



**MONTHLY CONTRIBUTIONS EFFECTIVE JANUARY 1, 2021**

**NEW MEXICO PUBLIC SCHOOLS INSURANCE AUTHORITY**

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

<b>\$10,000 Life/AD&amp;D</b>	<b>\$1.06 per month</b>
<b>\$25,000 Life/AD&amp;D</b>	<b>\$2.64 per month</b>
<b>\$50,000 Life/AD&amp;D</b>	<b>\$5.26 per month</b>

**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

<b>30 Day Wait</b>	<b>\$0.58 per \$100 payroll</b>
<b>60 Day Wait</b>	<b>\$0.38 per \$100 payroll</b>
<b>90 Day Wait</b>	<b>\$0.30 per \$100 payroll</b>

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

**HEALTH COVERAGES**

*Employer contributes premium (see reverse side)*

	<u>Single</u>	<u>Two-Party</u>	<u>Family</u>
<b>Blue Cross Blue Shield New Mexico – High Option</b>	<b>\$765.74</b>	<b>\$1,456.30</b>	<b>\$1,945.06</b>
<b>Blue Cross Blue Shield New Mexico – Low Option</b>	<b>\$557.94</b>	<b>\$1,061.14</b>	<b>\$1,417.34</b>
<b>Blue Cross Blue Shield New Mexico – Exclusive Provider Organization (EPO) Option*</b>	<b>\$689.16</b>	<b>\$1,310.64</b>	<b>\$1,750.54</b>
<b>Cigna – High Option</b>	<b>\$731.18</b>	<b>\$1,411.46</b>	<b>\$1,891.84</b>
<b>Cigna – Low Option</b>	<b>\$535.26</b>	<b>\$1,033.24</b>	<b>\$1,384.90</b>
<b>Presbyterian – High Option</b>	<b>\$619.24</b>	<b>\$1,300.30</b>	<b>\$1,733.88</b>
<b>Presbyterian – Low Option</b>	<b>\$451.26</b>	<b>\$947.50</b>	<b>\$1,263.38</b>
<b>Delta Dental – High Option</b>	<b>\$28.60</b>	<b>\$54.44</b>	<b>\$85.54</b>
<b>Delta Dental – Low Option</b>	<b>\$14.32</b>	<b>\$27.26</b>	<b>\$42.78</b>
<b>United Concordia Dental – High Option</b>	<b>\$28.60</b>	<b>\$54.44</b>	<b>\$85.54</b>
<b>United Concordia Dental – Low Option</b>	<b>\$14.32</b>	<b>\$27.26</b>	<b>\$42.78</b>
<b>Davis Vision Plan</b>	<b>\$6.26</b>	<b>\$10.48</b>	<b>\$14.14</b>

*\* 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  
MONTHLY COST SHARING

20%/80%

<b>MEDICAL</b>	<b>Single (employee deduction)</b>	<b>\$153.14</b>
<b>BCBS</b>	Single (district/employer contribution)	\$612.60
<b>High Option</b>	<b>Two-Party (employee deduction)</b>	<b>\$291.26</b>
	Two-Party (district/employer contribution)	\$1,165.04
	<b>Family (employee deduction)</b>	<b>\$389.02</b>
	Family (district/employer contribution)	\$1,556.04
<b>BCBS</b>	<b>Single (employee deduction)</b>	<b>\$111.58</b>
<b>Low Option</b>	Single (district/employer contribution)	\$446.36
	<b>Two-Party (employee deduction)</b>	<b>\$212.22</b>
	Two-Party (district/employer contribution)	\$848.92
	<b>Family (employee deduction)</b>	<b>\$283.46</b>
	Family (district/employer contribution)	\$1,133.88
<b>BCBS</b>	<b>Single (employee deduction)</b>	<b>\$137.84</b>
<b>EPO Option</b>	Single (district/employer contribution)	\$551.32
	<b>Two-Party (employee deduction)</b>	<b>\$262.12</b>
	Two-Party (district/employer contribution)	\$1,048.52
	<b>Family (employee deduction)</b>	<b>\$350.10</b>
	Family (district/employer contribution)	\$1,400.44
<b>Cigna</b>	<b>Single (employee deduction)</b>	<b>\$146.24</b>
<b>High Option</b>	Single (district/employer contribution)	\$584.94
	<b>Two-Party (employee deduction)</b>	<b>\$282.30</b>
	Two-Party (district/employer contribution)	\$1,129.16
	<b>Family (employee deduction)</b>	<b>\$378.36</b>
	Family (district/employer contribution)	\$1,513.48
<b>Cigna</b>	<b>Single (employee deduction)</b>	<b>\$107.06</b>
<b>Low Option</b>	Single (district/employer contribution)	\$428.20
	<b>Two-Party (employee deduction)</b>	<b>\$206.64</b>
	Two-Party (district/employer contribution)	\$826.60
	<b>Family (employee deduction)</b>	<b>\$276.98</b>
	Family (district/employer contribution)	\$1,107.92
<b>Presbyterian</b>	<b>Single (employee deduction)</b>	<b>\$123.84</b>
<b>High Option</b>	Single (district/employer contribution)	\$495.40
	<b>Two-Party (employee deduction)</b>	<b>\$260.06</b>
	Two-Party (district/employer contribution)	\$1,040.24
	<b>Family (employee deduction)</b>	<b>\$346.78</b>
	Family (district/employer contribution)	\$1,387.10
<b>Presbyterian</b>	<b>Single (employee deduction)</b>	<b>\$90.26</b>
<b>Low Option</b>	Single (district/employer contribution)	\$361.00
	<b>Two-Party (employee deduction)</b>	<b>\$189.50</b>
	Two-Party (district/employer contribution)	\$758.00
	<b>Family (employee deduction)</b>	<b>\$252.68</b>
	Family (district/employer contribution)	\$1,010.70
<b>DENTAL</b>	<b>Single (employee deduction)</b>	<b>\$5.72</b>
<b>Delta Dental</b>	Single (district/employer contribution)	\$22.88
<b>High Option</b>	<b>Two-Party (employee deduction)</b>	<b>\$10.88</b>
	Two-Party (district/employer contribution)	\$43.56
	<b>Family (employee deduction)</b>	<b>\$17.10</b>
	Family (district/employer contribution)	\$68.44
<b>Delta Dental</b>	<b>Single (employee deduction)</b>	<b>\$2.86</b>
<b>Low Option</b>	Single (district/employer contribution)	\$11.46
	<b>Two-Party (employee deduction)</b>	<b>\$5.44</b>
	Two-Party (district/employer contribution)	\$21.82
	<b>Family (employee deduction)</b>	<b>\$8.56</b>
	Family (district/employer contribution)	\$34.22
<b>United Concordia</b>	<b>Single (employee deduction)</b>	<b>\$5.72</b>
<b>High Option</b>	Single (district/employer contribution)	\$22.88
	<b>Two-Party (employee deduction)</b>	<b>\$10.88</b>
	Two-Party (district/employer contribution)	\$43.56
	<b>Family (employee deduction)</b>	<b>\$17.10</b>
	Family (district/employer contribution)	\$68.44
<b>United Concordia</b>	<b>Single (employee deduction)</b>	<b>\$2.86</b>
<b>Low Option</b>	Single (district/employer contribution)	\$11.46
	<b>Two-Party (employee deduction)</b>	<b>\$5.44</b>
	Two-Party (district/employer contribution)	\$21.82
	<b>Family (employee deduction)</b>	<b>\$8.56</b>
	Family (district/employer contribution)	\$34.22
<b>VISION</b>	<b>Single (employee deduction)</b>	<b>\$1.24</b>
<b>Davis Vision</b>	Single (district/employer contribution)	\$5.02
	<b>Two-Party (employee deduction)</b>	<b>\$2.10</b>
	Two-Party (district/employer contribution)	\$8.38
	<b>Family (employee deduction)</b>	<b>\$2.82</b>
	Family (district/employer contribution)	\$11.32

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

Date prepared: 09.10.2020