



MONTHLY CONTRIBUTIONS EFFECTIVE OCTOBER 1, 2020

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

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.

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	\$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
Presbyterian – High Option	\$619.24	\$1,300.30	\$1,733.88
Presbyterian – Low Option	\$451.26	\$947.50	\$1,263.38
United Concordia Dental – High	\$28.60	\$54.44	\$85.54
United Concordia Dental – Low	\$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).

CONTRIBUTIONS EFFECTIVE OCTOBER 1, 2020		Less than	\$15,000 -	\$20,000 -	\$25,000
<i>MONTHLY COST SHARING based on salary and EMPLOYER</i>		\$15,000	\$19,999	\$24,999	and Over
<i>MINIMUM CONTRIBUTION REQUIREMENTS set for in NM</i>		25%/75%	30%/70%	35%/65%	40%/60%
<i>State Statute</i>					
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
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
United Concordia	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
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: 08.06.2020