



MONTHLY CONTRIBUTIONS EFFECTIVE OCTOBER 1, 2026

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	\$1,227.02	\$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 for Non Mandatory Entities

For Higher Education and Other Educational Entities

			Less than \$50,000 20%/80%	1/2 20%/80%	\$50,000 \$59,999 30%/70%	1/2 30%/70%	\$60,000 and Over 40%/60%	1/2 40%/60%
MEDICAL	Single	Employee share	\$245.40	\$122.70	\$368.10	\$184.05	\$490.80	\$245.40
		Employer	\$981.62	\$490.81	\$858.92	\$429.46	\$736.22	\$368.11
BCBS	Two-Party	Employee share	\$466.70	\$233.35	\$700.04	\$350.02	\$933.40	\$466.70
		Employer	\$1,866.80	\$933.40	\$1,633.46	\$816.73	\$1,400.10	\$700.05
High Option	Family	Employee share	\$623.32	\$311.66	\$935.00	\$467.50	\$1,246.66	\$623.33
		Employer	\$2,493.34	\$1,246.67	\$2,181.66	\$1,090.83	\$1,870.00	\$935.00
BCBS	Single	Employee share	\$170.14	\$85.07	\$255.22	\$127.61	\$340.28	\$170.14
		Employer	\$680.58	\$340.29	\$595.50	\$297.75	\$510.44	\$255.22
Low Option	Two-Party	Employee share	\$323.58	\$161.79	\$485.38	\$242.69	\$647.16	\$323.58
		Employer	\$1,294.34	\$647.17	\$1,132.54	\$566.27	\$970.76	\$485.38
	Family	Employee share	\$432.20	\$216.10	\$648.32	\$324.16	\$864.42	\$432.21
		Employer	\$1,728.86	\$864.43	\$1,512.74	\$756.37	\$1,296.64	\$648.32
Presbyterian	Single	Employee share	\$198.44	\$99.22	\$297.66	\$148.83	\$396.90	\$198.45
		Employer	\$793.80	\$396.90	\$694.58	\$347.29	\$595.34	\$297.67
High Option	Two-Party	Employee share	\$416.70	\$208.35	\$625.06	\$312.53	\$833.42	\$416.71
		Employer	\$1,666.84	\$833.42	\$1,458.48	\$729.24	\$1,250.12	\$625.06
	Family	Employee share	\$555.64	\$277.82	\$833.48	\$416.74	\$1,111.30	\$555.65
		Employer	\$2,222.62	\$1,111.31	\$1,944.78	\$972.39	\$1,666.96	\$833.48
Presbyterian	Single	Employee share	\$137.60	\$68.80	\$206.42	\$103.21	\$275.22	\$137.61
		Employer	\$550.46	\$275.23	\$481.64	\$240.82	\$412.84	\$206.42
Low Option	Two-Party	Employee share	\$288.92	\$144.46	\$433.38	\$216.69	\$577.86	\$288.93
		Employer	\$1,155.72	\$577.86	\$1,011.26	\$505.63	\$866.78	\$433.39
	Family	Employee share	\$385.26	\$192.63	\$577.88	\$288.94	\$770.52	\$385.26
		Employer	\$1,541.04	\$770.52	\$1,348.42	\$674.21	\$1,155.78	\$577.89
DENTAL	Single	Employee share	\$6.00	\$3.00	\$9.00	\$4.50	\$12.00	\$6.00
		Employer	\$24.02	\$12.01	\$21.02	\$10.51	\$18.02	\$9.01
BlueCare Dental	Two-Party	Employee share	\$11.42	\$5.71	\$17.14	\$8.57	\$22.84	\$11.42
		Employer	\$45.70	\$22.85	\$39.98	\$19.99	\$34.28	\$17.14
High Option	Family	Employee share	\$17.94	\$8.97	\$26.92	\$13.46	\$35.90	\$17.95
		Employer	\$71.80	\$35.90	\$62.82	\$31.41	\$53.84	\$26.92
BlueCare Dental	Single	Employee share	\$3.00	\$1.50	\$4.50	\$2.25	\$6.02	\$3.01
		Employer	\$12.04	\$6.02	\$10.54	\$5.27	\$9.02	\$4.51
Low Option	Two-Party	Employee share	\$5.72	\$2.86	\$8.58	\$4.29	\$11.44	\$5.72
		Employer	\$22.88	\$11.44	\$20.02	\$10.01	\$17.16	\$8.58
	Family	Employee share	\$8.98	\$4.49	\$13.46	\$6.73	\$17.94	\$8.97
		Employer	\$35.90	\$17.95	\$31.42	\$15.71	\$26.94	\$13.47
Delta Dental	Single	Employee share	\$6.06	\$3.03	\$9.10	\$4.55	\$12.14	\$6.07
		Employer	\$24.30	\$12.15	\$21.26	\$10.63	\$18.22	\$9.11
High Option	Two-Party	Employee share	\$11.54	\$5.77	\$17.32	\$8.66	\$23.10	\$11.55
		Employer	\$46.22	\$23.11	\$40.44	\$20.22	\$34.66	\$17.33
	Family	Employee share	\$18.14	\$9.07	\$27.22	\$13.61	\$36.30	\$18.15
		Employer	\$72.62	\$36.31	\$63.54	\$31.77	\$54.46	\$27.23
Delta Dental	Single	Employee share	\$3.04	\$1.52	\$4.56	\$2.28	\$6.08	\$3.04
		Employer	\$12.16	\$6.08	\$10.64	\$5.32	\$9.12	\$4.56
Low Option	Two-Party	Employee share	\$5.78	\$2.89	\$8.68	\$4.34	\$11.58	\$5.79
		Employer	\$23.16	\$11.58	\$20.26	\$10.13	\$17.36	\$8.68
	Family	Employee share	\$9.08	\$4.54	\$13.62	\$6.81	\$18.16	\$9.08
		Employer	\$36.32	\$18.16	\$31.78	\$15.89	\$27.24	\$13.62
United Concordia	Single	Employee share	\$6.82	\$3.41	\$10.22	\$5.11	\$13.64	\$6.82
		Employer	\$27.28	\$13.64	\$23.88	\$11.94	\$20.46	\$10.23
High Option	Two-Party	Employee share	\$12.98	\$6.49	\$19.46	\$9.73	\$25.94	\$12.97
		Employer	\$51.90	\$25.95	\$45.42	\$22.71	\$38.94	\$19.47
	Family	Employee share	\$20.38	\$10.19	\$30.58	\$15.29	\$40.78	\$20.39
		Employer	\$81.56	\$40.78	\$71.36	\$35.68	\$61.16	\$30.58
United Concordia	Single	Employee share	\$3.42	\$1.71	\$5.12	\$2.56	\$6.82	\$3.41
		Employer	\$13.66	\$6.83	\$11.96	\$5.98	\$10.26	\$5.13
Low Option	Two-Party	Employee share	\$6.50	\$3.25	\$9.74	\$4.87	\$13.00	\$6.50
		Employer	\$26.00	\$13.00	\$22.76	\$11.38	\$19.50	\$9.75
	Family	Employee share	\$10.20	\$5.10	\$15.30	\$7.65	\$20.40	\$10.20
		Employer	\$40.80	\$20.40	\$35.70	\$17.85	\$30.60	\$15.30
VISION	Single	Employee share	\$1.28	\$0.64	\$1.94	\$0.97	\$2.58	\$1.29
		Employer	\$5.18	\$2.59	\$4.52	\$2.26	\$3.88	\$1.94
Davis Vision	Two-Party	Employee share	\$2.16	\$1.08	\$3.24	\$1.62	\$4.32	\$2.16
		Employer	\$8.64	\$4.32	\$7.56	\$3.78	\$6.48	\$3.24
	Family	Employee share	\$2.90	\$1.45	\$4.36	\$2.18	\$5.82	\$2.91
		Employer	\$11.66	\$5.83	\$10.20	\$5.10	\$8.74	\$4.37