



MONTHLY CONTRIBUTIONS EFFECTIVE OCTOBER 1, 2023

NEW MEXICO PUBLIC SCHOOLS INSURANCE AUTHORITY

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

ADDITIONAL LIFE (Employee,

Spouse, & Children) and **AD&D** (Employee Only)

Employee pays 100% of premium

		Person's Age	Rate per \$1,000
		under 25	\$0.06
		25-29	\$0.08
		30 - 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.

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 MONTHLY COST SHARING based on salary and EMPLOYER MINIMUM CONTRIBUTION REQUIREMENTS set forth in NM State Statute			Less than \$50,000 20%/80%	1/2 20%/80%	\$50,000 \$59,999 30%/70%	1/2 30%/70%	\$60,000 and Over 40%/60%	1/2 40%/60%
MEDICAL BCBS High Option	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 Low 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 EPO 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
Cigna High Option	Family	Employee share	\$325.02	\$162.51	\$487.52	\$243.76	\$650.02	\$325.01
		Employer	\$1,300.06	\$650.03	\$1,137.56	\$568.78	\$975.06	\$487.53
	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
Cigna Low Option	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
	Family	Employee share	\$421.86	\$210.93	\$632.78	\$316.39	\$843.72	\$421.86
		Employer	\$1,687.44	\$843.72	\$1,476.52	\$738.26	\$1,265.58	\$632.79
Presbyterian 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
Presbyterian Low Option	Family	Employee share	\$455.90	\$227.95	\$683.86	\$341.93	\$911.82	\$455.91
		Employer	\$1,823.66	\$911.83	\$1,595.70	\$797.85	\$1,367.74	\$683.87
	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
Delta Dental or United Concordia High Option	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
	Family	Employee share	\$317.58	\$158.79	\$476.36	\$238.18	\$635.14	\$317.57
		Employer	\$1,270.30	\$635.15	\$1,111.52	\$555.76	\$952.74	\$476.37
Delta Dental or United Concordia Low 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
Delta Dental or United Concordia High Option	Family	Employee share	\$417.84	\$208.92	\$626.76	\$313.38	\$835.70	\$417.85
		Employer	\$1,671.40	\$835.70	\$1,462.48	\$731.24	\$1,253.54	\$626.77
	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
Delta Dental or United Concordia Low Option	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
	Family	Employee share	\$289.70	\$144.85	\$434.56	\$217.28	\$579.42	\$289.71
		Employer	\$1,158.86	\$579.43	\$1,014.00	\$507.00	\$869.14	\$434.57
VISION Davis Vision	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
VISION Davis Vision	Family	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
	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
VISION Davis Vision	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
	Family	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
VISION Davis Vision	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