



MONTHLY CONTRIBUTIONS EFFECTIVE OCTOBER 1, 2022

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	\$860.40	\$1,636.30	\$2,185.48
Blue Cross Blue Shield New Mexico – Low Option	\$596.52	\$1,134.52	\$1,515.36
Blue Cross Blue Shield New Mexico – Exclusive Provider Organization (EPO) Option*	\$774.34	\$1,472.64	\$1,966.90
Cigna – High Option	\$821.54	\$1,585.92	\$2,125.66
Cigna – Low Option	\$572.26	\$1,104.70	\$1,480.68
Presbyterian – High Option	\$695.76	\$1,461.02	\$1,948.18
Presbyterian – Low Option	\$482.46	\$1,013.02	\$1,350.76
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, 2022
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	BCBS	Single	Employee share	\$215.10	\$107.54	\$258.12	\$129.06	\$301.14	\$150.56	\$344.16	\$172.08
			Employer	\$645.30	\$322.66	\$602.28	\$301.14	\$559.26	\$279.64	\$516.24	\$258.12
High Option	Two-Party	Employee share	\$409.08	\$204.54	\$490.88	\$245.44	\$572.70	\$286.35	\$654.52	\$327.26	
		Employer	\$1,227.22	\$613.61	\$1,145.42	\$572.71	\$1,063.60	\$531.80	\$981.78	\$490.89	
	Family	Employee share	\$546.36	\$273.18	\$655.64	\$327.82	\$764.92	\$382.46	\$874.18	\$437.08	
		Employer	\$1,639.12	\$819.56	\$1,529.84	\$764.92	\$1,420.56	\$710.28	\$1,311.30	\$655.66	
BCBS	Low Option	Single	Employee share	\$149.12	\$74.56	\$178.96	\$89.48	\$208.78	\$104.38	\$238.60	\$119.30
			Employer	\$447.40	\$223.70	\$417.56	\$208.78	\$387.74	\$193.88	\$357.92	\$178.96
High Option	Two-Party	Employee share	\$283.62	\$141.80	\$340.36	\$170.18	\$397.08	\$198.54	\$453.80	\$226.90	
		Employer	\$850.90	\$425.46	\$794.16	\$397.08	\$737.44	\$368.72	\$680.72	\$340.36	
	Family	Employee share	\$378.84	\$189.42	\$454.60	\$227.30	\$530.38	\$265.18	\$606.14	\$303.06	
		Employer	\$1,136.52	\$568.26	\$1,060.76	\$530.38	\$984.98	\$492.50	\$909.22	\$454.62	
BCBS	EPO Option	Single	Employee share	\$193.58	\$96.79	\$232.30	\$116.15	\$271.02	\$135.51	\$309.74	\$154.87
			Employer	\$580.76	\$290.38	\$542.04	\$271.02	\$503.32	\$251.66	\$464.60	\$232.30
High Option	Two-Party	Employee share	\$368.16	\$184.08	\$441.78	\$220.88	\$515.42	\$257.70	\$589.06	\$294.52	
		Employer	\$1,104.48	\$552.24	\$1,030.86	\$515.44	\$957.22	\$478.62	\$883.58	\$441.80	
	Family	Employee share	\$491.72	\$245.86	\$590.06	\$295.03	\$688.42	\$344.21	\$786.76	\$393.38	
		Employer	\$1,475.18	\$737.59	\$1,376.84	\$688.42	\$1,278.48	\$639.24	\$1,180.14	\$590.07	
Cigna	High Option	Single	Employee share	\$205.38	\$102.69	\$246.46	\$123.23	\$287.54	\$143.77	\$328.62	\$164.31
			Employer	\$616.16	\$308.08	\$575.08	\$287.54	\$534.00	\$267.00	\$492.92	\$246.46
High Option	Two-Party	Employee share	\$396.48	\$198.24	\$475.78	\$237.88	\$555.06	\$277.52	\$634.36	\$317.18	
		Employer	\$1,189.44	\$594.72	\$1,110.14	\$555.08	\$1,030.86	\$515.44	\$951.56	\$475.78	
	Family	Employee share	\$531.42	\$265.71	\$637.70	\$318.85	\$743.98	\$371.99	\$850.26	\$425.13	
		Employer	\$1,594.24	\$797.12	\$1,487.96	\$743.98	\$1,381.68	\$690.84	\$1,275.40	\$637.70	
Cigna	Low Option	Single	Employee share	\$143.06	\$71.53	\$171.68	\$85.84	\$200.28	\$100.14	\$228.90	\$114.45
			Employer	\$429.20	\$214.60	\$400.58	\$200.29	\$371.98	\$185.99	\$343.36	\$171.68
High Option	Two-Party	Employee share	\$276.16	\$138.08	\$331.40	\$165.70	\$386.64	\$193.32	\$441.88	\$220.94	
		Employer	\$828.54	\$414.27	\$773.30	\$386.65	\$718.06	\$359.03	\$662.82	\$331.41	
	Family	Employee share	\$370.16	\$185.08	\$444.20	\$222.10	\$518.24	\$259.12	\$592.26	\$296.12	
		Employer	\$1,110.52	\$555.26	\$1,036.48	\$518.24	\$962.44	\$481.22	\$888.42	\$444.22	
Presbyterian	High Option	Single	Employee share	\$173.94	\$86.96	\$208.72	\$104.36	\$243.52	\$121.76	\$278.30	\$139.14
			Employer	\$521.82	\$260.92	\$487.04	\$243.52	\$452.24	\$226.12	\$417.46	\$208.74
High Option	Two-Party	Employee share	\$365.26	\$182.63	\$438.30	\$219.15	\$511.36	\$255.68	\$584.40	\$292.20	
		Employer	\$1,095.76	\$547.88	\$1,022.72	\$511.36	\$949.66	\$474.83	\$876.62	\$438.31	
	Family	Employee share	\$487.04	\$243.52	\$584.44	\$292.22	\$681.86	\$340.93	\$779.26	\$389.63	
		Employer	\$1,461.14	\$730.57	\$1,363.74	\$681.87	\$1,266.32	\$633.16	\$1,168.92	\$584.46	
Presbyterian	Low Option	Single	Employee share	\$120.62	\$60.31	\$144.74	\$72.37	\$168.86	\$84.43	\$192.98	\$96.49
			Employer	\$361.84	\$180.92	\$337.72	\$168.86	\$313.60	\$156.80	\$289.48	\$144.74
High Option	Two-Party	Employee share	\$253.26	\$126.63	\$303.90	\$151.95	\$354.56	\$177.28	\$405.20	\$202.60	
		Employer	\$759.76	\$379.88	\$709.12	\$354.56	\$658.46	\$329.23	\$607.82	\$303.91	
	Family	Employee share	\$337.68	\$168.84	\$405.22	\$202.60	\$472.76	\$236.38	\$540.30	\$270.14	
		Employer	\$1,013.08	\$506.54	\$945.54	\$472.78	\$878.00	\$439.00	\$810.46	\$405.24	
DENTAL	Delta Dental or	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
High Option	United Concordia	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	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
High Option	United Concordia	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
High Option	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;
3.2% increase on Low medical plan options)