



MONTHLY CONTRIBUTIONS EFFECTIVE OCTOBER 1, 2024

NEW MEXICO PUBLIC SCHOOLS INSURANCE AUTHORITY

**THE STANDARD: BASIC LIFE
ACCIDENTAL DEATH & DISMEMBERMENT**
Employer pays 100% of premium

| | |
|--------------------|------------------|
| \$10,000 Life/AD&D | \$1.16 per month |
| \$25,000 Life/AD&D | \$2.88 per month |
| \$50,000 Life/AD&D | \$5.76 per month |

THE STANDARD: ADDITIONAL LIFE (Employee, Spouse, & Children) and **AD&D** (Employee Only)
Employee pays 100% of premium

| | Person's Age | Rate per \$1,000 |
|--|--------------|------------------|
| | 24 & under | \$0.06 |
| | 25 - 39 | \$0.08 |
| | 40 - 44 | \$0.10 |
| | 45 - 49 | \$0.14 |
| | 50 - 54 | \$0.24 |
| | 55 - 59 | \$0.38 |
| | 60 - 64 | \$0.56 |
| | 65 - 69 | \$0.84 |
| | 70 & over | \$1.10 |
| | Child(ren) | \$0.26/mo. |

THE STANDARD: LONG TERM DISABILITY
Employer contributes premium

| | |
|-------------|--------------------------|
| 30 Day Wait | \$0.58 per \$100 payroll |
| 60 Day Wait | \$0.38 per \$100 payroll |
| 90 Day Wait | \$0.30 per \$100 payroll |

HEALTH COVERAGES

Employer contributes premium (see reverse side)

| | <u>Single</u> | <u>Two-Party</u> | <u>Family</u> |
|---|---------------|------------------|---------------|
| Blue Cross Blue Shield New Mexico – High Option | \$1,014.98 | \$1,930.26 | \$2,578.10 |
| Blue Cross Blue Shield New Mexico – Low Option | \$703.70 | \$1,338.34 | \$1,787.60 |
| Blue Cross Blue Shield New Mexico – Exclusive Provider Organization (EPO) Option* | \$913.44 | \$1,737.20 | \$2,320.24 |
| Presbyterian – High Option | \$820.76 | \$1,723.48 | \$2,298.16 |
| Presbyterian – Low Option | \$569.14 | \$1,195.00 | \$1,593.42 |
| Blue Cross Blue Shield Dental - High Option (1/1/2025) | \$27.74 | \$52.80 | \$82.96 |
| Blue Cross Blue Shield Dental - Low Option (1/1/2025) | \$13.90 | \$26.44 | \$41.48 |
| Delta Dental – High Option | \$28.06 | \$53.40 | \$83.90 |
| Delta Dental – Low Option | \$14.06 | \$26.74 | \$41.96 |
| United Concordia Dental – High Option | \$31.52 | \$59.98 | \$94.24 |
| United Concordia Dental – Low Option | \$15.78 | \$30.04 | \$47.14 |
| Davis Vision Plan | \$6.46 | \$10.80 | \$14.56 |

* EPO Plan – A managed care plan where services are covered only if you go to providers (doctors, specialists, hospitals, etc.) in the plan’s network (except in an emergency).

10% increase on High, Low and EPO medical options

5% increase with varying Plan schedule on Basic and Comprehensive Dental

3% increase on Vision

CONTRIBUTIONS EFFECTIVE OCTOBER 1, 2024
MONTHLY COST SHARING based on salary and EMPLOYER
MINIMUM CONTRIBUTION REQUIREMENTS
set forth in NM State Statute

| | | |
|------------------|-----------------|-----------------|
| Less than | \$50,000 | \$60,000 |
| \$50,000 | \$59,999 | and Over |
| 20%/80% | 30%/70% | 40%/60% |

| | | | | |
|-------------------------------|--|-----------------|-----------------|-------------------|
| MEDICAL | Single (employee deduction) | \$203.00 | \$304.48 | \$405.98 |
| BCBS | Single (district/employer contribution) | \$811.98 | \$710.50 | \$609.00 |
| High Option | Two-Party (employee deduction) | \$386.04 | \$579.08 | \$772.10 |
| | Two-Party (district/employer contribution) | \$1,544.22 | \$1,351.18 | \$1,158.16 |
| | Family (employee deduction) | \$515.62 | \$773.42 | \$1,031.24 |
| | Family (district/employer contribution) | \$2,062.48 | \$1,804.68 | \$1,546.86 |
| BCBS | Single (employee deduction) | \$140.74 | \$211.10 | \$281.48 |
| Low Option | Single (district/employer contribution) | \$562.96 | \$492.60 | \$422.22 |
| | Two-Party (employee deduction) | \$267.66 | \$401.50 | \$535.34 |
| | Two-Party (district/employer contribution) | \$1,070.68 | \$936.84 | \$803.00 |
| | Family (employee deduction) | \$357.52 | \$536.28 | \$715.04 |
| | Family (district/employer contribution) | \$1,430.08 | \$1,251.32 | \$1,072.56 |
| BCBS | Single (employee deduction) | \$182.68 | \$274.02 | \$365.38 |
| EPO Option | Single (district/employer contribution) | \$730.76 | \$639.42 | \$548.06 |
| | Two-Party (employee deduction) | \$347.44 | \$521.16 | \$694.88 |
| | Two-Party (district/employer contribution) | \$1,389.76 | \$1,216.04 | \$1,042.32 |
| | Family (employee deduction) | \$464.04 | \$696.06 | \$928.10 |
| | Family (district/employer contribution) | \$1,856.20 | \$1,624.18 | \$1,392.14 |
| Presbyterian | Single (employee deduction) | \$164.14 | \$246.22 | \$328.30 |
| High Option | Single (district/employer contribution) | \$656.62 | \$574.54 | \$492.46 |
| | Two-Party (employee deduction) | \$344.70 | \$517.04 | \$689.38 |
| | Two-Party (district/employer contribution) | \$1,378.78 | \$1,206.44 | \$1,034.10 |
| | Family (employee deduction) | \$459.62 | \$689.44 | \$919.26 |
| | Family (district/employer contribution) | \$1,838.54 | \$1,608.72 | \$1,378.90 |
| Presbyterian | Single (employee deduction) | \$113.82 | \$170.74 | \$227.66 |
| Low Option | Single (district/employer contribution) | \$455.32 | \$398.40 | \$341.48 |
| | Two-Party (employee deduction) | \$239.00 | \$358.50 | \$478.00 |
| | Two-Party (district/employer contribution) | \$956.00 | \$836.50 | \$717.00 |
| | Family (employee deduction) | \$318.68 | \$478.02 | \$637.36 |
| | Family (district/employer contribution) | \$1,274.74 | \$1,115.40 | \$956.06 |
| DENTAL | Single (employee deduction) | \$5.54 | \$8.32 | \$11.10 |
| BCBS Dental (1/1/2025) | Single (district/employer contribution) | \$22.20 | \$19.42 | \$16.64 |
| High Option | Two-Party (employee deduction) | \$10.56 | \$15.84 | \$21.12 |
| | Two-Party (district/employer contribution) | \$42.24 | \$36.96 | \$31.68 |
| | Family (employee deduction) | \$16.58 | \$24.88 | \$33.18 |
| | Family (district/employer contribution) | \$66.38 | \$58.08 | \$49.78 |
| Low Option | Single (employee deduction) | \$2.78 | \$4.16 | \$5.56 |
| | Single (district/employer contribution) | \$11.12 | \$9.74 | \$8.34 |
| | Two-Party (employee deduction) | \$5.28 | \$7.92 | \$10.58 |
| | Two-Party (district/employer contribution) | \$21.16 | \$18.52 | \$15.86 |
| | Family (employee deduction) | \$8.30 | \$12.44 | \$16.58 |
| | Family (district/employer contribution) | \$33.18 | \$29.04 | \$24.90 |
| Delta Dental | Single (employee deduction) | \$5.60 | \$8.42 | \$11.22 |
| High Option | Single (district/employer contribution) | \$22.46 | \$19.64 | \$16.84 |
| | Two-Party (employee deduction) | \$10.68 | \$16.02 | \$21.36 |
| | Two-Party (district/employer contribution) | \$42.72 | \$37.38 | \$32.04 |
| | Family (employee deduction) | \$16.78 | \$25.16 | \$33.56 |
| | Family (district/employer contribution) | \$67.12 | \$58.74 | \$50.34 |
| Low Option | Single (employee deduction) | \$2.80 | \$4.22 | \$5.62 |
| | Single (district/employer contribution) | \$11.26 | \$9.84 | \$8.44 |
| | Two-Party (employee deduction) | \$5.34 | \$8.02 | \$10.70 |
| | Two-Party (district/employer contribution) | \$21.40 | \$18.72 | \$16.04 |
| | Family (employee deduction) | \$8.38 | \$12.58 | \$16.78 |
| | Family (district/employer contribution) | \$33.58 | \$29.38 | \$25.18 |
| United Concordia | Single (employee deduction) | \$6.30 | \$9.46 | \$12.60 |
| High Option | Single (district/employer contribution) | \$25.22 | \$22.06 | \$18.92 |
| | Two-Party (employee deduction) | \$12.00 | \$17.98 | \$23.98 |
| | Two-Party (district/employer contribution) | \$47.98 | \$42.00 | \$36.00 |
| | Family (employee deduction) | \$18.84 | \$28.26 | \$37.70 |
| | Family (district/employer contribution) | \$75.40 | \$65.98 | \$56.54 |
| Low Option | Single (employee deduction) | \$3.16 | \$4.72 | \$6.30 |
| | Single (district/employer contribution) | \$12.62 | \$11.06 | \$9.48 |
| | Two-Party (employee deduction) | \$6.00 | \$9.00 | \$12.02 |
| | Two-Party (district/employer contribution) | \$24.04 | \$21.04 | \$18.02 |
| | Family (employee deduction) | \$9.42 | \$14.14 | \$18.86 |
| | Family (district/employer contribution) | \$37.72 | \$33.00 | \$28.28 |
| VISION | Single (employee deduction) | \$1.28 | \$1.94 | \$2.58 |
| Davis Vision | Single (district/employer contribution) | \$5.18 | \$4.52 | \$3.88 |
| | Two-Party (employee deduction) | \$2.16 | \$3.24 | \$4.32 |
| | Two-Party (district/employer contribution) | \$8.64 | \$7.56 | \$6.48 |
| | Family (employee deduction) | \$2.90 | \$4.36 | \$5.82 |
| | Family (district/employer contribution) | \$11.66 | \$10.20 | \$8.74 |