



**MONTHLY CONTRIBUTIONS EFFECTIVE JANUARY 1, 2021**

**NEW MEXICO PUBLIC SCHOOLS INSURANCE AUTHORITY**

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

\$10,000 Life/AD&D	\$1.06 per month
\$25,000 Life/AD&D	\$2.64 per month
\$50,000 Life/AD&D	\$5.26 per month

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

**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

Person's Age	Rate per \$1,000
under 30	\$0.06
30 - 39	\$0.08
40 - 44	\$0.08
45 - 49	\$0.14
50 - 54	\$0.22
55 - 59	\$0.36
60 - 64	\$0.54
65 - 69	\$0.80
70 & over	\$1.04
Child(ren)	\$0.26/mo.

**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	\$765.74	\$1,456.30	\$1,945.06
Blue Cross Blue Shield New Mexico – Low Option	\$557.94	\$1,061.14	\$1,417.34
Blue Cross Blue Shield New Mexico – Exclusive Provider Organization (EPO) Option*	\$689.16	\$1,310.64	\$1,750.54
Cigna – High Option	\$731.18	\$1,411.46	\$1,891.84
Cigna – Low Option	\$535.26	\$1,033.24	\$1,384.90
Presbyterian – High Option	\$619.24	\$1,300.30	\$1,733.88
Presbyterian – Low Option	\$451.26	\$947.50	\$1,263.38
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).

**NMPA PREMIUM**  
**CONTRIBUTIONS EFFECTIVE JANUARY 1, 2021**  
 24 PAY PERIOD BREAKDOWN

			Less than \$15,000 25%/75%	1/2 25%/75%	\$15,000 - \$19,999 30%/70%	1/2 30%/70%	\$20,000 - \$24,999 35%/65%	1/2 35%/65%	\$25,000 and Over 40%/60%	1/2 40%/60%
<b>MEDICAL BCBS High Option</b>	Single	Employee share	\$191.44	\$95.72	\$229.72	\$114.86	\$268.00	\$134.00	\$306.30	\$153.15
		Employer	\$574.30	\$287.15	\$536.02	\$268.01	\$497.74	\$248.87	\$459.44	\$229.72
	Two-Party	Employee share	\$364.08	\$182.04	\$436.90	\$218.45	\$509.70	\$254.85	\$582.52	\$291.26
		Employer	\$1,092.22	\$546.11	\$1,019.40	\$509.70	\$946.60	\$473.30	\$873.78	\$436.89
		Employee share	\$486.26	\$243.13	\$583.52	\$291.76	\$680.78	\$340.39	\$778.02	\$389.01
		Employer	\$1,458.80	\$729.40	\$1,361.54	\$680.77	\$1,264.28	\$632.14	\$1,167.04	\$583.52
<b>BCBS Low Option</b>	Single	Employee share	\$139.48	\$69.74	\$167.38	\$83.69	\$195.28	\$97.64	\$223.18	\$111.59
		Employer	\$418.46	\$209.23	\$390.56	\$195.28	\$362.66	\$181.33	\$334.76	\$167.38
	Two-Party	Employee share	\$265.28	\$132.64	\$318.34	\$159.17	\$371.40	\$185.70	\$424.46	\$212.23
		Employer	\$795.86	\$397.93	\$742.80	\$371.40	\$689.74	\$344.87	\$636.68	\$318.34
		Employee share	\$354.34	\$177.17	\$425.20	\$212.60	\$496.06	\$248.03	\$566.94	\$283.47
		Employer	\$1,063.00	\$531.50	\$992.14	\$496.07	\$921.28	\$460.64	\$850.40	\$425.20
<b>BCBS EPO Option</b>	Single	Employee share	\$172.30	\$86.15	\$206.74	\$103.37	\$241.20	\$120.60	\$275.66	\$137.83
		Employer	\$516.86	\$258.43	\$482.42	\$241.21	\$447.96	\$223.98	\$413.50	\$206.75
	Two-Party	Employee share	\$327.66	\$163.83	\$393.20	\$196.60	\$458.72	\$229.36	\$524.26	\$262.13
		Employer	\$982.98	\$491.49	\$917.44	\$458.72	\$851.92	\$425.96	\$786.38	\$393.19
		Employee share	\$437.64	\$218.82	\$525.16	\$262.58	\$612.68	\$306.34	\$700.22	\$350.11
		Employer	\$1,312.90	\$656.45	\$1,225.38	\$612.69	\$1,137.86	\$568.93	\$1,050.32	\$525.16
<b>Cigna High Option</b>	Single	Employee share	\$182.80	\$91.40	\$219.36	\$109.68	\$255.92	\$127.96	\$292.48	\$146.24
		Employer	\$548.38	\$274.19	\$511.82	\$255.91	\$475.26	\$237.63	\$438.70	\$219.35
	Two-Party	Employee share	\$352.86	\$176.43	\$423.44	\$211.72	\$494.02	\$247.01	\$564.58	\$282.29
		Employer	\$1,058.60	\$529.30	\$988.02	\$494.01	\$917.44	\$458.72	\$846.88	\$423.44
		Employee share	\$472.96	\$236.48	\$567.56	\$283.78	\$662.14	\$331.07	\$756.74	\$378.37
		Employer	\$1,418.88	\$709.44	\$1,324.28	\$662.14	\$1,229.70	\$614.85	\$1,135.10	\$567.55
<b>Cigna Low Option</b>	Single	Employee share	\$133.82	\$66.91	\$160.58	\$80.29	\$187.34	\$93.67	\$214.10	\$107.05
		Employer	\$401.44	\$200.72	\$374.68	\$187.34	\$347.92	\$173.96	\$321.16	\$160.58
	Two-Party	Employee share	\$258.32	\$129.16	\$309.98	\$154.99	\$361.64	\$180.82	\$413.30	\$206.65
		Employer	\$774.92	\$387.46	\$723.26	\$361.63	\$671.60	\$335.80	\$619.94	\$309.97
		Employee share	\$346.22	\$173.11	\$415.48	\$207.74	\$484.72	\$242.36	\$553.96	\$276.98
		Employer	\$1,038.68	\$519.34	\$969.42	\$484.71	\$900.18	\$450.09	\$830.94	\$415.47
<b>Presbyterian High Option</b>	Single	Employee share	\$154.82	\$77.41	\$185.78	\$92.89	\$216.74	\$108.37	\$247.70	\$123.85
		Employer	\$464.42	\$232.21	\$433.46	\$216.73	\$402.50	\$201.25	\$371.54	\$185.77
	Two-Party	Employee share	\$325.08	\$162.54	\$390.10	\$195.05	\$455.10	\$227.55	\$520.12	\$260.06
		Employer	\$975.22	\$487.61	\$910.20	\$455.10	\$845.20	\$422.60	\$780.18	\$390.09
		Employee share	\$433.48	\$216.74	\$520.16	\$260.08	\$606.86	\$303.43	\$693.56	\$346.78
		Employer	\$1,300.40	\$650.20	\$1,213.72	\$606.86	\$1,127.02	\$563.51	\$1,040.32	\$520.16
<b>Presbyterian Low Option</b>	Single	Employee share	\$112.82	\$56.41	\$135.38	\$67.69	\$157.94	\$78.97	\$180.50	\$90.25
		Employer	\$338.44	\$169.22	\$315.88	\$157.94	\$293.32	\$146.66	\$270.76	\$135.38
	Two-Party	Employee share	\$236.88	\$118.44	\$284.26	\$142.13	\$331.62	\$165.81	\$379.00	\$189.50
		Employer	\$710.62	\$355.31	\$663.24	\$331.62	\$615.88	\$307.94	\$568.50	\$284.25
		Employee share	\$315.84	\$157.92	\$379.02	\$189.51	\$442.18	\$221.09	\$505.36	\$252.68
		Employer	\$947.54	\$473.77	\$884.36	\$442.18	\$821.20	\$410.60	\$758.02	\$379.01
<b>DENTAL Delta Dental High Option</b>	Single	Employee share	\$7.16	\$3.58	\$8.58	\$4.29	\$10.00	\$5.00	\$11.44	\$5.72
		Employer	\$21.44	\$10.72	\$20.02	\$10.01	\$18.60	\$9.30	\$17.16	\$8.58
	Two-Party	Employee share	\$13.62	\$6.81	\$16.34	\$8.17	\$19.06	\$9.53	\$21.78	\$10.89
		Employer	\$40.82	\$20.41	\$38.10	\$19.05	\$35.38	\$17.69	\$32.66	\$16.33
		Employee share	\$21.38	\$10.69	\$25.66	\$12.83	\$29.94	\$14.97	\$34.22	\$17.11
		Employer	\$64.16	\$32.08	\$59.88	\$29.94	\$55.60	\$27.80	\$51.32	\$25.66
<b>DENTAL Delta Dental Low Option</b>	Single	Employee share	\$3.58	\$1.79	\$4.30	\$2.15	\$5.00	\$2.50	\$5.74	\$2.87
		Employer	\$10.74	\$5.37	\$10.02	\$5.01	\$9.32	\$4.66	\$8.58	\$4.29
	Two-Party	Employee share	\$6.82	\$3.41	\$8.18	\$4.09	\$9.54	\$4.77	\$10.90	\$5.45
		Employer	\$20.44	\$10.22	\$19.08	\$9.54	\$17.72	\$8.86	\$16.36	\$8.18
		Employee share	\$10.70	\$5.35	\$12.82	\$6.41	\$14.98	\$7.49	\$17.12	\$8.56
		Employer	\$32.08	\$16.04	\$29.96	\$14.98	\$27.80	\$13.90	\$25.66	\$12.83
<b>United Concordia High Option</b>	Single	Employee share	\$7.16	\$3.58	\$8.58	\$4.29	\$10.00	\$5.00	\$11.44	\$5.72
		Employer	\$21.44	\$10.72	\$20.02	\$10.01	\$18.60	\$9.30	\$17.16	\$8.58
	Two-Party	Employee share	\$13.62	\$6.81	\$16.34	\$8.17	\$19.06	\$9.53	\$21.78	\$10.89
		Employer	\$40.82	\$20.41	\$38.10	\$19.05	\$35.38	\$17.69	\$32.66	\$16.33
		Employee share	\$21.38	\$10.69	\$25.66	\$12.83	\$29.94	\$14.97	\$34.22	\$17.11
		Employer	\$64.16	\$32.08	\$59.88	\$29.94	\$55.60	\$27.80	\$51.32	\$25.66
<b>United Concordia Low Option</b>	Single	Employee share	\$3.58	\$1.79	\$4.30	\$2.15	\$5.00	\$2.50	\$5.74	\$2.87
		Employer	\$10.74	\$5.37	\$10.02	\$5.01	\$9.32	\$4.66	\$8.58	\$4.29
	Two-Party	Employee share	\$6.82	\$3.41	\$8.18	\$4.09	\$9.54	\$4.77	\$10.90	\$5.45
		Employer	\$20.44	\$10.22	\$19.08	\$9.54	\$17.72	\$8.86	\$16.36	\$8.18
		Employee share	\$10.70	\$5.35	\$12.82	\$6.41	\$14.98	\$7.49	\$17.12	\$8.56
		Employer	\$32.08	\$16.04	\$29.96	\$14.98	\$27.80	\$13.90	\$25.66	\$12.83
<b>VISION Davis Vision</b>	Single	Employee share	\$1.58	\$0.79	\$1.88	\$0.94	\$2.20	\$1.10	\$2.50	\$1.25
		Employer	\$4.68	\$2.34	\$4.38	\$2.19	\$4.06	\$2.03	\$3.76	\$1.88
	Two-Party	Employee share	\$2.64	\$1.32	\$3.14	\$1.57	\$3.68	\$1.84	\$4.18	\$2.09
		Employer	\$7.84	\$3.92	\$7.34	\$3.67	\$6.80	\$3.40	\$6.30	\$3.15
		Employee share	\$3.54	\$1.77	\$4.24	\$2.12	\$4.94	\$2.47	\$5.66	\$2.83
		Employer	\$10.60	\$5.30	\$9.90	\$4.95	\$9.20	\$4.60	\$8.48	\$4.24

(6.0% increase on High and EPO medical plan options;  
 2.1% increase on Low medical plan options)