



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).*

NMPSIA PREMIUM
CONTRIBUTIONS EFFECTIVE OCTOBER 1, 2021
24 PAY PERIOD BREAKDOWN

			Less than \$15,000 25%/75%	1/2 25%/75%	\$15,000 - \$19,999 30%/70%	1/2 30%/70%	\$20,000 - \$24,999 35%/65%	1/2 35%/65%	\$25,000 and Over 40%/60%	1/2 40%/60%
MEDICAL	Single	Employee share	\$202.92	\$101.46	\$243.50	\$121.75	\$284.08	\$142.04	\$324.68	\$162.34
		Employer	\$608.76	\$304.38	\$568.18	\$284.09	\$527.60	\$263.80	\$487.00	\$243.50
BCBS High Option	Two-Party	Employee share	\$385.92	\$192.96	\$463.10	\$231.55	\$540.28	\$270.14	\$617.48	\$308.74
		Employer	\$1,157.76	\$578.88	\$1,080.58	\$540.29	\$1,003.40	\$501.70	\$926.20	\$463.10
	Family	Employee share	\$515.44	\$257.72	\$618.52	\$309.26	\$721.62	\$360.81	\$824.70	\$412.35
		Employer	\$1,546.32	\$773.16	\$1,443.24	\$721.62	\$1,340.14	\$670.07	\$1,237.06	\$618.53
BCBS Low Option	Single	Employee share	\$144.50	\$72.25	\$173.40	\$86.70	\$202.30	\$101.15	\$231.20	\$115.60
		Employer	\$433.52	\$216.76	\$404.62	\$202.31	\$375.72	\$187.86	\$346.82	\$173.41
	Two-Party	Employee share	\$274.84	\$137.42	\$329.80	\$164.90	\$384.76	\$192.38	\$439.74	\$219.87
		Employer	\$824.50	\$412.25	\$769.54	\$384.77	\$714.58	\$357.29	\$659.60	\$329.80
Family	Employee share	\$367.10	\$183.55	\$440.50	\$220.25	\$513.92	\$256.96	\$587.34	\$293.67	
	Employer	\$1,101.26	\$550.63	\$1,027.86	\$513.93	\$954.44	\$477.22	\$881.02	\$440.51	
BCBS EPO Option	Single	Employee share	\$182.62	\$91.31	\$219.16	\$109.58	\$255.68	\$127.84	\$292.20	\$146.10
		Employer	\$547.88	\$273.94	\$511.34	\$255.67	\$474.82	\$237.41	\$438.30	\$219.15
	Two-Party	Employee share	\$347.32	\$173.66	\$416.78	\$208.39	\$486.24	\$243.12	\$555.72	\$277.86
		Employer	\$1,041.96	\$520.98	\$972.50	\$486.25	\$903.04	\$451.52	\$833.56	\$416.78
Family	Employee share	\$463.90	\$231.95	\$556.66	\$278.33	\$649.44	\$324.72	\$742.22	\$371.11	
	Employer	\$1,391.66	\$695.83	\$1,298.90	\$649.45	\$1,206.12	\$603.06	\$1,113.34	\$556.67	
Cigna High Option	Single	Employee share	\$193.76	\$96.88	\$232.52	\$116.26	\$271.26	\$135.63	\$310.02	\$155.01
		Employer	\$581.28	\$290.64	\$542.52	\$271.26	\$503.78	\$251.89	\$465.02	\$232.51
	Two-Party	Employee share	\$374.04	\$187.02	\$448.84	\$224.42	\$523.64	\$261.82	\$598.46	\$299.23
		Employer	\$1,122.10	\$561.05	\$1,047.30	\$523.65	\$972.50	\$486.25	\$897.68	\$448.84
Family	Employee share	\$501.34	\$250.67	\$601.60	\$300.80	\$701.86	\$350.93	\$802.14	\$401.07	
	Employer	\$1,504.00	\$752.00	\$1,403.74	\$701.87	\$1,303.48	\$651.74	\$1,203.20	\$601.60	
Cigna Low Option	Single	Employee share	\$138.64	\$69.32	\$166.36	\$83.18	\$194.08	\$97.04	\$221.80	\$110.90
		Employer	\$415.88	\$207.94	\$388.16	\$194.08	\$360.44	\$180.22	\$332.72	\$166.36
	Two-Party	Employee share	\$267.62	\$133.81	\$321.14	\$160.57	\$374.66	\$187.33	\$428.18	\$214.09
		Employer	\$802.82	\$401.41	\$749.30	\$374.65	\$695.78	\$347.89	\$642.26	\$321.13
Family	Employee share	\$358.70	\$179.35	\$430.42	\$215.21	\$502.16	\$251.08	\$573.90	\$286.95	
	Employer	\$1,076.06	\$538.03	\$1,004.34	\$502.17	\$932.60	\$466.30	\$860.86	\$430.43	
Presbyterian High Option	Single	Employee share	\$164.10	\$82.05	\$196.92	\$98.46	\$229.74	\$114.87	\$262.56	\$131.28
		Employer	\$492.28	\$246.14	\$459.46	\$229.73	\$426.64	\$213.32	\$393.82	\$196.91
	Two-Party	Employee share	\$344.58	\$172.29	\$413.50	\$206.75	\$482.42	\$241.21	\$551.32	\$275.66
		Employer	\$1,033.74	\$516.87	\$964.82	\$482.41	\$895.90	\$447.95	\$827.00	\$413.50
Family	Employee share	\$459.48	\$229.74	\$551.38	\$275.69	\$643.26	\$321.63	\$735.16	\$367.58	
	Employer	\$1,378.42	\$689.21	\$1,286.52	\$643.26	\$1,194.64	\$597.32	\$1,102.74	\$551.37	
Presbyterian Low Option	Single	Employee share	\$116.88	\$58.44	\$140.26	\$70.13	\$163.62	\$81.81	\$187.00	\$93.50
		Employer	\$350.62	\$175.31	\$327.24	\$163.62	\$303.88	\$151.94	\$280.50	\$140.25
	Two-Party	Employee share	\$245.40	\$122.70	\$294.48	\$147.24	\$343.56	\$171.78	\$392.64	\$196.32
		Employer	\$736.20	\$368.10	\$687.12	\$343.56	\$638.04	\$319.02	\$588.96	\$294.48
Family	Employee share	\$327.22	\$163.61	\$392.66	\$196.33	\$458.10	\$229.05	\$523.54	\$261.77	
	Employer	\$981.64	\$490.82	\$916.20	\$458.10	\$850.76	\$425.38	\$785.32	\$392.66	
DENTAL Delta Dental or United Concordia High Option	Single	Employee share	\$7.16	\$3.58	\$8.58	\$4.29	\$10.00	\$5.00	\$11.44	\$5.72
		Employer	\$21.44	\$10.72	\$20.02	\$10.01	\$18.60	\$9.30	\$17.16	\$8.58
	Two-Party	Employee share	\$13.62	\$6.81	\$16.34	\$8.17	\$19.06	\$9.53	\$21.78	\$10.89
		Employer	\$40.82	\$20.41	\$38.10	\$19.05	\$35.38	\$17.69	\$32.66	\$16.33
Family	Employee share	\$21.38	\$10.69	\$25.66	\$12.83	\$29.94	\$14.97	\$34.22	\$17.11	
	Employer	\$64.16	\$32.08	\$59.88	\$29.94	\$55.60	\$27.80	\$51.32	\$25.66	
DENTAL Delta Dental or United Concordia Low Option	Single	Employee share	\$3.58	\$1.79	\$4.30	\$2.15	\$5.00	\$2.50	\$5.74	\$2.87
		Employer	\$10.74	\$5.37	\$10.02	\$5.01	\$9.32	\$4.66	\$8.58	\$4.29
	Two-Party	Employee share	\$6.82	\$3.41	\$8.18	\$4.09	\$9.54	\$4.77	\$10.90	\$5.45
		Employer	\$20.44	\$10.22	\$19.08	\$9.54	\$17.72	\$8.86	\$16.36	\$8.18
Family	Employee share	\$10.70	\$5.35	\$12.82	\$6.41	\$14.98	\$7.49	\$17.12	\$8.56	
	Employer	\$32.08	\$16.04	\$29.96	\$14.98	\$27.80	\$13.90	\$25.66	\$12.83	
VISION Davis Vision	Single	Employee share	\$1.58	\$0.79	\$1.88	\$0.94	\$2.20	\$1.10	\$2.50	\$1.25
		Employer	\$4.68	\$2.34	\$4.38	\$2.19	\$4.06	\$2.03	\$3.76	\$1.88
	Two-Party	Employee share	\$2.64	\$1.32	\$3.14	\$1.57	\$3.68	\$1.84	\$4.18	\$2.09
		Employer	\$7.84	\$3.92	\$7.34	\$3.67	\$6.80	\$3.40	\$6.30	\$3.15
Family	Employee share	\$3.54	\$1.77	\$4.24	\$2.12	\$4.94	\$2.47	\$5.66	\$2.83	
	Employer	\$10.60	\$5.30	\$9.90	\$4.95	\$9.20	\$4.60	\$8.48	\$4.24	

(6.0% increase on High and EPO medical plan options;
3.6% increase on Low medical plan options)

Date prepared: 03.05.2021