.00	\$7.20	\$1.80	\$6.30	\$2.70	\$5.40	\$3.60
Employee & Spouse	\$924.00	\$14.40	\$3.60	\$12.60	\$5.40	\$10.80	\$7.20
Employee & Child(ren)	\$834.00	\$13.60	\$3.40	\$11.90	\$5.10	\$10.20	\$6.80
Employee & Family	\$1,311.00	\$20.80	\$5.20	\$18.20	\$7.80	\$15.60	\$10.40

Illustrative FY15 Rate Blending resulting in a 15% Reduction in Pre65 Funding Rates

- Change to pre 65 retirees: UNM Health Plan

UNM Health Plan - Effective 7/1/2014							
Pre 65 Retirees	Rates	Annualized Salary \$24,999 and below		Annualized Salary \$25,000 - \$34,999		Annualized Salary \$35,000 and Above	
		UNM Pays (75%)	Employee Pay (25%)	UNM Pays (65%)	Employee Pay (35%)	UNM Pays (55%)	Employee Pay (45%)
Pre 65 Retiree Only	\$610.00	\$457.50	\$152.50	\$396.50	\$213.50	\$335.50	\$274.50
Pre 65 Retiree & Spouse	\$1,253.00	\$939.75	\$313.25	\$814.45	\$438.55	\$689.15	\$563.85
Pre 65 Retiree & Child(ren)	\$1,131.00	\$848.25	\$282.75	\$735.15	\$395.85	\$622.05	\$508.95
Pre 65 Retiree & Family	\$1,778.00	\$1,333.50	\$444.50	\$1,155.70	\$622.30	\$977.90	\$800.10

UNM Health Plan - Effective 7/1/2014 - Partially BLENDED - 15% Pre 65 Rate Reduction							
Pre 65 Retirees	Rates	Annualized Salary \$24,999 and below		Annualized Salary \$25,000 - \$34,999		Annualized Salary \$35,000 and Above	
		UNM Pays (75%)	Employee Pay (25%)	UNM Pays (65%)	Employee Pay (35%)	UNM Pays (55%)	Employee Pay (45%)
Pre 65 Retiree Only	\$519.00	\$389.25	\$129.75	\$337.35	\$181.65	\$285.45	\$233.55
Pre 65 Retiree & Spouse	\$1,065.00	\$798.75	\$266.25	\$692.25	\$372.75	\$585.75	\$479.25
Pre 65 Retiree & Child(ren)	\$961.00	\$720.75	\$240.25	\$624.65	\$336.35	\$528.55	\$432.45
Pre 65 Retiree & Family	\$1,511.00	\$1,133.25	\$377.75	\$982.15	\$528.85	\$831.05	\$679.95

UNM Health Plan - Effective 7/1/2014 - Partially BLENDED - 15% Pre 65 Rate - Net decrease							
Pre 65 Retirees	Rates	Annualized Salary \$24,999 and below		Annualized Salary \$25,000 - \$34,999		Annualized Salary \$35,000 and Above	
		UNM \$ Impact	Pre 65 Retiree \$ Impact	UNM \$ Impact	Pre 65 Retiree \$ Impact	UNM \$ Impact	Pre 65 Retiree \$ Impact
Pre 65 Retiree Only	\$519.00	(\$68.25)	(\$22.75)	(\$59.15)	(\$31.85)	(\$50.05)	(\$40.95)
Pre 65 Retiree & Spouse	\$1,065.00	(\$141.00)	(\$47.00)	(\$122.20)	(\$65.80)	(\$103.40)	(\$84.60)
Pre 65 Retiree & Child(ren)	\$961.00	(\$127.50)	(\$42.50)	(\$110.50)	(\$59.50)	(\$93.50)	(\$76.50)
Pre 65 Retiree & Family	\$1,511.00	(\$200.25)	(\$66.75)	(\$173.55)	(\$93.45)	(\$146.85)	(\$120.15)

Illustrative FY15 Rate Blending resulting in a 15% Reduction in Pre65 Funding Rates

- Change to active employees: BCBS of NM

BCBS of NM - Effective 7/1/2014							
		Annualized Salary \$34,999 and below		Annualized Salary \$35,000 - \$49,999		Annualized Salary \$50,000 and Above	
Active Employees	Rates	UNM Pays (80%)	Employee Pay (20%)	UNM Pays (70%)	Employee Pay (30%)	UNM Pays (60%)	Employee Pay (40%)
Employee Only	\$424.00	\$339.20	\$84.80	\$296.80	\$127.20	\$254.40	\$169.60
Employee & Spouse	\$871.00	\$696.80	\$174.20	\$609.70	\$261.30	\$522.60	\$348.40
Employee & Child(ren)	\$786.00	\$628.80	\$157.20	\$550.20	\$235.80	\$471.60	\$314.40
Employee & Family	\$1,236.00	\$988.80	\$247.20	\$865.20	\$370.80	\$741.60	\$494.40

BCBS of NM - Effective 7/1/2014 - Partially BLENDED - 15% Pre 65 Rate Reduction							
		Annualized Salary \$34,999 and below		Annualized Salary \$35,000 - \$49,999		Annualized Salary \$50,000 and Above	
Active Employees	Rates	UNM Pays (80%)	Employee Pay (20%)	UNM Pays (70%)	Employee Pay (30%)	UNM Pays (60%)	Employee Pay (40%)
Employee Only	\$433.00	\$346.40	\$86.60	\$303.10	\$129.90	\$259.80	\$173.20
Employee & Spouse	\$889.00	\$711.20	\$177.80	\$622.30	\$266.70	\$533.40	\$356.60
Employee & Child(ren)	\$803.00	\$642.40	\$160.60	\$562.10	\$240.90	\$481.80	\$321.20
Employee & Family	\$1,262.00	\$1,009.60	\$252.40	\$883.40	\$378.60	\$757.20	\$504.80

BCBS of NM - Effective 7/1/2014 - Partially BLENDED - 15% Pre 65 Rate - Net Increase							
		Annualized Salary \$34,999 and below		Annualized Salary \$35,000 - \$49,999		Annualized Salary \$50,000 and Above	
Active Employees	Rates	UNM \$ Impact	Employee \$ Impact	UNM \$ Impact	Employee \$ Impact	UNM \$ Impact	Employee \$ Impact
Employee Only	\$433.00	\$7.20	\$1.80	\$6.30	\$2.70	\$5.40	\$3.60
Employee & Spouse	\$889.00	\$14.40	\$3.60	\$12.60	\$5.40	\$10.80	\$7.20
Employee & Child(ren)	\$803.00	\$13.60	\$3.40	\$11.90	\$5.10	\$10.20	\$6.80
Employee & Family	\$1,262.00	\$20.80	\$5.20	\$18.20	\$7.80	\$15.60	\$10.40

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Illustrative FY15 Rate Blending resulting in a 15% Reduction in Pre65 Funding Rates

- Change to pre 65 retirees: BCBS of NM

BCBS of NM - Effective 7/1/2014							
		Annualized Salary \$24,999 and below		Annualized Salary \$25,000 - \$34,999		Annualized Salary \$35,000 and Above	
Pre 65 Retirees	Rates	UNM Pays (75%)	Employee Pay (25%)	UNM Pays (65%)	Employee Pay (35%)	UNM Pays (55%)	Employee Pay (45%)
Pre 65 Retiree Only	\$587.00	\$440.25	\$146.75	\$381.55	\$205.45	\$322.85	\$264.15
Pre 65 Retiree & Spouse	\$1,205.00	\$903.75	\$301.25	\$783.25	\$421.75	\$662.75	\$542.25
Pre 65 Retiree & Child(ren)	\$1,088.00	\$816.00	\$272.00	\$707.20	\$380.80	\$598.40	\$489.60
Pre 65 Retiree & Family	\$1,711.00	\$1,283.25	\$427.75	\$1,112.15	\$598.85	\$941.05	\$769.95

BCBS of NM - Effective 7/1/2014 - Partially BLENDED - 15% Pre 65 Rate Reduction							
		Annualized Salary \$24,999 and below		Annualized Salary \$25,000 - \$34,999		Annualized Salary \$35,000 and Above	
Pre 65 Retirees	Rates	UNM Pays (75%)	Employee Pay (25%)	UNM Pays (65%)	Employee Pay (35%)	UNM Pays (55%)	Employee Pay (45%)
Pre 65 Retiree Only	\$499.00	\$374.25	\$124.75	\$324.35	\$174.65	\$274.45	\$224.55
Pre 65 Retiree & Spouse	\$1,024.00	\$768.00	\$256.00	\$665.60	\$358.40	\$563.20	\$460.80
Pre 65 Retiree & Child(ren)	\$925.00	\$693.75	\$231.25	\$601.25	\$323.75	\$508.75	\$416.25
Pre 65 Retiree & Family	\$1,454.00	\$1,090.50	\$363.50	\$945.10	\$508.90	\$799.70	\$654.30

BCBS of NM - Effective 7/1/2014 - Partially BLENDED - 15% Pre 65 Rate Reduction							
		Annualized Salary \$24,999 and below		Annualized Salary \$25,000 - \$34,999		Annualized Salary \$35,000 and Above	
Pre 65 Retirees	Rates	UNM \$ Impact	Pre 65 Retiree \$ Impact	UNM \$ Impact	Pre 65 Retiree \$ Impact	UNM \$ Impact	Pre 65 Retiree \$ Impact
Pre 65 Retiree Only	\$499.00	(\$66.00)	(\$22.00)	(\$57.20)	(\$30.80)	(\$48.40)	(\$39.60)
Pre 65 Retiree & Spouse	\$1,024.00	(\$135.75)	(\$45.25)	(\$117.65)	(\$63.35)	(\$99.55)	(\$81.45)
Pre 65 Retiree & Child(ren)	\$925.00	(\$122.25)	(\$40.75)	(\$105.95)	(\$57.05)	(\$89.65)	(\$73.35)
Pre 65 Retiree & Family	\$1,454.00	(\$192.75)	(\$64.25)	(\$167.05)	(\$89.95)	(\$141.35)	(\$115.65)

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Illustrative FY15 Rate Blending resulting in a 15% Reduction in Pre65 Funding Rates

- Change to active employees: Presbyterian

Presbyterian - Effective 7/1/2014							
Active Employees	Rates	Annualized Salary \$34,999 and below		Annualized Salary \$35,000 - \$49,999		Annualized Salary \$50,000 and Above	
		UNM Pays (80%)	Employee Pay (20%)	UNM Pays (70%)	Employee Pay (30%)	UNM Pays (60%)	Employee Pay (40%)
Employee Only	\$576.00	\$460.80	\$115.20	\$403.20	\$172.80	\$345.60	\$230.40
Employee & Spouse	\$1,183.00	\$946.40	\$236.60	\$828.10	\$354.90	\$709.80	\$473.20
Employee & Child(ren)	\$1,068.00	\$854.40	\$213.60	\$747.60	\$320.40	\$640.80	\$427.20
Employee & Family	\$1,679.00	\$1,343.20	\$335.80	\$1,175.30	\$503.70	\$1,007.40	\$671.60

Presbyterian - Effective 7/1/2014 - Partially BLENDED - 15% Pre 65 Rate Reduction							
Active Employees	Rates	Annualized Salary \$34,999 and below		Annualized Salary \$35,000 - \$49,999		Annualized Salary \$50,000 and Above	
		UNM Pays (80%)	Employee Pay (20%)	UNM Pays (70%)	Employee Pay (30%)	UNM Pays (60%)	Employee Pay (40%)
Employee Only	\$588.00	\$470.40	\$117.60	\$411.60	\$176.40	\$352.80	\$235.20
Employee & Spouse	\$1,208.00	\$966.40	\$241.60	\$845.60	\$362.40	\$724.80	\$483.20
Employee & Child(ren)	\$1,090.00	\$872.00	\$218.00	\$763.00	\$327.00	\$654.00	\$436.00
Employee & Family	\$1,714.00	\$1,371.20	\$342.80	\$1,199.80	\$514.20	\$1,028.40	\$685.60

Presbyterian - Effective 7/1/2014 - Partially BLENDED - 15% Pre 65 Rate - Net Increase							
Active Employees	Rates	Annualized Salary \$34,999 and below		Annualized Salary \$35,000 - \$49,999		Annualized Salary \$50,000 and Above	
		UNM \$ Impact	Employee \$ Impact	UNM \$ Impact	Employee \$ Impact	UNM \$ Impact	Employee \$ Impact
Employee Only	\$588.00	\$9.60	\$2.40	\$8.40	\$3.60	\$7.20	\$4.80
Employee & Spouse	\$1,208.00	\$20.00	\$5.00	\$17.50	\$7.50	\$15.00	\$10.00
Employee & Child(ren)	\$1,090.00	\$17.60	\$4.40	\$15.40	\$6.60	\$13.20	\$8.80
Employee & Family	\$1,714.00	\$28.00	\$7.00	\$24.50	\$10.50	\$21.00	\$14.00

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Illustrative FY15 Rate Blending resulting in a 15% Reduction in Pre65 Funding Rates

- Change to pre 65 retirees: Presbyterian

Presbyterian - Effective 7/1/2014							
Pre 65 Retirees	Rates	Annualized Salary \$24,999 and below		Annualized Salary \$25,000 - \$34,999		Annualized Salary \$35,000 and Above	
		UNM Pays (75%)	Employee Pay (25%)	UNM Pays (65%)	Employee Pay (35%)	UNM Pays (55%)	Employee Pay (45%)
Pre 65 Retiree Only	\$780.00	\$585.00	\$195.00	\$507.00	\$273.00	\$429.00	\$351.00
Pre 65 Retiree & Spouse	\$1,602.00	\$1,201.50	\$400.50	\$1,041.30	\$560.70	\$881.10	\$720.90
Pre 65 Retiree & Child(ren)	\$1,446.00	\$1,084.50	\$361.50	\$939.90	\$506.10	\$795.30	\$650.70
Pre 65 Retiree & Family	\$2,273.00	\$1,704.75	\$568.25	\$1,477.45	\$795.55	\$1,250.15	\$1,022.85

Presbyterian - Effective 7/1/2014 - Partially BLENDED - 15% Pre 65 Rate Reduction							
Pre 65 Retirees	Rates	Annualized Salary \$24,999 and below		Annualized Salary \$25,000 - \$34,999		Annualized Salary \$35,000 and Above	
		UNM Pays (75%)	Employee Pay (25%)	UNM Pays (65%)	Employee Pay (35%)	UNM Pays (55%)	Employee Pay (45%)
Pre 65 Retiree Only	\$663.00	\$497.25	\$165.75	\$430.95	\$232.05	\$364.65	\$298.35
Pre 65 Retiree & Spouse	\$1,362.00	\$1,021.50	\$340.50	\$885.30	\$476.70	\$749.10	\$612.90
Pre 65 Retiree & Child(ren)	\$1,229.00	\$921.75	\$307.25	\$798.85	\$430.15	\$675.95	\$553.05
Pre 65 Retiree & Family	\$1,932.00	\$1,449.00	\$483.00	\$1,255.80	\$676.20	\$1,062.60	\$869.40

Presbyterian - Effective 7/1/2014 - Partially BLENDED - 15% Pre 65 Rate - Net decrease							
Pre 65 Retirees	Rates	Annualized Salary \$24,999 and below		Annualized Salary \$25,000 - \$34,999		Annualized Salary \$35,000 and Above	
		UNM \$ Impact	Pre 65 Retiree \$ Impact	UNM \$ Impact	Pre 65 Retiree \$ Impact	UNM \$ Impact	Pre 65 Retiree \$ Impact
Pre 65 Retiree Only	\$663.00	(\$87.75)	(\$29.25)	(\$76.05)	(\$40.95)	(\$64.35)	(\$52.65)
Pre 65 Retiree & Spouse	\$1,362.00	(\$180.00)	(\$60.00)	(\$156.00)	(\$84.00)	(\$132.00)	(\$108.00)
Pre 65 Retiree & Child(ren)	\$1,229.00	(\$162.75)	(\$54.25)	(\$141.05)	(\$75.95)	(\$119.35)	(\$97.65)
Pre 65 Retiree & Family	\$1,932.00	(\$255.75)	(\$85.25)	(\$221.65)	(\$119.35)	(\$187.55)	(\$153.45)

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5. Adjournment

Meeting adjourned at 4:00 p.m.