



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).

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

CONTRIBUTIONS EFFECTIVE OCTOBER 1, 2020
MONTHLY COST SHARING

20%/80%

MEDICAL	Single (employee deduction)	\$153.14
BCBS	Single (district/employer contribution)	\$612.60
High Option	Two-Party (employee deduction)	\$291.26
	Two-Party (district/employer contribution)	\$1,165.04
	Family (employee deduction)	\$389.02
	Family (district/employer contribution)	\$1,556.04
BCBS	Single (employee deduction)	\$111.58
Low Option	Single (district/employer contribution)	\$446.36
	Two-Party (employee deduction)	\$212.22
	Two-Party (district/employer contribution)	\$848.92
	Family (employee deduction)	\$283.46
	Family (district/employer contribution)	\$1,133.88
BCBS	Single (employee deduction)	\$137.84
EPO Option	Single (district/employer contribution)	\$551.32
	Two-Party (employee deduction)	\$262.12
	Two-Party (district/employer contribution)	\$1,048.52
	Family (employee deduction)	\$350.10
	Family (district/employer contribution)	\$1,400.44
Presbyterian	Single (employee deduction)	\$123.84
High Option	Single (district/employer contribution)	\$495.40
	Two-Party (employee deduction)	\$260.06
	Two-Party (district/employer contribution)	\$1,040.24
	Family (employee deduction)	\$346.78
	Family (district/employer contribution)	\$1,387.10
Presbyterian	Single (employee deduction)	\$90.26
Low Option	Single (district/employer contribution)	\$361.00
	Two-Party (employee deduction)	\$189.50
	Two-Party (district/employer contribution)	\$758.00
	Family (employee deduction)	\$252.68
	Family (district/employer contribution)	\$1,010.70
DENTAL	Single (employee deduction)	\$5.72
United Concordia	Single (district/employer contribution)	\$22.88
High Option	Two-Party (employee deduction)	\$10.88
	Two-Party (district/employer contribution)	\$43.56
	Family (employee deduction)	\$17.10
	Family (district/employer contribution)	\$68.44
United Concordia	Single (employee deduction)	\$2.86
Low Option	Single (district/employer contribution)	\$11.46
	Two-Party (employee deduction)	\$5.44
	Two-Party (district/employer contribution)	\$21.82
	Family (employee deduction)	\$8.56
	Family (district/employer contribution)	\$34.22
VISION	Single (employee deduction)	\$1.24
Davis Vision	Single (district/employer contribution)	\$5.02
	Two-Party (employee deduction)	\$2.10
	Two-Party (district/employer contribution)	\$8.38
	Family (employee deduction)	\$2.82
	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: 08.06.2020