



MONTHLY CONTRIBUTIONS EFFECTIVE OCTOBER 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

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	\$811.68	\$1,543.68	\$2,061.76
Blue Cross Blue Shield New Mexico – Low Option	\$578.02	\$1,099.34	\$1,468.36
Blue Cross Blue Shield New Mexico – Exclusive Provider Organization (EPO) Option*	\$730.50	\$1,389.28	\$1,855.56
Cigna – High Option	\$775.04	\$1,496.14	\$2,005.34
Cigna – Low Option	\$554.52	\$1,070.44	\$1,434.76
Presbyterian – High Option	\$656.38	\$1,378.32	\$1,837.90
Presbyterian – Low Option	\$467.50	\$981.60	\$1,308.86
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).*

CONTRIBUTIONS EFFECTIVE OCTOBER 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)	\$202.92	\$243.50	\$284.08	\$324.68
BCBS	Single (district/employer contribution)	\$608.76	\$568.18	\$527.60	\$487.00
High Option	Two-Party (employee deduction)	\$385.92	\$463.10	\$540.28	\$617.48
	Two-Party (district/employer contribution)	\$1,157.76	\$1,080.58	\$1,003.40	\$926.20
	Family (employee deduction)	\$515.44	\$618.52	\$721.62	\$824.70
	Family (district/employer contribution)	\$1,546.32	\$1,443.24	\$1,340.14	\$1,237.06
BCBS	Single (employee deduction)	\$144.50	\$173.40	\$202.30	\$231.20
Low Option	Single (district/employer contribution)	\$433.52	\$404.62	\$375.72	\$346.82
	Two-Party (employee deduction)	\$274.84	\$329.80	\$384.76	\$439.74
	Two-Party (district/employer contribution)	\$824.50	\$769.54	\$714.58	\$659.60
	Family (employee deduction)	\$367.10	\$440.50	\$513.92	\$587.34
	Family (district/employer contribution)	\$1,101.26	\$1,027.86	\$954.44	\$881.02
BCBS	Single (employee deduction)	\$182.62	\$219.16	\$255.68	\$292.20
EPO Option	Single (district/employer contribution)	\$547.88	\$511.34	\$474.82	\$438.30
	Two-Party (employee deduction)	\$347.32	\$416.78	\$486.24	\$555.72
	Two-Party (district/employer contribution)	\$1,041.96	\$972.50	\$903.04	\$833.56
	Family (employee deduction)	\$463.90	\$556.66	\$649.44	\$742.22
	Family (district/employer contribution)	\$1,391.66	\$1,298.90	\$1,206.12	\$1,113.34
Cigna	Single (employee deduction)	\$193.76	\$232.52	\$271.26	\$310.02
High Option	Single (district/employer contribution)	\$581.28	\$542.52	\$503.78	\$465.02
	Two-Party (employee deduction)	\$374.04	\$448.84	\$523.64	\$598.46
	Two-Party (district/employer contribution)	\$1,122.10	\$1,047.30	\$972.50	\$897.68
	Family (employee deduction)	\$501.34	\$601.60	\$701.86	\$802.14
	Family (district/employer contribution)	\$1,504.00	\$1,403.74	\$1,303.48	\$1,203.20
Cigna	Single (employee deduction)	\$138.64	\$166.36	\$194.08	\$221.80
Low Option	Single (district/employer contribution)	\$415.88	\$388.16	\$360.44	\$332.72
	Two-Party (employee deduction)	\$267.62	\$321.14	\$374.66	\$428.18
	Two-Party (district/employer contribution)	\$802.82	\$749.30	\$695.78	\$642.26
	Family (employee deduction)	\$358.70	\$430.42	\$502.16	\$573.90
	Family (district/employer contribution)	\$1,076.06	\$1,004.34	\$932.60	\$860.86
Presbyterian	Single (employee deduction)	\$164.10	\$196.92	\$229.74	\$262.56
High Option	Single (district/employer contribution)	\$492.28	\$459.46	\$426.64	\$393.82
	Two-Party (employee deduction)	\$344.58	\$413.50	\$482.42	\$551.32
	Two-Party (district/employer contribution)	\$1,033.74	\$964.82	\$895.90	\$827.00
	Family (employee deduction)	\$459.48	\$551.38	\$643.26	\$735.16
	Family (district/employer contribution)	\$1,378.42	\$1,286.52	\$1,194.64	\$1,102.74
Presbyterian	Single (employee deduction)	\$116.88	\$140.26	\$163.62	\$187.00
Low Option	Single (district/employer contribution)	\$350.62	\$327.24	\$303.88	\$280.50
	Two-Party (employee deduction)	\$245.40	\$294.48	\$343.56	\$392.64
	Two-Party (district/employer contribution)	\$736.20	\$687.12	\$638.04	\$588.96
	Family (employee deduction)	\$327.22	\$392.66	\$458.10	\$523.54
	Family (district/employer contribution)	\$981.64	\$916.20	\$850.76	\$785.32
DENTAL	Single (employee deduction)	\$7.16	\$8.58	\$10.00	\$11.44
Delta Dental or	Single (district/employer contribution)	\$21.44	\$20.02	\$18.60	\$17.16
United Concordia	Two-Party (employee deduction)	\$13.62	\$16.34	\$19.06	\$21.78
High Option	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 or	Single (employee deduction)	\$3.58	\$4.30	\$5.00	\$5.74
United Concordia	Single (district/employer contribution)	\$10.74	\$10.02	\$9.32	\$8.58
Low Option	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;
3.6% increase on Low medical plan options)

Date prepared: 03.05.2021