



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).*

6% increase on High & EPO medical plan options;

3.2% increase on Low medical plan options

CONTRIBUTIONS EFFECTIVE JULY 1, 2023		Less than \$50,000 20%/80%	\$50,000 \$59,999 30%/70%	\$60,000 and Over 40%/60%
MONTHLY COST SHARING based on salary and EMPLOYER MINIMUM CONTRIBUTION REQUIREMENTS set forth in NM State Statute				
MEDICAL	Single (employee deduction)	\$172.08	\$258.12	\$344.16
	BCBS Single (district/employer contribution)	\$688.32	\$602.28	\$516.24
	High Option Two-Party (employee deduction)	\$327.26	\$490.88	\$654.52
	Two-Party (district/employer contribution)	\$1,309.04	\$1,145.42	\$981.78
	Family (employee deduction)	\$437.10	\$655.64	\$874.18
	Family (district/employer contribution)	\$1,748.38	\$1,529.84	\$1,311.30
BCBS	Single (employee deduction)	\$119.30	\$178.96	\$238.60
	Low Option Single (district/employer contribution)	\$477.22	\$417.56	\$357.92
	Two-Party (employee deduction)	\$226.90	\$340.36	\$453.80
	Two-Party (district/employer contribution)	\$907.62	\$794.16	\$680.72
	Family (employee deduction)	\$303.06	\$454.60	\$606.14
	Family (district/employer contribution)	\$1,212.30	\$1,060.76	\$909.22
BCBS	Single (employee deduction)	\$154.86	\$232.30	\$309.74
	EPO Option Single (district/employer contribution)	\$619.48	\$542.04	\$464.60
	Two-Party (employee deduction)	\$294.52	\$441.78	\$589.06
	Two-Party (district/employer contribution)	\$1,178.12	\$1,030.86	\$883.58
	Family (employee deduction)	\$393.38	\$590.06	\$786.76
	Family (district/employer contribution)	\$1,573.52	\$1,376.84	\$1,180.14
Cigna	Single (employee deduction)	\$164.30	\$246.46	\$328.62
	High Option Single (district/employer contribution)	\$657.24	\$575.08	\$492.92
	Two-Party (employee deduction)	\$317.18	\$475.78	\$634.36
	Two-Party (district/employer contribution)	\$1,268.74	\$1,110.14	\$951.56
	Family (employee deduction)	\$425.12	\$637.70	\$850.26
	Family (district/employer contribution)	\$1,700.54	\$1,487.96	\$1,275.40
Cigna	Single (employee deduction)	\$114.44	\$171.68	\$228.90
	Low Option Single (district/employer contribution)	\$457.82	\$400.58	\$343.36
	Two-Party (employee deduction)	\$220.94	\$331.40	\$441.88
	Two-Party (district/employer contribution)	\$883.76	\$773.30	\$662.82
	Family (employee deduction)	\$296.14	\$444.20	\$592.26
	Family (district/employer contribution)	\$1,184.54	\$1,036.48	\$888.42
Presbyterian	Single (employee deduction)	\$139.14	\$208.72	\$278.30
	High Option Single (district/employer contribution)	\$556.62	\$487.04	\$417.46
	Two-Party (employee deduction)	\$292.20	\$438.30	\$584.40
	Two-Party (district/employer contribution)	\$1,168.82	\$1,022.72	\$876.62
	Family (employee deduction)	\$389.64	\$584.44	\$779.26
	Family (district/employer contribution)	\$1,558.54	\$1,363.74	\$1,168.92
Presbyterian	Single (employee deduction)	\$96.48	\$144.74	\$192.98
	Low Option Single (district/employer contribution)	\$385.98	\$337.72	\$289.48
	Two-Party (employee deduction)	\$202.60	\$303.90	\$405.20
	Two-Party (district/employer contribution)	\$810.42	\$709.12	\$607.82
	Family (employee deduction)	\$270.14	\$405.22	\$540.30
	Family (district/employer contribution)	\$1,080.62	\$945.54	\$810.46
DENTAL	Single (employee deduction)	\$5.72	\$8.58	\$11.44
	Delta Dental or Single (district/employer contribution)	\$22.88	\$20.02	\$17.16
	United Concordia Two-Party (employee deduction)	\$10.88	\$16.34	\$21.78
	High Option Two-Party (district/employer contribution)	\$43.56	\$38.10	\$32.66
	Family (employee deduction)	\$17.10	\$25.66	\$34.22
	Family (district/employer contribution)	\$68.44	\$59.88	\$51.32
Delta Dental or	Single (employee deduction)	\$2.86	\$4.30	\$5.74
	United Concordia Single (district/employer contribution)	\$11.46	\$10.02	\$8.58
	Low Option Two-Party (employee deduction)	\$5.44	\$8.18	\$10.90
	Two-Party (district/employer contribution)	\$21.82	\$19.08	\$16.36
	Family (employee deduction)	\$8.56	\$12.82	\$17.12
	Family (district/employer contribution)	\$34.22	\$29.96	\$25.66
VISION	Single (employee deduction)	\$1.24	\$1.88	\$2.50
	Davis Vision Single (district/employer contribution)	\$5.02	\$4.38	\$3.76
	Two-Party (employee deduction)	\$2.10	\$3.14	\$4.18
	Two-Party (district/employer contribution)	\$8.38	\$7.34	\$6.30
	Family (employee deduction)	\$2.82	\$4.24	\$5.66
	Family (district/employer contribution)	\$11.32	\$9.90	\$8.48

CONTRIBUTIONS EFFECTIVE July 1, 2023
MONTHLY COST SHARING based on salary and EMPLOYER
MINIMUM CONTRIBUTION REQUIREMENTS
set forth in NM State Statute

			Less than \$50,000	1/2 20%/80%	\$50,000 \$59,999	1/2 30%/70%	\$60,000 and Over	1/2 40%/60%
MEDICAL BCBS High Option	Single	Employee share	\$172.08	\$86.04	\$258.12	\$129.06	\$344.16	\$172.08
		Employer	\$688.32	\$344.16	\$602.28	\$301.14	\$516.24	\$258.12
	Two-Party	Employee share	\$327.26	\$163.63	\$490.88	\$245.44	\$654.52	\$327.26
		Employer	\$1,309.04	\$654.52	\$1,145.42	\$572.71	\$981.78	\$490.89
		Employee share	\$437.10	\$218.55	\$655.64	\$327.82	\$874.18	\$437.09
		Employer	\$1,748.38	\$874.19	\$1,529.84	\$764.92	\$1,311.30	\$655.65
BCBS Low Option	Single	Employee share	\$119.30	\$59.65	\$178.96	\$89.48	\$238.60	\$119.30
		Employer	\$477.22	\$238.61	\$417.56	\$208.78	\$357.92	\$178.96
	Two-Party	Employee share	\$226.90	\$113.45	\$340.36	\$170.18	\$453.80	\$226.90
		Employer	\$907.62	\$453.81	\$794.16	\$397.08	\$680.72	\$340.36
		Employee share	\$303.06	\$151.53	\$454.60	\$227.30	\$606.14	\$303.07
		Employer	\$1,212.30	\$606.15	\$1,060.76	\$530.38	\$909.22	\$454.61
BCBS EPO Option	Single	Employee share	\$154.86	\$77.43	\$232.30	\$116.15	\$309.74	\$154.87
		Employer	\$619.48	\$309.74	\$542.04	\$271.02	\$464.60	\$232.30
	Two-Party	Employee share	\$294.52	\$147.26	\$441.78	\$220.89	\$589.06	\$294.53
		Employer	\$1,178.12	\$589.06	\$1,030.86	\$515.43	\$883.58	\$441.79
		Employee share	\$393.38	\$196.69	\$590.06	\$295.03	\$786.76	\$393.38
		Employer	\$1,573.52	\$786.76	\$1,376.84	\$688.42	\$1,180.14	\$590.07
Cigna High Option	Single	Employee share	\$164.30	\$82.15	\$246.46	\$123.23	\$328.62	\$164.31
		Employer	\$657.24	\$328.62	\$575.08	\$287.54	\$492.92	\$246.46
	Two-Party	Employee share	\$317.18	\$158.59	\$475.78	\$237.89	\$634.36	\$317.18
		Employer	\$1,268.74	\$634.37	\$1,110.14	\$555.07	\$951.56	\$475.78
		Employee share	\$425.12	\$212.56	\$637.70	\$318.85	\$850.26	\$425.13
		Employer	\$1,700.54	\$850.27	\$1,487.96	\$743.98	\$1,275.40	\$637.70
Cigna Low Option	Single	Employee share	\$114.44	\$57.22	\$171.68	\$85.84	\$228.90	\$114.45
		Employer	\$457.82	\$228.91	\$400.58	\$200.29	\$343.36	\$171.68
	Two-Party	Employee share	\$220.94	\$110.47	\$331.40	\$165.70	\$441.88	\$220.94
		Employer	\$883.76	\$441.88	\$773.30	\$386.65	\$662.82	\$331.41
		Employee share	\$296.14	\$148.07	\$444.20	\$222.10	\$592.26	\$296.13
		Employer	\$1,184.54	\$592.27	\$1,036.48	\$518.24	\$888.42	\$444.21
Presbyterian High Option	Single	Employee share	\$139.14	\$69.57	\$208.72	\$104.36	\$278.30	\$139.15
		Employer	\$556.62	\$278.31	\$487.04	\$243.52	\$417.46	\$208.73
	Two-Party	Employee share	\$292.20	\$146.10	\$438.30	\$219.15	\$584.40	\$292.20
		Employer	\$1,168.82	\$584.41	\$1,022.72	\$511.36	\$876.62	\$438.31
		Employee share	\$389.64	\$194.82	\$584.44	\$292.22	\$779.26	\$389.63
		Employer	\$1,558.54	\$779.27	\$1,363.74	\$681.87	\$1,168.92	\$584.46
Presbyterian Low Option	Single	Employee share	\$96.48	\$48.24	\$144.74	\$72.37	\$192.98	\$96.49
		Employer	\$385.98	\$192.99	\$337.72	\$168.86	\$289.48	\$144.74
	Two-Party	Employee share	\$202.60	\$101.30	\$303.90	\$151.95	\$405.20	\$202.60
		Employer	\$810.42	\$405.21	\$709.12	\$354.56	\$607.82	\$303.91
		Employee share	\$270.14	\$135.07	\$405.22	\$202.61	\$540.30	\$270.15
		Employer	\$1,080.62	\$540.31	\$945.54	\$472.77	\$810.46	\$405.23
DENTAL Delta Dental or United Concordia High Option	Single	Employee share	\$5.72	\$2.86	\$8.58	\$4.29	\$11.44	\$5.72
		Employer	\$22.88	\$11.44	\$20.02	\$10.01	\$17.16	\$8.58
	Two-Party	Employee share	\$10.88	\$5.44	\$16.34	\$8.17	\$21.78	\$10.89
		Employer	\$43.56	\$21.78	\$38.10	\$19.05	\$32.66	\$16.33
		Employee share	\$17.10	\$8.55	\$25.66	\$12.83	\$34.22	\$17.11
		Employer	\$68.44	\$34.22	\$59.88	\$29.94	\$51.32	\$25.66
DENTAL Delta Dental or United Concordia Low Option	Single	Employee share	\$2.86	\$1.43	\$4.30	\$2.15	\$5.74	\$2.87
		Employer	\$11.46	\$5.73	\$10.02	\$5.01	\$8.58	\$4.29
	Two-Party	Employee share	\$5.44	\$2.72	\$8.18	\$4.09	\$10.90	\$5.45
		Employer	\$21.82	\$10.91	\$19.08	\$9.54	\$16.36	\$8.18
		Employee share	\$8.56	\$4.28	\$12.82	\$6.41	\$17.12	\$8.56
		Employer	\$34.22	\$17.11	\$29.96	\$14.98	\$25.66	\$12.83
VISION Davis Vision	Single	Employee share	\$1.24	\$0.62	\$1.88	\$0.94	\$2.50	\$1.25
		Employer	\$5.02	\$2.51	\$4.38	\$2.19	\$3.76	\$1.88
	Two-Party	Employee share	\$2.10	\$1.05	\$3.14	\$1.57	\$4.18	\$2.09
		Employer	\$8.38	\$4.19	\$7.34	\$3.67	\$6.30	\$3.15
		Employee share	\$2.82	\$1.41	\$4.24	\$2.12	\$5.66	\$2.83
		Employer	\$11.32	\$5.66	\$9.90	\$4.95	\$8.48	\$4.24

CONTRIBUTIONS EFFECTIVE OCTOBER 1, 2022

MONTHLY COST SHARING

20%/80%

MEDICAL	Single (employee deduction)	\$172.08
BCBS	Single (district/employer contribution)	\$688.32
High Option	Two-Party (employee deduction)	\$327.26
	Two-Party (district/employer contribution)	\$1,309.04
	Family (employee deduction)	\$437.10
	Family (district/employer contribution)	\$1,748.38
BCBS	Single (employee deduction)	\$119.30
Low Option	Single (district/employer contribution)	\$477.22
	Two-Party (employee deduction)	\$226.90
	Two-Party (district/employer contribution)	\$907.62
	Family (employee deduction)	\$303.06
	Family (district/employer contribution)	\$1,212.30
BCBS	Single (employee deduction)	\$154.86
EPO Option	Single (district/employer contribution)	\$619.48
	Two-Party (employee deduction)	\$294.52
	Two-Party (district/employer contribution)	\$1,178.12
	Family (employee deduction)	\$393.38
	Family (district/employer contribution)	\$1,573.52
Cigna	Single (employee deduction)	\$164.30
High Option	Single (district/employer contribution)	\$657.24
	Two-Party (employee deduction)	\$317.18
	Two-Party (district/employer contribution)	\$1,268.74
	Family (employee deduction)	\$425.12
	Family (district/employer contribution)	\$1,700.54
Cigna	Single (employee deduction)	\$114.44
Low Option	Single (district/employer contribution)	\$457.82
	Two-Party (employee deduction)	\$220.94
	Two-Party (district/employer contribution)	\$883.76
	Family (employee deduction)	\$296.14
	Family (district/employer contribution)	\$1,184.54
Presbyterian	Single (employee deduction)	\$139.14
High Option	Single (district/employer contribution)	\$556.62
	Two-Party (employee deduction)	\$292.20
	Two-Party (district/employer contribution)	\$1,168.82
	Family (employee deduction)	\$389.64
	Family (district/employer contribution)	\$1,558.54
Presbyterian	Single (employee deduction)	\$96.48
Low Option	Single (district/employer contribution)	\$385.98
	Two-Party (employee deduction)	\$202.60
	Two-Party (district/employer contribution)	\$810.42
	Family (employee deduction)	\$270.14
	Family (district/employer contribution)	\$1,080.62
DENTAL	Single (employee deduction)	\$5.72
Delta Dental or	Single (district/employer contribution)	\$22.88
United Concordia	Two-Party (employee deduction)	\$10.88
High Option	Two-Party (district/employer contribution)	\$43.56
	Family (employee deduction)	\$17.10
	Family (district/employer contribution)	\$68.44
Delta Dental or	Single (employee deduction)	\$2.86
United Concordia	Single (district/employer contribution)	\$11.46
Low Option	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