



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).*

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

CONTRIBUTIONS EFFECTIVE JANUARY 1, 2021		Less than	\$15,000 -	\$20,000 -	\$25,000
MONTHLY COST SHARING based on salary and EMPLOYER		\$15,000	\$19,999	\$24,999	and Over
MINIMUM CONTRIBUTION REQUIREMENTS set for in NM		25%/75%	30%/70%	35%/65%	40%/60%
State Statute					
MEDICAL	Single (employee deduction)	\$191.44	\$229.72	\$268.00	\$306.30
BCBS	Single (district/employer contribution)	\$574.30	\$536.02	\$497.74	\$459.44
High Option	Two-Party (employee deduction)	\$364.08	\$436.90	\$509.70	\$582.52
	Two-Party (district/employer contribution)	\$1,092.22	\$1,019.40	\$946.60	\$873.78
	Family (employee deduction)	\$486.26	\$583.52	\$680.78	\$778.02
	Family (district/employer contribution)	\$1,458.80	\$1,361.54	\$1,264.28	\$1,167.04
BCBS	Single (employee deduction)	\$139.48	\$167.38	\$195.28	\$223.18
Low Option	Single (district/employer contribution)	\$418.46	\$390.56	\$362.66	\$334.76
	Two-Party (employee deduction)	\$265.28	\$318.34	\$371.40	\$424.46
	Two-Party (district/employer contribution)	\$795.86	\$742.80	\$689.74	\$636.68
	Family (employee deduction)	\$354.34	\$425.20	\$496.06	\$566.94
	Family (district/employer contribution)	\$1,063.00	\$992.14	\$921.28	\$850.40
BCBS	Single (employee deduction)	\$172.30	\$206.74	\$241.20	\$275.66
EPO Option	Single (district/employer contribution)	\$516.86	\$482.42	\$447.96	\$413.50
	Two-Party (employee deduction)	\$327.66	\$393.20	\$458.72	\$524.26
	Two-Party (district/employer contribution)	\$982.98	\$917.44	\$851.92	\$786.38
	Family (employee deduction)	\$437.64	\$525.16	\$612.68	\$700.22
	Family (district/employer contribution)	\$1,312.90	\$1,225.38	\$1,137.86	\$1,050.32
Cigna	Single (employee deduction)	\$182.80	\$219.36	\$255.92	\$292.48
High Option	Single (district/employer contribution)	\$548.38	\$511.82	\$475.26	\$438.70
	Two-Party (employee deduction)	\$352.86	\$423.44	\$494.02	\$564.58
	Two-Party (district/employer contribution)	\$1,058.60	\$988.02	\$917.44	\$846.88
	Family (employee deduction)	\$472.96	\$567.56	\$662.14	\$756.74
	Family (district/employer contribution)	\$1,418.88	\$1,324.28	\$1,229.70	\$1,135.10
Cigna	Single (employee deduction)	\$133.82	\$160.58	\$187.34	\$214.10
Low Option	Single (district/employer contribution)	\$401.44	\$374.68	\$347.92	\$321.16
	Two-Party (employee deduction)	\$258.32	\$309.98	\$361.64	\$413.30
	Two-Party (district/employer contribution)	\$774.92	\$723.26	\$671.60	\$619.94
	Family (employee deduction)	\$346.22	\$415.48	\$484.72	\$553.96
	Family (district/employer contribution)	\$1,038.68	\$969.42	\$900.18	\$830.94
Presbyterian	Single (employee deduction)	\$154.82	\$185.78	\$216.74	\$247.70
High Option	Single (district/employer contribution)	\$464.42	\$433.46	\$402.50	\$371.54
	Two-Party (employee deduction)	\$325.08	\$390.10	\$455.10	\$520.12
	Two-Party (district/employer contribution)	\$975.22	\$910.20	\$845.20	\$780.18
	Family (employee deduction)	\$433.48	\$520.16	\$606.86	\$693.56
	Family (district/employer contribution)	\$1,300.40	\$1,213.72	\$1,127.02	\$1,040.32
Presbyterian	Single (employee deduction)	\$112.82	\$135.38	\$157.94	\$180.50
Low Option	Single (district/employer contribution)	\$338.44	\$315.88	\$293.32	\$270.76
	Two-Party (employee deduction)	\$236.88	\$284.26	\$331.62	\$379.00
	Two-Party (district/employer contribution)	\$710.62	\$663.24	\$615.88	\$568.50
	Family (employee deduction)	\$315.84	\$379.02	\$442.18	\$505.36
	Family (district/employer contribution)	\$947.54	\$884.36	\$821.20	\$758.02
DENTAL	Single (employee deduction)	\$7.16	\$8.58	\$10.00	\$11.44
Delta Dental	Single (district/employer contribution)	\$21.44	\$20.02	\$18.60	\$17.16
High Option	Two-Party (employee deduction)	\$13.62	\$16.34	\$19.06	\$21.78
	Two-Party (district/employer contribution)	\$40.82	\$38.10	\$35.38	\$32.66
	Family (employee deduction)	\$21.38	\$25.66	\$29.94	\$34.22
	Family (district/employer contribution)	\$64.16	\$59.88	\$55.60	\$51.32
Delta Dental	Single (employee deduction)	\$3.58	\$4.30	\$5.00	\$5.74
Low Option	Single (district/employer contribution)	\$10.74	\$10.02	\$9.32	\$8.58
	Two-Party (employee deduction)	\$6.82	\$8.18	\$9.54	\$10.90
	Two-Party (district/employer contribution)	\$20.44	\$19.08	\$17.72	\$16.36
	Family (employee deduction)	\$10.70	\$12.82	\$14.98	\$17.12
	Family (district/employer contribution)	\$32.08	\$29.96	\$27.80	\$25.66
United Concordia	Single (employee deduction)	\$7.16	\$8.58	\$10.00	\$11.44
High Option	Single (district/employer contribution)	\$21.44	\$20.02	\$18.60	\$17.16
	Two-Party (employee deduction)	\$13.62	\$16.34	\$19.06	\$21.78
	Two-Party (district/employer contribution)	\$40.82	\$38.10	\$35.38	\$32.66
	Family (employee deduction)	\$21.38	\$25.66	\$29.94	\$34.22
	Family (district/employer contribution)	\$64.16	\$59.88	\$55.60	\$51.32
United Concordia	Single (employee deduction)	\$3.58	\$4.30	\$5.00	\$5.74
Low Option	Single (district/employer contribution)	\$10.74	\$10.02	\$9.32	\$8.58
	Two-Party (employee deduction)	\$6.82	\$8.18	\$9.54	\$10.90
	Two-Party (district/employer contribution)	\$20.44	\$19.08	\$17.72	\$16.36
	Family (employee deduction)	\$10.70	\$12.82	\$14.98	\$17.12
	Family (district/employer contribution)	\$32.08	\$29.96	\$27.80	\$25.66
VISION	Single (employee deduction)	\$1.58	\$1.88	\$2.20	\$2.50
Davis Vision	Single (district/employer contribution)	\$4.68	\$4.38	\$4.06	\$3.76
	Two-Party (employee deduction)	\$2.64	\$3.14	\$3.68	\$4.18
	Two-Party (district/employer contribution)	\$7.84	\$7.34	\$6.80	\$6.30
	Family (employee deduction)	\$3.54	\$4.24	\$4.94	\$5.66
	Family (district/employer contribution)	\$10.60	\$9.90	\$9.20	\$8.48

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

Date prepared: 09.10.2020