



**MONTHLY CONTRIBUTIONS EFFECTIVE OCTOBER 1, 2022**

**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><b>Single</b></u>	<u><b>Two-Party</b></u>	<u><b>Family</b></u>
<b>Blue Cross Blue Shield New Mexico – High Option</b>	<b>\$860.40</b>	<b>\$1,636.30</b>	<b>\$2,185.48</b>
<b>Blue Cross Blue Shield New Mexico – Low Option</b>	<b>\$596.52</b>	<b>\$1,134.52</b>	<b>\$1,515.36</b>
<b>Blue Cross Blue Shield New Mexico – Exclusive Provider Organization (EPO) Option*</b>	<b>\$774.34</b>	<b>\$1,472.64</b>	<b>\$1,966.90</b>
<b>Cigna – High Option</b>	<b>\$821.54</b>	<b>\$1,585.92</b>	<b>\$2,125.66</b>
<b>Cigna – Low Option</b>	<b>\$572.26</b>	<b>\$1,104.70</b>	<b>\$1,480.68</b>
<b>Presbyterian – High Option</b>	<b>\$695.76</b>	<b>\$1,461.02</b>	<b>\$1,948.18</b>
<b>Presbyterian – Low Option</b>	<b>\$482.46</b>	<b>\$1,013.02</b>	<b>\$1,350.76</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).*

CONTRIBUTIONS EFFECTIVE OCTOBER 1, 2022	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				

<b>MEDICAL</b>	<b>Single (employee deduction)</b>	<b>\$215.10</b>	<b>\$258.12</b>	<b>\$301.14</b>	<b>\$344.16</b>
<b>BCBS</b>	Single (district/employer contribution)	\$645.30	\$602.28	\$559.26	\$516.24
<b>High Option</b>	<b>Two-Party (employee deduction)</b>	<b>\$409.08</b>	<b>\$490.88</b>	<b>\$572.70</b>	<b>\$654.52</b>
	Two-Party (district/employer contribution)	\$1,227.22	\$1,145.42	\$1,063.60	\$981.78
	<b>Family (employee deduction)</b>	<b>\$546.36</b>	<b>\$655.64</b>	<b>\$764.92</b>	<b>\$874.18</b>
	Family (district/employer contribution)	\$1,639.12	\$1,529.84	\$1,420.56	\$1,311.30
<b>BCBS</b>	<b>Single (employee deduction)</b>	<b>\$149.12</b>	<b>\$178.96</b>	<b>\$208.78</b>	<b>\$238.60</b>
<b>Low Option</b>	Single (district/employer contribution)	\$447.40	\$417.56	\$387.74	\$357.92
	<b>Two-Party (employee deduction)</b>	<b>\$283.62</b>	<b>\$340.36</b>	<b>\$397.08</b>	<b>\$453.80</b>
	Two-Party (district/employer contribution)	\$850.90	\$794.16	\$737.44	\$680.72
	<b>Family (employee deduction)</b>	<b>\$378.84</b>	<b>\$454.60</b>	<b>\$530.38</b>	<b>\$606.14</b>
	Family (district/employer contribution)	\$1,136.52	\$1,060.76	\$984.98	\$909.22
<b>BCBS</b>	<b>Single (employee deduction)</b>	<b>\$193.58</b>	<b>\$232.30</b>	<b>\$271.02</b>	<b>\$309.74</b>
<b>EPO Option</b>	Single (district/employer contribution)	\$580.76	\$542.04	\$503.32	\$464.60
	<b>Two-Party (employee deduction)</b>	<b>\$368.16</b>	<b>\$441.78</b>	<b>\$515.42</b>	<b>\$589.06</b>
	Two-Party (district/employer contribution)	\$1,104.48	\$1,030.86	\$957.22	\$883.58
	<b>Family (employee deduction)</b>	<b>\$491.72</b>	<b>\$590.06</b>	<b>\$688.42</b>	<b>\$786.76</b>
	Family (district/employer contribution)	\$1,475.18	\$1,376.84	\$1,278.48	\$1,180.14
<b>Cigna</b>	<b>Single (employee deduction)</b>	<b>\$205.38</b>	<b>\$246.46</b>	<b>\$287.54</b>	<b>\$328.62</b>
<b>High Option</b>	Single (district/employer contribution)	\$616.16	\$575.08	\$534.00	\$492.92
	<b>Two-Party (employee deduction)</b>	<b>\$396.48</b>	<b>\$475.78</b>	<b>\$555.06</b>	<b>\$634.36</b>
	Two-Party (district/employer contribution)	\$1,189.44	\$1,110.14	\$1,030.86	\$951.56
	<b>Family (employee deduction)</b>	<b>\$531.42</b>	<b>\$637.70</b>	<b>\$743.98</b>	<b>\$850.26</b>
	Family (district/employer contribution)	\$1,594.24	\$1,487.96	\$1,381.68	\$1,275.40
<b>Cigna</b>	<b>Single (employee deduction)</b>	<b>\$143.06</b>	<b>\$171.68</b>	<b>\$200.28</b>	<b>\$228.90</b>
<b>Low Option</b>	Single (district/employer contribution)	\$429.20	\$400.58	\$371.98	\$343.36
	<b>Two-Party (employee deduction)</b>	<b>\$276.16</b>	<b>\$331.40</b>	<b>\$386.64</b>	<b>\$441.88</b>
	Two-Party (district/employer contribution)	\$828.54	\$773.30	\$718.06	\$662.82
	<b>Family (employee deduction)</b>	<b>\$370.16</b>	<b>\$444.20</b>	<b>\$518.24</b>	<b>\$592.26</b>
	Family (district/employer contribution)	\$1,110.52	\$1,036.48	\$962.44	\$888.42
<b>Presbyterian</b>	<b>Single (employee deduction)</b>	<b>\$173.94</b>	<b>\$208.72</b>	<b>\$243.52</b>	<b>\$278.30</b>
<b>High Option</b>	Single (district/employer contribution)	\$521.82	\$487.04	\$452.24	\$417.46
	<b>Two-Party (employee deduction)</b>	<b>\$365.26</b>	<b>\$438.30</b>	<b>\$511.36</b>	<b>\$584.40</b>
	Two-Party (district/employer contribution)	\$1,095.76	\$1,022.72	\$949.66	\$876.62
	<b>Family (employee deduction)</b>	<b>\$487.04</b>	<b>\$584.44</b>	<b>\$681.86</b>	<b>\$779.26</b>
	Family (district/employer contribution)	\$1,461.14	\$1,363.74	\$1,266.32	\$1,168.92
<b>Presbyterian</b>	<b>Single (employee deduction)</b>	<b>\$120.62</b>	<b>\$144.74</b>	<b>\$168.86</b>	<b>\$192.98</b>
<b>Low Option</b>	Single (district/employer contribution)	\$361.84	\$337.72	\$313.60	\$289.48
	<b>Two-Party (employee deduction)</b>	<b>\$253.26</b>	<b>\$303.90</b>	<b>\$354.56</b>	<b>\$405.20</b>
	Two-Party (district/employer contribution)	\$759.76	\$709.12	\$658.46	\$607.82
	<b>Family (employee deduction)</b>	<b>\$337.68</b>	<b>\$405.22</b>	<b>\$472.76</b>	<b>\$540.30</b>
	Family (district/employer contribution)	\$1,013.08	\$945.54	\$878.00	\$810.46
<b>DENTAL</b>	<b>Single (employee deduction)</b>	<b>\$7.16</b>	<b>\$8.58</b>	<b>\$10.00</b>	<b>\$11.44</b>
<b>Delta Dental or</b>	Single (district/employer contribution)	\$21.44	\$20.02	\$18.60	\$17.16
<b>United Concordia</b>	<b>Two-Party (employee deduction)</b>	<b>\$13.62</b>	<b>\$16.34</b>	<b>\$19.06</b>	<b>\$21.78</b>
<b>High Option</b>	Two-Party (district/employer contribution)	\$40.82	\$38.10	\$35.38	\$32.66
	<b>Family (employee deduction)</b>	<b>\$21.38</b>	<b>\$25.66</b>	<b>\$29.94</b>	<b>\$34.22</b>
	Family (district/employer contribution)	\$64.16	\$59.88	\$55.60	\$51.32
<b>Delta Dental or</b>	<b>Single (employee deduction)</b>	<b>\$3.58</b>	<b>\$4.30</b>	<b>\$5.00</b>	<b>\$5.74</b>
<b>United Concordia</b>	Single (district/employer contribution)	\$10.74	\$10.02	\$9.32	\$8.58
<b>Low Option</b>	<b>Two-Party (employee deduction)</b>	<b>\$6.82</b>	<b>\$8.18</b>	<b>\$9.54</b>	<b>\$10.90</b>
	Two-Party (district/employer contribution)	\$20.44	\$19.08	\$17.72	\$16.36
	<b>Family (employee deduction)</b>	<b>\$10.70</b>	<b>\$12.82</b>	<b>\$14.98</b>	<b>\$17.12</b>
	Family (district/employer contribution)	\$32.08	\$29.96	\$27.80	\$25.66
<b>VISION</b>	<b>Single (employee deduction)</b>	<b>\$1.58</b>	<b>\$1.88</b>	<b>\$2.20</b>	<b>\$2.50</b>
<b>Davis Vision</b>	Single (district/employer contribution)	\$4.68	\$4.38	\$4.06	\$3.76
	<b>Two-Party (employee deduction)</b>	<b>\$2.64</b>	<b>\$3.14</b>	<b>\$3.68</b>	<b>\$4.18</b>
	Two-Party (district/employer contribution)	\$7.84	\$7.34	\$6.80	\$6.30
	<b>Family (employee deduction)</b>	<b>\$3.54</b>	<b>\$4.24</b>	<b>\$4.94</b>	<b>\$5.66</b>
	Family (district/employer contribution)	\$10.60	\$9.90	\$9.20	\$8.48

(6.0% increase on High and EPO medical plan options;  
3.2% increase on Low medical plan options)

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