



MONTHLY CONTRIBUTIONS EFFECTIVE OCTOBER 1, 2019

NEW MEXICO PUBLIC SCHOOLS INSURANCE AUTHORITY

**THE STANDARD: BASIC LIFE
ACCIDENTAL DEATH & DISMEMBERMENT**
Employer pays 100% of premium

\$10,000 Life/AD&D	\$0.94 per month
\$25,000 Life/AD&D	\$2.36 per month
\$50,000 Life/AD&D	\$4.70 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	\$0.04
30 - 39	\$0.06
40 - 44	\$0.08
45 - 49	\$0.12
50 - 54	\$0.22
55 - 59	\$0.34
60 - 64	\$0.52
65 - 69	\$0.78
70 & over	\$1.02
Child(ren)	\$0.24/mo.

THE STANDARD: LONG TERM DISABILITY
Employer contributes premium

30 Day Wait	\$0.58 per \$100 payroll
60 Day Wait	\$0.34 per \$100 payroll
90 Day Wait	\$0.28 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	\$722.40	\$1,373.88	\$1,834.96
Blue Cross Blue Shield New Mexico – Low Option	\$546.46	\$1,039.32	\$1,388.20
Blue Cross Blue Shield New Mexico – Exclusive Provider Organization (EPO) Option*	\$650.16	\$1,236.46	\$1,651.46
Presbyterian – High Option	\$584.20	\$1,226.70	\$1,635.74
Presbyterian – Low Option	\$441.98	\$928.02	\$1,237.40
United Concordia Dental – High	\$28.60	\$54.44	\$85.54
United Concordia Dental – Low	\$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).*

*(5.9% increase on High and EPO medical plan options;
3.1% increase on Low medical plan options;
5.0% increase on dental plan options)*

NMPSIA PREMIUM
CONTRIBUTIONS EFFECTIVE OCTOBER 1, 2019
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	\$180.60	\$90.30	\$216.72	\$108.36	\$252.84	\$126.42	\$288.96	\$144.48
BCBS		Employer	\$541.80	\$270.90	\$505.68	\$252.84	\$469.56	\$234.78	\$433.44	\$216.72
High Option	Two-Party	Employee share	\$343.46	\$171.73	\$412.16	\$206.08	\$480.86	\$240.43	\$549.54	\$274.77
		Employer	\$1,030.42	\$515.21	\$961.72	\$480.86	\$893.02	\$446.51	\$824.34	\$412.17
	Family	Employee share	\$458.74	\$229.37	\$550.48	\$275.24	\$642.24	\$321.12	\$733.98	\$366.99
		Employer	\$1,376.22	\$688.11	\$1,284.48	\$642.24	\$1,192.72	\$596.36	\$1,100.98	\$550.49
BCBS	Single	Employee share	\$136.62	\$68.31	\$163.94	\$81.97	\$191.26	\$95.63	\$218.58	\$109.29
Low Option		Employer	\$409.84	\$204.92	\$382.52	\$191.26	\$355.20	\$177.60	\$327.88	\$163.94
	Two-Party	Employee share	\$259.82	\$129.91	\$311.80	\$155.90	\$363.76	\$181.88	\$415.72	\$207.86
		Employer	\$779.50	\$389.75	\$727.52	\$363.76	\$675.56	\$337.78	\$623.60	\$311.80
	Family	Employee share	\$347.04	\$173.52	\$416.46	\$208.23	\$485.86	\$242.93	\$555.28	\$277.64
		Employer	\$1,041.16	\$520.58	\$971.74	\$485.87	\$902.34	\$451.17	\$832.92	\$416.46
BCBS	Single	Employee share	\$162.54	\$81.27	\$195.04	\$97.52	\$227.56	\$113.78	\$260.06	\$130.03
EPO Option		Employer	\$487.62	\$243.81	\$455.12	\$227.56	\$422.60	\$211.30	\$390.10	\$195.05
	Two-Party	Employee share	\$309.12	\$154.56	\$370.94	\$185.47	\$432.76	\$216.38	\$494.58	\$247.29
		Employer	\$927.34	\$463.67	\$865.52	\$432.76	\$803.70	\$401.85	\$741.88	\$370.94
	Family	Employee share	\$412.86	\$206.43	\$495.44	\$247.72	\$578.00	\$289.00	\$660.58	\$330.29
		Employer	\$1,238.60	\$619.30	\$1,156.02	\$578.01	\$1,073.46	\$536.73	\$990.88	\$495.44
Presbyterian	Single	Employee share	\$146.04	\$73.02	\$175.26	\$87.63	\$204.46	\$102.23	\$233.68	\$116.84
High Option		Employer	\$438.16	\$219.08	\$408.94	\$204.47	\$379.74	\$189.87	\$350.52	\$175.26
	Two-Party	Employee share	\$306.68	\$153.34	\$368.00	\$184.00	\$429.34	\$214.67	\$490.68	\$245.34
		Employer	\$920.02	\$460.01	\$858.70	\$429.35	\$797.36	\$398.68	\$736.02	\$368.01
	Family	Employee share	\$408.94	\$204.47	\$490.72	\$245.36	\$572.50	\$286.25	\$654.30	\$327.15
		Employer	\$1,226.80	\$613.40	\$1,145.02	\$572.51	\$1,063.24	\$531.62	\$981.44	\$490.72
Presbyterian	Single	Employee share	\$110.50	\$55.25	\$132.58	\$66.29	\$154.68	\$77.34	\$176.78	\$88.39
Low Option		Employer	\$331.48	\$165.74	\$309.40	\$154.70	\$287.30	\$143.65	\$265.20	\$132.60
	Two-Party	Employee share	\$232.00	\$116.00	\$278.40	\$139.20	\$324.80	\$162.40	\$371.20	\$185.60
		Employer	\$696.02	\$348.01	\$649.62	\$324.81	\$603.22	\$301.61	\$556.82	\$278.41
	Family	Employee share	\$309.34	\$154.67	\$371.22	\$185.61	\$433.08	\$216.54	\$494.96	\$247.48
		Employer	\$928.06	\$464.03	\$866.18	\$433.09	\$804.32	\$402.16	\$742.44	\$371.22
DENTAL	Single	Employee share	\$7.16	\$3.58	\$8.58	\$4.29	\$10.00	\$5.00	\$11.44	\$5.72
High Option		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	Single	Employee share	\$3.58	\$1.79	\$4.30	\$2.15	\$5.00	\$2.50	\$5.74	\$2.87
Low Option		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	Single	Employee share	\$1.58	\$0.79	\$1.88	\$0.94	\$2.20	\$1.10	\$2.50	\$1.25
Davis Vision		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

(5.9% increase on High and EPO medical plan options;
3.1% increase on Low medical plan options;
5.0% increase on dental plan options)