



BASIC LIFE		ADDITIONAL LIFE (Employee, Spouse, & Children) and AD&D (Employee Only)	
Employer pays 100% of premium		Employee pays 100% of premium	
\$10,000 Life/AD&D	\$1.06 per month	Person's Age	Rate per \$1,000
\$25,000 Life/AD&D	\$2.64 per month	under 30	\$0.06
\$50,000 Life/AD&D	\$5.26 per month	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.

**RATES PENDING
RFP OUTCOME**

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	\$922.70	\$1,754.78	\$2,343.72
Blue Cross Blue Shield New Mexico – Low Option	\$639.72	\$1,216.66	\$1,625.08
Blue Cross Blue Shield New Mexico – Exclusive Provider Organization (EPO) Option*	\$830.40	\$1,579.26	\$2,109.30
Cigna – High Option	\$881.02	\$1,700.74	\$2,279.56
Cigna – Low Option	\$613.70	\$1,184.68	\$1,587.88
Presbyterian – High Option	\$746.14	\$1,566.80	\$2,089.24
Presbyterian – Low Option	\$517.40	\$1,086.36	\$1,448.56
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).

7.24% increase on High, Low and EPO medical options

CONTRIBUTIONS EFFECTIVE OCTOBER 1, 2023	Less than	\$50,000	\$60,000
MONTHLY COST SHARING based on salary and EMPLOYER	\$50,000	\$59,999	and Over
MINIMUM CONTRIBUTION REQUIREMENTS	20%/80%	30%/70%	40%/60%
set forth in NM State Statute			

MEDICAL	Single (employee deduction)	\$184.54	\$276.80	\$369.08
BCBS	Single (district/employer contribution)	\$738.16	\$645.90	\$553.62
High Option	Two-Party (employee deduction)	\$350.96	\$526.42	\$701.90
	Two-Party (district/employer contribution)	\$1,403.82	\$1,228.36	\$1,052.88
	Family (employee deduction)	\$468.74	\$703.12	\$937.48
	Family (district/employer contribution)	\$1,874.98	\$1,640.60	\$1,406.24
BCBS	Single (employee deduction)	\$127.94	\$191.92	\$255.88
Low Option	Single (district/employer contribution)	\$511.78	\$447.80	\$383.84
	Two-Party (employee deduction)	\$243.32	\$365.00	\$486.66
	Two-Party (district/employer contribution)	\$973.34	\$851.66	\$730.00
	Family (employee deduction)	\$325.02	\$487.52	\$650.02
	Family (district/employer contribution)	\$1,300.06	\$1,137.56	\$975.06
BCBS	Single (employee deduction)	\$166.08	\$249.12	\$332.16
EPO Option	Single (district/employer contribution)	\$664.32	\$581.28	\$498.24
	Two-Party (employee deduction)	\$315.84	\$473.78	\$631.70
	Two-Party (district/employer contribution)	\$1,263.42	\$1,105.48	\$947.56
	Family (employee deduction)	\$421.86	\$632.78	\$843.72
	Family (district/employer contribution)	\$1,687.44	\$1,476.52	\$1,265.58
Cigna	Single (employee deduction)	\$176.20	\$264.30	\$352.40
High Option	Single (district/employer contribution)	\$704.82	\$616.72	\$528.62
	Two-Party (employee deduction)	\$340.14	\$510.22	\$680.30
	Two-Party (district/employer contribution)	\$1,360.60	\$1,190.52	\$1,020.44
	Family (employee deduction)	\$455.90	\$683.86	\$911.82
	Family (district/employer contribution)	\$1,823.66	\$1,595.70	\$1,367.74
Cigna	Single (employee deduction)	\$122.74	\$184.10	\$245.48
Low Option	Single (district/employer contribution)	\$490.96	\$429.60	\$368.22
	Two-Party (employee deduction)	\$236.94	\$355.40	\$473.86
	Two-Party (district/employer contribution)	\$947.74	\$829.28	\$710.82
	Family (employee deduction)	\$317.58	\$476.36	\$635.14
	Family (district/employer contribution)	\$1,270.30	\$1,111.52	\$952.74
Presbyterian	Single (employee deduction)	\$149.22	\$223.84	\$298.46
High Option	Single (district/employer contribution)	\$596.92	\$522.30	\$447.68
	Two-Party (employee deduction)	\$313.36	\$470.04	\$626.72
	Two-Party (district/employer contribution)	\$1,253.44	\$1,096.76	\$940.08
	Family (employee deduction)	\$417.84	\$626.76	\$835.70
	Family (district/employer contribution)	\$1,671.40	\$1,462.48	\$1,253.54
Presbyterian	Single (employee deduction)	\$103.48	\$155.22	\$206.96
Low Option	Single (district/employer contribution)	\$413.92	\$362.18	\$310.44
	Two-Party (employee deduction)	\$217.26	\$325.90	\$434.54
	Two-Party (district/employer contribution)	\$869.10	\$760.46	\$651.82
	Family (employee deduction)	\$289.70	\$434.56	\$579.42
	Family (district/employer contribution)	\$1,158.86	\$1,014.00	\$869.14
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 OCTOBER 1, 2023			Less than		\$50,000		\$60,000	
MONTHLY COST SHARING based on salary and EMPLOYER			\$50,000	1/2	\$59,999	1/2	and Over	1/2
MINIMUM CONTRIBUTION REQUIREMENTS			20%/80%	20%/80%	30%/70%	30%/70%	40%/60%	40%/60%
set forth in NM State Statute								
MEDICAL	Single	Employee share	\$184.54	\$92.27	\$276.80	\$138.40	\$369.08	\$184.54
		Employer	\$738.16	\$369.08	\$645.90	\$322.95	\$553.62	\$276.81
BCBS High Option	Two-Party	Employee share	\$350.96	\$175.48	\$526.42	\$263.21	\$701.90	\$350.95
		Employer	\$1,403.82	\$701.91	\$1,228.36	\$614.18	\$1,052.88	\$526.44
	Family	Employee share	\$468.74	\$234.37	\$703.12	\$351.56	\$937.48	\$468.74
		Employer	\$1,874.98	\$937.49	\$1,640.60	\$820.30	\$1,406.24	\$703.12
BCBS Low Option	Single	Employee share	\$127.94	\$63.97	\$191.92	\$95.96	\$255.88	\$127.94
		Employer	\$511.78	\$255.89	\$447.80	\$223.90	\$383.84	\$191.92
	Two-Party	Employee share	\$243.32	\$121.66	\$365.00	\$182.50	\$486.66	\$243.33
		Employer	\$973.34	\$486.67	\$851.66	\$425.83	\$730.00	\$365.00
BCBS EPO Option	Single	Employee share	\$166.08	\$83.04	\$249.12	\$124.56	\$332.16	\$166.08
		Employer	\$664.32	\$332.16	\$581.28	\$290.64	\$498.24	\$249.12
	Two-Party	Employee share	\$315.84	\$157.92	\$473.78	\$236.89	\$631.70	\$315.85
		Employer	\$1,263.42	\$631.71	\$1,105.48	\$552.74	\$947.56	\$473.78
Cigna High Option	Single	Employee share	\$176.20	\$88.10	\$264.30	\$132.15	\$352.40	\$176.20
		Employer	\$704.82	\$352.41	\$616.72	\$308.36	\$528.62	\$264.31
	Two-Party	Employee share	\$340.14	\$170.07	\$510.22	\$255.11	\$680.30	\$340.15
		Employer	\$1,360.60	\$680.30	\$1,190.52	\$595.26	\$1,020.44	\$510.22
Cigna Low Option	Single	Employee share	\$122.74	\$61.37	\$184.10	\$92.05	\$245.48	\$122.74
		Employer	\$490.96	\$245.48	\$429.60	\$214.80	\$368.22	\$184.11
	Two-Party	Employee share	\$236.94	\$118.47	\$355.40	\$177.70	\$473.86	\$236.93
		Employer	\$947.74	\$473.87	\$829.28	\$414.64	\$710.82	\$355.41
Presbyterian High Option	Single	Employee share	\$149.22	\$74.61	\$223.84	\$111.92	\$298.46	\$149.23
		Employer	\$596.92	\$298.46	\$522.30	\$261.15	\$447.68	\$223.84
	Two-Party	Employee share	\$313.36	\$156.68	\$470.04	\$235.02	\$626.72	\$313.36
		Employer	\$1,253.44	\$626.72	\$1,096.76	\$548.38	\$940.08	\$470.04
Presbyterian Low Option	Single	Employee share	\$103.48	\$51.74	\$155.22	\$77.61	\$206.96	\$103.48
		Employer	\$413.92	\$206.96	\$362.18	\$181.09	\$310.44	\$155.22
	Two-Party	Employee share	\$217.26	\$108.63	\$325.90	\$162.95	\$434.54	\$217.27
		Employer	\$869.10	\$434.55	\$760.46	\$380.23	\$651.82	\$325.91
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
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
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
Family	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, 2023

MONTHLY COST SHARING

20%/80%

MEDICAL	Single (employee deduction)	\$184.54
BCBS	Single (district/employer contribution)	\$738.16
High Option	Two-Party (employee deduction)	\$350.96
	Two-Party (district/employer contribution)	\$1,403.82
	Family (employee deduction)	\$468.74
	Family (district/employer contribution)	\$1,874.98
BCBS	Single (employee deduction)	\$127.94
Low Option	Single (district/employer contribution)	\$511.78
	Two-Party (employee deduction)	\$243.32
	Two-Party (district/employer contribution)	\$973.34
	Family (employee deduction)	\$325.02
	Family (district/employer contribution)	\$1,300.06
BCBS	Single (employee deduction)	\$166.08
EPO Option	Single (district/employer contribution)	\$664.32
	Two-Party (employee deduction)	\$315.84
	Two-Party (district/employer contribution)	\$1,263.42
	Family (employee deduction)	\$421.86
	Family (district/employer contribution)	\$1,687.44
Cigna	Single (employee deduction)	\$176.20
High Option	Single (district/employer contribution)	\$704.82
	Two-Party (employee deduction)	\$340.14
	Two-Party (district/employer contribution)	\$1,360.60
	Family (employee deduction)	\$455.90
	Family (district/employer contribution)	\$1,823.66
Cigna	Single (employee deduction)	\$122.74
Low Option	Single (district/employer contribution)	\$490.96
	Two-Party (employee deduction)	\$236.94
	Two-Party (district/employer contribution)	\$947.74
	Family (employee deduction)	\$317.58
	Family (district/employer contribution)	\$1,270.30
Presbyterian	Single (employee deduction)	\$149.22
High Option	Single (district/employer contribution)	\$596.92
	Two-Party (employee deduction)	\$313.36
	Two-Party (district/employer contribution)	\$1,253.44
	Family (employee deduction)	\$417.84
	Family (district/employer contribution)	\$1,671.40
Presbyterian	Single (employee deduction)	\$103.48
Low Option	Single (district/employer contribution)	\$413.92
	Two-Party (employee deduction)	\$217.26
	Two-Party (district/employer contribution)	\$869.10
	Family (employee deduction)	\$289.70
	Family (district/employer contribution)	\$1,158.86
DENTAL	Single (employee deduction)	\$5.72
Delta Dental or	Single (district/employer contribution)	\$22.88
United Concord	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 Concord	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