



**MONTHLY CONTRIBUTIONS EFFECTIVE OCTOBER 1, 2026**

**NEW MEXICO PUBLIC SCHOOLS INSURANCE AUTHORITY**

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

**THE STANDARD: ADDITIONAL LIFE** (Employee,  
Spouse, & Children) and **AD&D** (Employee Only)  
*Employee 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

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	\$1,227.02	\$2,333.50	\$3,116.66
Blue Cross Blue Shield New Mexico – Low Option	\$850.72	\$1,617.92	\$2,161.06
Presbyterian – High Option	\$992.24	\$2,083.54	\$2,778.26
Presbyterian – Low Option	\$688.06	\$1,444.64	\$1,926.30
BlueCare Dental - High Option	\$30.02	\$57.12	\$89.74
BlueCare Dental - Low Option	\$15.04	\$28.60	\$44.88
Delta Dental – High Option	\$30.36	\$57.76	\$90.76
Delta Dental – Low Option	\$15.20	\$28.94	\$45.40
United Concordia Dental – High Option	\$34.10	\$64.88	\$101.94
United Concordia Dental – Low Option	\$17.08	\$32.50	\$51.00
Davis Vision Plan	\$6.46	\$10.80	\$14.56

9.95% increase on High and Low Medical Options

4% increase on Basic and Comprehensive Dental

**CONTRIBUTIONS EFFECTIVE OCTOBER 1, 2026**  
**MONTHLY COST SHARING based on salary and EMPLOYER**  
**MINIMUM CONTRIBUTION REQUIREMENTS**  
*set forth in NM State Statute*

All Salary  
Bands  
20%/80%

<i>For Public Schools and Charter Schools ONLY</i>		
<b>MEDICAL</b>	<b>Single (employee deduction)</b>	<b>\$245.40</b>
<b>BCBS</b>	Single (district/employer contribution)	\$981.62
<b>High Option</b>	<b>Two-Party (employee deduction)</b>	<b>\$466.70</b>
	Two-Party (district/employer contribution)	\$1,866.80
	<b>Family (employee deduction)</b>	<b>\$623.32</b>
	Family (district/employer contribution)	\$2,493.34
<b>BCBS</b>	<b>Single (employee deduction)</b>	<b>\$170.14</b>
<b>Low Option</b>	Single (district/employer contribution)	\$680.58
	<b>Two-Party (employee deduction)</b>	<b>\$323.58</b>
	Two-Party (district/employer contribution)	\$1,294.34
	<b>Family (employee deduction)</b>	<b>\$432.20</b>
	Family (district/employer contribution)	\$1,728.86
<b>Presbyterian</b>	<b>Single (employee deduction)</b>	<b>\$198.44</b>
<b>High Option</b>	Single (district/employer contribution)	\$793.80
	<b>Two-Party (employee deduction)</b>	<b>\$416.70</b>
	Two-Party (district/employer contribution)	\$1,666.84
	<b>Family (employee deduction)</b>	<b>\$555.64</b>
	Family (district/employer contribution)	\$2,222.62
<b>Presbyterian</b>	<b>Single (employee deduction)</b>	<b>\$137.60</b>
<b>Low Option</b>	Single (district/employer contribution)	\$550.46
	<b>Two-Party (employee deduction)</b>	<b>\$288.92</b>
	Two-Party (district/employer contribution)	\$1,155.72
	<b>Family (employee deduction)</b>	<b>\$385.26</b>
	Family (district/employer contribution)	\$1,541.04
<b>DENTAL</b>	<b>Single (employee deduction)</b>	<b>\$6.00</b>
<b>BlueCare Dental</b>	Single (district/employer contribution)	\$24.02
<b>High Option</b>	<b>Two-Party (employee deduction)</b>	<b>\$11.42</b>
	Two-Party (district/employer contribution)	\$45.70
	<b>Family (employee deduction)</b>	<b>\$17.94</b>
	Family (district/employer contribution)	\$71.80
<b>Low Option</b>	<b>Single (employee deduction)</b>	<b>\$3.00</b>
	Single (district/employer contribution)	\$12.04
	<b>Two-Party (employee deduction)</b>	<b>\$5.72</b>
	Two-Party (district/employer contribution)	\$22.88
	<b>Family (employee deduction)</b>	<b>\$8.98</b>
	Family (district/employer contribution)	\$35.90
<b>Delta Dental</b>	<b>Single (employee deduction)</b>	<b>\$6.06</b>
<b>High Option</b>	Single (district/employer contribution)	\$24.30
	<b>Two-Party (employee deduction)</b>	<b>\$11.54</b>
	Two-Party (district/employer contribution)	\$46.22
	<b>Family (employee deduction)</b>	<b>\$18.14</b>
	Family (district/employer contribution)	\$72.62
<b>Low Option</b>	<b>Single (employee deduction)</b>	<b>\$3.04</b>
	Single (district/employer contribution)	\$12.16
	<b>Two-Party (employee deduction)</b>	<b>\$5.78</b>
	Two-Party (district/employer contribution)	\$23.16
	<b>Family (employee deduction)</b>	<b>\$9.08</b>
	Family (district/employer contribution)	\$36.32
<b>United Concordia</b>	<b>Single (employee deduction)</b>	<b>\$6.82</b>
<b>High Option</b>	Single (district/employer contribution)	\$27.28
	<b>Two-Party (employee deduction)</b>	<b>\$12.98</b>
	Two-Party (district/employer contribution)	\$51.90
	<b>Family (employee deduction)</b>	<b>\$20.38</b>
	Family (district/employer contribution)	\$81.56
<b>Low Option</b>	<b>Single (employee deduction)</b>	<b>\$3.42</b>
	Single (district/employer contribution)	\$13.66
	<b>Two-Party (employee deduction)</b>	<b>\$6.50</b>
	Two-Party (district/employer contribution)	\$26.00
	<b>Family (employee deduction)</b>	<b>\$10.20</b>
	Family (district/employer contribution)	\$40.80
<b>VISION</b>	<b>Single (employee deduction)</b>	<b>\$1.28</b>
<b>Davis Vision</b>	Single (district/employer contribution)	\$5.18
	<b>Two-Party (employee deduction)</b>	<b>\$2.16</b>
	Two-Party (district/employer contribution)	\$8.64
	<b>Family (employee deduction)</b>	<b>\$2.90</b>
	Family (district/employer contribution)	\$11.66