



**MONTHLY CONTRIBUTIONS EFFECTIVE OCTOBER 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

<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>

**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>

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

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**MONTHLY COST SHARING**

**20%/80%**

<b>MEDICAL</b>	<b>Single (employee deduction)</b>	<b>\$162.34</b>
<b>BCBS</b>	Single (district/employer contribution)	\$649.34
<b>High Option</b>	<b>Two-Party (employee deduction)</b>	<b>\$308.74</b>
	Two-Party (district/employer contribution)	\$1,234.94
	<b>Family (employee deduction)</b>	<b>\$412.36</b>
	Family (district/employer contribution)	\$1,649.40
<b>BCBS</b>	<b>Single (employee deduction)</b>	<b>\$115.60</b>
<b>Low Option</b>	Single (district/employer contribution)	\$462.42
	<b>Two-Party (employee deduction)</b>	<b>\$219.86</b>
	Two-Party (district/employer contribution)	\$879.48
	<b>Family (employee deduction)</b>	<b>\$293.68</b>
	Family (district/employer contribution)	\$1,174.68
<b>BCBS</b>	<b>Single (employee deduction)</b>	<b>\$146.10</b>
<b>EPO Option</b>	Single (district/employer contribution)	\$584.40
	<b>Two-Party (employee deduction)</b>	<b>\$277.86</b>
	Two-Party (district/employer contribution)	\$1,111.42
	<b>Family (employee deduction)</b>	<b>\$371.12</b>
	Family (district/employer contribution)	\$1,484.44
<b>Cigna</b>	<b>Single (employee deduction)</b>	<b>\$155.00</b>
<b>High Option</b>	Single (district/employer contribution)	\$620.04
	<b>Two-Party (employee deduction)</b>	<b>\$299.22</b>
	Two-Party (district/employer contribution)	\$1,196.92
	<b>Family (employee deduction)</b>	<b>\$401.06</b>
	Family (district/employer contribution)	\$1,604.28
<b>Cigna</b>	<b>Single (employee deduction)</b>	<b>\$110.90</b>
<b>Low Option</b>	Single (district/employer contribution)	\$443.62
	<b>Two-Party (employee deduction)</b>	<b>\$214.08</b>
	Two-Party (district/employer contribution)	\$856.36
	<b>Family (employee deduction)</b>	<b>\$286.96</b>
	Family (district/employer contribution)	\$1,147.80
<b>Presbyterian</b>	<b>Single (employee deduction)</b>	<b>\$131.28</b>
<b>High Option</b>	Single (district/employer contribution)	\$525.10
	<b>Two-Party (employee deduction)</b>	<b>\$275.66</b>
	Two-Party (district/employer contribution)	\$1,102.66
	<b>Family (employee deduction)</b>	<b>\$367.58</b>
	Family (district/employer contribution)	\$1,470.32
<b>Presbyterian</b>	<b>Single (employee deduction)</b>	<b>\$93.50</b>
<b>Low Option</b>	Single (district/employer contribution)	\$374.00
	<b>Two-Party (employee deduction)</b>	<b>\$196.32</b>
	Two-Party (district/employer contribution)	\$785.28
	<b>Family (employee deduction)</b>	<b>\$261.78</b>
	Family (district/employer contribution)	\$1,047.08
<b>DENTAL</b>	<b>Single (employee deduction)</b>	<b>\$5.72</b>
<b>Delta Dental or</b>	Single (district/employer contribution)	\$22.88
<b>United Concordia</b>	<b>Two-Party (employee deduction)</b>	<b>\$10.88</b>
<b>High Option</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 or</b>	<b>Single (employee deduction)</b>	<b>\$2.86</b>
<b>United Concordia</b>	Single (district/employer contribution)	\$11.46
<b>Low Option</b>	<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;  
3.6% increase on Low medical plan option )

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