



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)*

CONTRIBUTIONS EFFECTIVE OCTOBER 1, 2019
MONTHLY COST SHARING

20%/80%

MEDICAL	Single (employee deduction)	\$144.48
BCBS	Single (district/employer contribution)	\$577.92
High Option	Two-Party (employee deduction)	\$274.78
	Two-Party (district/employer contribution)	\$1,099.10
	Family (employee deduction)	\$366.98
	Family (district/employer contribution)	\$1,467.98
BCBS	Single (employee deduction)	\$109.28
Low Option	Single (district/employer contribution)	\$437.18
	Two-Party (employee deduction)	\$207.86
	Two-Party (district/employer contribution)	\$831.46
	Family (employee deduction)	\$277.64
	Family (district/employer contribution)	\$1,110.56
BCBS	Single (employee deduction)	\$130.02
EPO Option	Single (district/employer contribution)	\$520.14
	Two-Party (employee deduction)	\$247.28
	Two-Party (district/employer contribution)	\$989.18
	Family (employee deduction)	\$330.28
	Family (district/employer contribution)	\$1,321.18
Presbyterian	Single (employee deduction)	\$116.84
High Option	Single (district/employer contribution)	\$467.36
	Two-Party (employee deduction)	\$245.34
	Two-Party (district/employer contribution)	\$981.36
	Family (employee deduction)	\$327.14
	Family (district/employer contribution)	\$1,308.60
Presbyterian	Single (employee deduction)	\$88.40
Low Option	Single (district/employer contribution)	\$353.58
	Two-Party (employee deduction)	\$185.60
	Two-Party (district/employer contribution)	\$742.42
	Family (employee deduction)	\$247.48
	Family (district/employer contribution)	\$989.92
DENTAL	Single (employee deduction)	\$5.72
United Concordia	Single (district/employer contribution)	\$22.88
High Option	Two-Party (employee deduction)	\$10.88
	Two-Party (district/employer contribution)	\$43.56
	Family (employee deduction)	\$17.10
	Family (district/employer contribution)	\$68.44
United Concordia	Single (employee deduction)	\$2.86
Low Option	Single (district/employer contribution)	\$11.46
	Two-Party (employee deduction)	\$5.44
	Two-Party (district/employer contribution)	\$21.82
	Family (employee deduction)	\$8.56
	Family (district/employer contribution)	\$34.22
VISION	Single (employee deduction)	\$1.24
Davis Vision	Single (district/employer contribution)	\$5.02
	Two-Party (employee deduction)	\$2.10
	Two-Party (district/employer contribution)	\$8.38
	Family (employee deduction)	\$2.82
	Family (district/employer contribution)	\$11.32

(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)

Date prepared: 02.11.2019