



MONTHLY CONTRIBUTIONS EFFECTIVE OCTOBER 1, 2024

NEW MEXICO PUBLIC SCHOOLS INSURANCE AUTHORITY

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

\$10,000 Life/AD&D	\$1.16 per month
\$25,000 Life/AD&D	\$2.88 per month
\$50,000 Life/AD&D	\$5.76 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
24 & under	\$0.06
25 - 39	\$0.08
40 - 44	\$0.10
45 - 49	\$0.14
50 - 54	\$0.24
55 - 59	\$0.38
60 - 64	\$0.56
65 - 69	\$0.84
70 & over	\$1.10
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	\$1,066.00	\$2,027.30	\$2,707.70
Blue Cross Blue Shield New Mexico – Low Option	\$739.08	\$1,405.62	\$1,877.46
Blue Cross Blue Shield New Mexico – Exclusive Provider Organization (EPO) Option*	\$959.36	\$1,824.52	\$2,436.88
Cigna – High Option	\$1,017.84	\$1,964.86	\$2,633.58
Cigna – Low Option	\$709.02	\$1,368.66	\$1,834.48
Presbyterian – High Option	\$862.02	\$1,810.12	\$2,413.70
Presbyterian – Low Option	\$597.76	\$1,255.08	\$1,673.52
Delta Dental – High Option	\$30.04	\$57.16	\$89.82
Delta Dental – Low Option	\$15.04	\$28.62	\$44.92
United Concordia Dental – High Option	\$30.04	\$57.16	\$89.82
United Concordia Dental – Low Option	\$15.04	\$28.62	\$44.92
Davis Vision Plan	\$6.46	\$10.80	\$14.56

* 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).

15.53% increase on High, Low and EPO medical options
5% increase on Basic and Comprehensive Dental
3% increase on Vision

CONTRIBUTIONS EFFECTIVE OCTOBER 1, 2024	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%
<i>set forth in NM State Statute</i>			

MEDICAL	Single (employee deduction)	\$213.20	\$319.80	\$426.40
BCBS	Single (district/employer contribution)	\$852.80	\$746.20	\$639.60
High Option	Two-Party (employee deduction)	\$405.46	\$608.18	\$810.92
	Two-Party (district/employer contribution)	\$1,621.84	\$1,419.12	\$1,216.38
	Family (employee deduction)	\$541.54	\$812.30	\$1,083.08
	Family (district/employer contribution)	\$2,166.16	\$1,895.40	\$1,624.62
BCBS	Single (employee deduction)	\$147.82	\$221.72	\$295.62
Low Option	Single (district/employer contribution)	\$591.26	\$517.36	\$443.46
	Two-Party (employee deduction)	\$281.12	\$421.68	\$562.24
	Two-Party (district/employer contribution)	\$1,124.50	\$983.94	\$843.38
	Family (employee deduction)	\$375.48	\$563.24	\$750.98
	Family (district/employer contribution)	\$1,501.98	\$1,314.22	\$1,126.48
BCBS	Single (employee deduction)	\$191.86	\$287.80	\$383.74
EPO Option	Single (district/employer contribution)	\$767.50	\$671.56	\$575.62
	Two-Party (employee deduction)	\$364.90	\$547.36	\$729.80
	Two-Party (district/employer contribution)	\$1,459.62	\$1,277.16	\$1,094.72
	Family (employee deduction)	\$487.38	\$731.06	\$974.74
	Family (district/employer contribution)	\$1,949.50	\$1,705.82	\$1,462.14
Cigna	Single (employee deduction)	\$203.56	\$305.34	\$407.14
High Option	Single (district/employer contribution)	\$814.28	\$712.50	\$610.70
	Two-Party (employee deduction)	\$392.96	\$589.46	\$785.94
	Two-Party (district/employer contribution)	\$1,571.90	\$1,375.40	\$1,178.92
	Family (employee deduction)	\$526.72	\$790.06	\$1,053.42
	Family (district/employer contribution)	\$2,106.86	\$1,843.52	\$1,580.16
Cigna	Single (employee deduction)	\$141.80	\$212.70	\$283.60
Low Option	Single (district/employer contribution)	\$567.22	\$496.32	\$425.42
	Two-Party (employee deduction)	\$273.72	\$410.60	\$547.46
	Two-Party (district/employer contribution)	\$1,094.94	\$958.06	\$821.20
	Family (employee deduction)	\$366.90	\$550.34	\$733.78
	Family (district/employer contribution)	\$1,467.58	\$1,284.14	\$1,100.70
Presbyterian	Single (employee deduction)	\$172.40	\$258.60	\$344.80
High Option	Single (district/employer contribution)	\$689.62	\$603.42	\$517.22
	Two-Party (employee deduction)	\$362.02	\$543.04	\$724.04
	Two-Party (district/employer contribution)	\$1,448.10	\$1,267.08	\$1,086.08
	Family (employee deduction)	\$482.74	\$724.10	\$965.48
	Family (district/employer contribution)	\$1,930.96	\$1,689.60	\$1,448.22
Presbyterian	Single (employee deduction)	\$119.54	\$179.32	\$239.10
Low Option	Single (district/employer contribution)	\$478.22	\$418.44	\$358.66
	Two-Party (employee deduction)	\$251.02	\$376.52	\$502.02
	Two-Party (district/employer contribution)	\$1,004.06	\$878.56	\$753.06
	Family (employee deduction)	\$334.70	\$502.06	\$669.40
	Family (district/employer contribution)	\$1,338.82	\$1,171.46	\$1,004.12
DENTAL	Single (employee deduction)	\$6.00	\$9.00	\$12.02
Delta Dental or	Single (district/employer contribution)	\$24.04	\$21.04	\$18.02
United Concordia	Two-Party (employee deduction)	\$11.42	\$17.14	\$22.86
High Option	wo-Party (district/employer contribution)	\$45.74	\$40.02	\$34.30
	Family (employee deduction)	\$17.96	\$26.94	\$35.92
	Family (district/employer contribution)	\$71.86	\$62.88	\$53.90
Delta Dental or	Single (employee deduction)	\$3.00	\$4.50	\$6.02
United Concordia	Single (district/employer contribution)	\$12.04	\$10.54	\$9.02
Low Option	Two-Party (employee deduction)	\$5.72	\$8.58	\$11.44
	Two-Party (district/employer contribution)	\$22.90	\$20.04	\$17.18
	Family (employee deduction)	\$8.98	\$13.48	\$17.96
	Family (district/employer contribution)	\$35.94	\$31.44	\$26.96
VISION	Single (employee deduction)	\$1.28	\$1.94	\$2.58
Davis Vision	Single (district/employer contribution)	\$5.18	\$4.52	\$3.88
	Two-Party (employee deduction)	\$2.16	\$3.24	\$4.32
	Two-Party (district/employer contribution)	\$8.64	\$7.56	\$6.48
	Family (employee deduction)	\$2.90	\$4.36	\$5.82
	Family (district/employer contribution)	\$11.66	\$10.20	\$8.74

CONTRIBUTIONS EFFECTIVE OCTOBER 1, 2024			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	\$213.20	\$106.60	\$319.80	\$159.90	\$426.40	\$213.20
		Employer	\$852.80	\$426.40	\$746.20	\$373.10	\$639.60	\$319.80
BCBS High Option	Two-Par	Employee share	\$405.46	\$202.73	\$608.18	\$304.09	\$810.92	\$405.46
		Employer	\$1,621.84	\$810.92	\$1,419.12	\$709.56	\$1,216.38	\$608.19
	Family	Employee share	\$541.54	\$270.77	\$812.30	\$406.15	\$1,083.08	\$541.54
		Employer	\$2,166.16	\$1,083.08	\$1,895.40	\$947.70	\$1,624.62	\$812.31
BCBS Low Option	Single	Employee share	\$147.82	\$73.91	\$221.72	\$110.86	\$295.62	\$147.81
		Employer	\$591.26	\$295.63	\$517.36	\$258.68	\$443.46	\$221.73
	Two-Par	Employee share	\$281.12	\$140.56	\$421.68	\$210.84	\$562.24	\$281.12
		Employer	\$1,124.50	\$562.25	\$983.94	\$491.97	\$843.38	\$421.69
BCBS EPO Option	Family	Employee share	\$375.48	\$187.74	\$563.24	\$281.62	\$750.98	\$375.49
		Employer	\$1,501.98	\$750.99	\$1,314.22	\$657.11	\$1,126.48	\$563.24
	Single	Employee share	\$191.86	\$95.93	\$287.80	\$143.90	\$383.74	\$191.87
		Employer	\$767.50	\$383.75	\$671.56	\$335.78	\$575.62	\$287.81
Cigna High Option	Two-Par	Employee share	\$364.90	\$182.45	\$547.36	\$273.68	\$729.80	\$364.90
		Employer	\$1,459.62	\$729.81	\$1,277.16	\$638.58	\$1,094.72	\$547.36
	Family	Employee share	\$487.38	\$243.69	\$731.06	\$365.53	\$974.74	\$487.37
		Employer	\$1,949.50	\$974.75	\$1,705.82	\$852.91	\$1,462.14	\$731.07
Cigna Low Option	Single	Employee share	\$203.56	\$101.78	\$305.34	\$152.67	\$407.14	\$203.57
		Employer	\$814.28	\$407.14	\$712.50	\$356.25	\$610.70	\$305.35
	Two-Par	Employee share	\$392.96	\$196.48	\$589.46	\$294.73	\$785.94	\$392.97
		Employer	\$1,571.90	\$785.95	\$1,375.40	\$687.70	\$1,178.92	\$589.46
Presbyterian High Option	Family	Employee share	\$526.72	\$263.36	\$790.06	\$395.03	\$1,053.42	\$526.71
		Employer	\$2,106.86	\$1,053.43	\$1,843.52	\$921.76	\$1,580.16	\$790.08
	Single	Employee share	\$141.80	\$70.90	\$212.70	\$106.35	\$283.60	\$141.80
		Employer	\$567.22	\$283.61	\$496.32	\$248.16	\$425.42	\$212.71
Presbyterian Low Option	Two-Par	Employee share	\$273.72	\$136.86	\$410.60	\$205.30	\$547.46	\$273.73
		Employer	\$1,094.94	\$547.47	\$958.06	\$479.03	\$821.20	\$410.60
	Family	Employee share	\$366.90	\$183.45	\$550.34	\$275.17	\$733.78	\$366.89
		Employer	\$1,467.58	\$733.79	\$1,284.14	\$642.07	\$1,100.70	\$550.35
Delta Dental or United Concord High Option	Single	Employee share	\$172.40	\$86.20	\$258.60	\$129.30	\$344.80	\$172.40
		Employer	\$689.62	\$344.81	\$603.42	\$301.71	\$517.22	\$258.61
	Two-Par	Employee share	\$362.02	\$181.01	\$543.04	\$271.52	\$724.04	\$362.02
		Employer	\$1,448.10	\$724.05	\$1,267.08	\$633.54	\$1,086.08	\$543.04
Delta Dental or United Concord Low Option	Family	Employee share	\$482.74	\$241.37	\$724.10	\$362.05	\$965.48	\$482.74
		Employer	\$1,930.96	\$965.48	\$1,689.60	\$844.80	\$1,448.22	\$724.11
	Single	Employee share	\$119.54	\$59.77	\$179.32	\$89.66	\$239.10	\$119.55
		Employer	\$478.22	\$239.11	\$418.44	\$209.22	\$358.66	\$179.33
Delta Dental or United Concord High Option	Two-Par	Employee share	\$251.02	\$125.51	\$376.52	\$188.26	\$502.02	\$251.01
		Employer	\$1,004.06	\$502.03	\$878.56	\$439.28	\$753.06	\$376.53
	Family	Employee share	\$334.70	\$167.35	\$502.06	\$251.03	\$669.40	\$334.70
		Employer	\$1,338.82	\$669.41	\$1,171.46	\$585.73	\$1,004.12	\$502.06
Delta Dental or United Concord Low Option	Single	Employee share	\$6.00	\$3.00	\$9.00	\$4.50	\$12.02	\$6.01
		Employer	\$24.04	\$12.02	\$21.04	\$10.52	\$18.02	\$9.01
	Two-Par	Employee share	\$11.42	\$5.71	\$17.14	\$8.57	\$22.86	\$11.43
		Employer	\$45.74	\$22.87	\$40.02	\$20.01	\$34.30	\$17.15
Delta Dental or United Concord High Option	Family	Employee share	\$17.96	\$8.98	\$26.94	\$13.47	\$35.92	\$17.96
		Employer	\$71.86	\$35.93	\$62.88	\$31.44	\$53.90	\$26.95
	Single	Employee share	\$3.00	\$1.50	\$4.50	\$2.25	\$6.02	\$3.01
		Employer	\$12.04	\$6.02	\$10.54	\$5.27	\$9.02	\$4.51
Delta Dental or United Concord Low Option	Two-Par	Employee share	\$5.72	\$2.86	\$8.58	\$4.29	\$11.44	\$5.72
		Employer	\$22.90	\$11.45	\$20.04	\$10.02	\$17.18	\$8.59
	Family	Employee share	\$8.98	\$4.49	\$13.48	\$6.74	\$17.96	\$8.98
		Employer	\$35.94	\$17.97	\$31.44	\$15.72	\$26.96	\$13.48
DAVIS Davis Vision	Single	Employee share	\$1.28	\$0.64	\$1.94	\$0.97	\$2.58	\$1.29
		Employer	\$5.18	\$2.59	\$4.52	\$2.26	\$3.88	\$1.94
	Two-Par	Employee share	\$2.16	\$1.08	\$3.24	\$1.62	\$4.32	\$2.16
		Employer	\$8.64	\$4.32	\$7.56	\$3.78	\$6.48	\$3.24
Family	Employee share	\$2.90	\$1.45	\$4.36	\$2.18	\$5.82	\$2.91	
	Employer	\$11.66	\$5.83	\$10.20	\$5.10	\$8.74	\$4.37	