



MONTHLY CONTRIBUTIONS EFFECTIVE OCTOBER 1, 2023

NEW MEXICO PUBLIC SCHOOLS INSURANCE AUTHORITY

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

ADDITIONAL LIFE (Employee,

Spouse, & Children) and **AD&D** (Employee Only)

Employee pays 100% of premium

		Person's Age	Rate per \$1,000
		under 25	\$0.06
		25-29	\$0.08
		30 - 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.

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	\$922.70	\$1,754.78	\$2,343.72
Blue Cross Blue Shield New Mexico – Low Option	\$639.72	\$1,216.66	\$1,625.08
Blue Cross Blue Shield New Mexico – Exclusive Provider Organization (EPO) Option*	\$830.40	\$1,579.26	\$2,109.30
Cigna – High Option	\$881.02	\$1,700.74	\$2,279.56
Cigna – Low Option	\$613.70	\$1,184.68	\$1,587.88
Presbyterian – High Option	\$746.14	\$1,566.80	\$2,089.24
Presbyterian – Low Option	\$517.40	\$1,086.36	\$1,448.56
Delta Dental – High Option	\$28.60	\$54.44	\$85.54
Delta Dental – Low Option	\$14.32	\$27.26	\$42.78
United Concordia Dental – High Option	\$28.60	\$54.44	\$85.54
United Concordia Dental – Low Option	\$14.32	\$27.26	\$42.78
Davis Vision Plan	\$6.26	\$10.48	\$14.14

** 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).*

7.24% increase on High, Low and EPO medical options

CONTRIBUTIONS EFFECTIVE OCTOBER 1, 2023	Less than	\$50,000	\$60,000
MONTHLY COST SHARING based on salary and EMPLOYER	\$50,000	\$59,999	and Over
MINIMUM CONTRIBUTION REQUIREMENTS	20%/80%	30%/70%	40%/60%
set forth in NM State Statute			

MEDICAL	Single (employee deduction)	\$184.54	\$276.80	\$369.08
BCBS	Single (district/employer contribution)	\$738.16	\$645.90	\$553.62
High Option	Two-Party (employee deduction)	\$350.96	\$526.42	\$701.90
	Two-Party (district/employer contribution)	\$1,403.82	\$1,228.36	\$1,052.88
	Family (employee deduction)	\$468.74	\$703.12	\$937.48
	Family (district/employer contribution)	\$1,874.98	\$1,640.60	\$1,406.24
BCBS	Single (employee deduction)	\$127.94	\$191.92	\$255.88
Low Option	Single (district/employer contribution)	\$511.78	\$447.80	\$383.84
	Two-Party (employee deduction)	\$243.32	\$365.00	\$486.66
	Two-Party (district/employer contribution)	\$973.34	\$851.66	\$730.00
	Family (employee deduction)	\$325.02	\$487.52	\$650.02
	Family (district/employer contribution)	\$1,300.06	\$1,137.56	\$975.06
BCBS	Single (employee deduction)	\$166.08	\$249.12	\$332.16
EPO Option	Single (district/employer contribution)	\$664.32	\$581.28	\$498.24
	Two-Party (employee deduction)	\$315.84	\$473.78	\$631.70
	Two-Party (district/employer contribution)	\$1,263.42	\$1,105.48	\$947.56
	Family (employee deduction)	\$421.86	\$632.78	\$843.72
	Family (district/employer contribution)	\$1,687.44	\$1,476.52	\$1,265.58
Cigna	Single (employee deduction)	\$176.20	\$264.30	\$352.40
High Option	Single (district/employer contribution)	\$704.82	\$616.72	\$528.62
	Two-Party (employee deduction)	\$340.14	\$510.22	\$680.30
	Two-Party (district/employer contribution)	\$1,360.60	\$1,190.52	\$1,020.44
	Family (employee deduction)	\$455.90	\$683.86	\$911.82
	Family (district/employer contribution)	\$1,823.66	\$1,595.70	\$1,367.74
Cigna	Single (employee deduction)	\$122.74	\$184.10	\$245.48
Low Option	Single (district/employer contribution)	\$490.96	\$429.60	\$368.22
	Two-Party (employee deduction)	\$236.94	\$355.40	\$473.86
	Two-Party (district/employer contribution)	\$947.74	\$829.28	\$710.82
	Family (employee deduction)	\$317.58	\$476.36	\$635.14
	Family (district/employer contribution)	\$1,270.30	\$1,111.52	\$952.74
Presbyterian	Single (employee deduction)	\$149.22	\$223.84	\$298.46
High Option	Single (district/employer contribution)	\$596.92	\$522.30	\$447.68
	Two-Party (employee deduction)	\$313.36	\$470.04	\$626.72
	Two-Party (district/employer contribution)	\$1,253.44	\$1,096.76	\$940.08
	Family (employee deduction)	\$417.84	\$626.76	\$835.70
	Family (district/employer contribution)	\$1,671.40	\$1,462.48	\$1,253.54
Presbyterian	Single (employee deduction)	\$103.48	\$155.22	\$206.96
Low Option	Single (district/employer contribution)	\$413.92	\$362.18	\$310.44
	Two-Party (employee deduction)	\$217.26	\$325.90	\$434.54
	Two-Party (district/employer contribution)	\$869.10	\$760.46	\$651.82
	Family (employee deduction)	\$289.70	\$434.56	\$579.42
	Family (district/employer contribution)	\$1,158.86	\$1,014.00	\$869.14
DENTAL	Single (employee deduction)	\$5.72	\$8.58	\$11.44
Delta Dental or	Single (district/employer contribution)	\$22.88	\$20.02	\$17.16
United Concordia	Two-Party (employee deduction)	\$10.88	\$16.34	\$21.78
High Option	Two-Party (district/employer contribution)	\$43.56	\$38.10	\$32.66
	Family (employee deduction)	\$17.10	\$25.66	\$34.22
	Family (district/employer contribution)	\$68.44	\$59.88	\$51.32
Delta Dental or	Single (employee deduction)	\$2.86	\$4.30	\$5.74
United Concordia	Single (district/employer contribution)	\$11.46	\$10.02	\$8.58
Low Option	Two-Party (employee deduction)	\$5.44	\$8.18	\$10.90
	Two-Party (district/employer contribution)	\$21.82	\$19.08	\$16.36
	Family (employee deduction)	\$8.56	\$12.82	\$17.12
	Family (district/employer contribution)	\$34.22	\$29.96	\$25.66
VISION	Single (employee deduction)	\$1.24	\$1.88	\$2.50
Davis Vision	Single (district/employer contribution)	\$5.02	\$4.38	\$3.76
	Two-Party (employee deduction)	\$2.10	\$3.14	\$4.18
	Two-Party (district/employer contribution)	\$8.38	\$7.34	\$6.30
	Family (employee deduction)	\$2.82	\$4.24	\$5.66
	Family (district/employer contribution)	\$11.32	\$9.90	\$8.48