



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

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

For Higher Education and Other Educational Entities

MEDICAL	Single (employee deduction)	\$245.40	\$368.10	\$490.80
BCBS	Single (district/employer contribution)	\$981.62	\$858.92	\$736.22
High Option	Two-Party (employee deduction)	\$466.70	\$700.04	\$933.40
	Two-Party (district/employer contribution)	\$1,866.80	\$1,633.46	\$1,400.10
	Family (employee deduction)	\$623.32	\$935.00	\$1,246.66
	Family (district/employer contribution)	\$2,493.34	\$2,181.66	\$1,870.00
BCBS	Single (employee deduction)	\$170.14	\$255.22	\$340.28
Low Option	Single (district/employer contribution)	\$680.58	\$595.50	\$510.44
	Two-Party (employee deduction)	\$323.58	\$485.38	\$647.16
	Two-Party (district/employer contribution)	\$1,294.34	\$1,132.54	\$970.76
	Family (employee deduction)	\$432.20	\$648.32	\$864.42
	Family (district/employer contribution)	\$1,728.86	\$1,512.74	\$1,296.64
Presbyterian	Single (employee deduction)	\$198.44	\$297.66	\$396.90
High Option	Single (district/employer contribution)	\$793.80	\$694.58	\$595.34
	Two-Party (employee deduction)	\$416.70	\$625.06	\$833.42
	Two-Party (district/employer contribution)	\$1,666.84	\$1,458.48	\$1,250.12
	Family (employee deduction)	\$555.64	\$833.48	\$1,111.30
	Family (district/employer contribution)	\$2,222.62	\$1,944.78	\$1,666.96
Presbyterian	Single (employee deduction)	\$137.60	\$206.42	\$275.22
Low Option	Single (district/employer contribution)	\$550.46	\$481.64	\$412.84
	Two-Party (employee deduction)	\$288.92	\$433.38	\$577.86
	Two-Party (district/employer contribution)	\$1,155.72	\$1,011.26	\$866.78
	Family (employee deduction)	\$385.26	\$577.88	\$770.52
	Family (district/employer contribution)	\$1,541.04	\$1,348.42	\$1,155.78
DENTAL	Single (employee deduction)	\$6.00	\$9.00	\$12.00
BlueCare Dental	Single (district/employer contribution)	\$24.02	\$21.02	\$18.02
High Option	Two-Party (employee deduction)	\$11.42	\$17.14	\$22.84
	Two-Party (district/employer contribution)	\$45.70	\$39.98	\$34.28
	Family (employee deduction)	\$17.94	\$26.92	\$35.90
	Family (district/employer contribution)	\$71.80	\$62.82	\$53.84
Low Option	Single (employee deduction)	\$3.00	\$4.50	\$6.02
	Single (district/employer contribution)	\$12.04	\$10.54	\$9.02
	Two-Party (employee deduction)	\$5.72	\$8.58	\$11.44
	Two-Party (district/employer contribution)	\$22.88	\$20.02	\$17.16
	Family (employee deduction)	\$8.98	\$13.46	\$17.94
	Family (district/employer contribution)	\$35.90	\$31.42	\$26.94
Delta Dental	Single (employee deduction)	\$6.06	\$9.10	\$12.14
High Option	Single (district/employer contribution)	\$24.30	\$21.26	\$18.22
	Two-Party (employee deduction)	\$11.54	\$17.32	\$23.10
	Two-Party (district/employer contribution)	\$46.22	\$40.44	\$34.66
	Family (employee deduction)	\$18.14	\$27.22	\$36.30
	Family (district/employer contribution)	\$72.62	\$63.54	\$54.46
Low Option	Single (employee deduction)	\$3.04	\$4.56	\$6.08
	Single (district/employer contribution)	\$12.16	\$10.64	\$9.12
	Two-Party (employee deduction)	\$5.78	\$8.68	\$11.58
	Two-Party (district/employer contribution)	\$23.16	\$20.26	\$17.36
	Family (employee deduction)	\$9.08	\$13.62	\$18.16
	Family (district/employer contribution)	\$36.32	\$31.78	\$27.24
United Concordia	Single (employee deduction)	\$6.82	\$10.22	\$13.64
High Option	Single (district/employer contribution)	\$27.28	\$23.88	\$20.46
	Two-Party (employee deduction)	\$12.98	\$19.46	\$25.94
	Two-Party (district/employer contribution)	\$51.90	\$45.42	\$38.94
	Family (employee deduction)	\$20.38	\$30.58	\$40.78
	Family (district/employer contribution)	\$81.56	\$71.36	\$61.16
Low Option	Single (employee deduction)	\$3.42	\$5.12	\$6.82
	Single (district/employer contribution)	\$13.66	\$11.96	\$10.26
	Two-Party (employee deduction)	\$6.50	\$9.74	\$13.00
	Two-Party (district/employer contribution)	\$26.00	\$22.76	\$19.50
	Family (employee deduction)	\$10.20	\$15.30	\$20.40
	Family (district/employer contribution)	\$40.80	\$35.70	\$30.60
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