



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	\$1,014.98	\$1,930.26	\$2,578.10
Blue Cross Blue Shield New Mexico – Low Option	\$703.70	\$1,338.34	\$1,787.60
Blue Cross Blue Shield New Mexico – Exclusive Provider Organization (EPO) Option*	\$913.44	\$1,737.20	\$2,320.24
Presbyterian – High Option	\$820.76	\$1,723.48	\$2,298.16
Presbyterian – Low Option	\$569.14	\$1,195.00	\$1,593.42
Blue Cross Blue Shield Dental - High Option (1/1/2025)	\$27.74	\$52.80	\$82.96
Blue Cross Blue Shield Dental - Low Option (1/1/2025)	\$13.90	\$26.44	\$41.48
Delta Dental – High Option	\$28.06	\$53.40	\$83.90
Delta Dental – Low Option	\$14.06	\$26.74	\$41.96
United Concordia Dental – High Option	\$31.52	\$59.98	\$94.24
United Concordia Dental – Low Option	\$15.78	\$30.04	\$47.14
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).

10% increase on High, Low and EPO medical options

5% increase with varying Plan schedule 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	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 BCBS High Option	Single	Employee share	\$203.00	\$101.50	\$304.48	\$152.24	\$405.98	\$202.99
		Employer	\$811.98	\$405.99	\$710.50	\$355.25	\$609.00	\$304.50
High Option	Two-Party	Employee share	\$386.04	\$193.02	\$579.08	\$289.54	\$772.10	\$386.05
		Employer	\$1,544.22	\$772.11	\$1,351.18	\$675.59	\$1,158.16	\$579.08
	Family	Employee share	\$515.62	\$257.81	\$773.42	\$386.71	\$1,031.24	\$515.62
		Employer	\$2,062.48	\$1,031.24	\$1,804.68	\$902.34	\$1,546.86	\$773.43
BCBS Low Option	Single	Employee share	\$140.74	\$70.37	\$211.10	\$105.55	\$281.48	\$140.74
		Employer	\$562.96	\$281.48	\$492.60	\$246.30	\$422.22	\$211.11
Low Option	Two-Party	Employee share	\$267.66	\$133.83	\$401.50	\$200.75	\$535.34	\$267.67
		Employer	\$1,070.68	\$535.34	\$936.84	\$468.42	\$803.00	\$401.50
	Family	Employee share	\$357.52	\$178.76	\$536.28	\$268.14	\$715.04	\$357.52
		Employer	\$1,430.08	\$715.04	\$1,251.32	\$625.66	\$1,072.56	\$536.28
BCBS EPO Option	Single	Employee share	\$182.68	\$91.34	\$274.02	\$137.01	\$365.38	\$182.69
		Employer	\$730.76	\$365.38	\$639.42	\$319.71	\$548.06	\$274.03
EPO Option	Two-Party	Employee share	\$347.44	\$173.72	\$521.16	\$260.58	\$694.88	\$347.44
		Employer	\$1,389.76	\$694.88	\$1,216.04	\$608.02	\$1,042.32	\$521.16
	Family	Employee share	\$464.04	\$232.02	\$696.06	\$348.03	\$928.10	\$464.05
		Employer	\$1,856.20	\$928.10	\$1,624.18	\$812.09	\$1,392.14	\$696.07
Presbyterian High Option	Single	Employee share	\$164.14	\$82.07	\$246.22	\$123.11	\$328.30	\$164.15
		Employer	\$656.62	\$328.31	\$574.54	\$287.27	\$492.46	\$246.23
High Option	Two-Party	Employee share	\$344.70	\$172.35	\$517.04	\$258.52	\$689.38	\$344.69
		Employer	\$1,378.78	\$689.39	\$1,206.44	\$603.22	\$1,034.10	\$517.05
	Family	Employee share	\$459.62	\$229.81	\$689.44	\$344.72	\$919.26	\$459.63
		Employer	\$1,838.54	\$919.27	\$1,608.72	\$804.36	\$1,378.90	\$689.45
Presbyterian Low Option	Single	Employee share	\$113.82	\$56.91	\$170.74	\$85.37	\$227.66	\$113.83
		Employer	\$455.32	\$227.66	\$398.40	\$199.20	\$341.48	\$170.74
Low Option	Two-Party	Employee share	\$239.00	\$119.50	\$358.50	\$179.25	\$478.00	\$239.00
		Employer	\$956.00	\$478.00	\$836.50	\$418.25	\$717.00	\$358.50
	Family	Employee share	\$318.68	\$159.34	\$478.02	\$239.01	\$637.36	\$318.68
		Employer	\$1,274.74	\$637.37	\$1,115.40	\$557.70	\$956.06	\$478.03
DENTAL BCBS Dental High Option (1/1/2025)	Single	Employee share	\$5.54	\$2.77	\$8.32	\$4.16	\$11.10	\$5.55
		Employer	\$22.20	\$11.10	\$19.42	\$9.71	\$16.64	\$8.32
High Option (1/1/2025)	Two-Party	Employee share	\$10.56	\$5.28	\$15.84	\$7.92	\$21.12	\$10.56
		Employer	\$42.24	\$21.12	\$36.96	\$18.48	\$31.68	\$15.84
	Family	Employee share	\$16.58	\$8.29	\$24.88	\$12.44	\$33.18	\$16.59
		Employer	\$66.38	\$33.19	\$58.08	\$29.04	\$49.78	\$24.89
BCBS Dental Low Option (1/1/2025)	Single	Employee share	\$2.78	\$1.39	\$4.16	\$2.08	\$5.56	\$2.78
		Employer	\$11.12	\$5.56	\$9.74	\$4.87	\$8.34	\$4.17
Low Option (1/1/2025)	Two-Party	Employee share	\$5.28	\$2.64	\$7.92	\$3.96	\$10.58	\$5.29
		Employer	\$21.16	\$10.58	\$18.52	\$9.26	\$15.86	\$7.93
	Family	Employee share	\$8.30	\$4.15	\$12.44	\$6.22	\$16.58	\$8.29
		Employer	\$33.18	\$16.59	\$29.04	\$14.52	\$24.90	\$12.45
Delta Dental High Option	Single	Employee share	\$5.60	\$2.80	\$8.42	\$4.21	\$11.22	\$5.61
		Employer	\$22.46	\$11.23	\$19.64	\$9.82	\$16.84	\$8.42
High Option	Two-Party	Employee share	\$10.68	\$5.34	\$16.02	\$8.01	\$21.36	\$10.68
		Employer	\$42.72	\$21.36	\$37.38	\$18.69	\$32.04	\$16.02
	Family	Employee share	\$16.78	\$8.39	\$25.16	\$12.58	\$33.56	\$16.78
		Employer	\$67.12	\$33.56	\$58.74	\$29.37	\$50.34	\$25.17
Delta Dental Low Option	Single	Employee share	\$2.80	\$1.40	\$4.22	\$2.11	\$5.62	\$2.81
		Employer	\$11.26	\$5.63	\$9.84	\$4.92	\$8.44	\$4.22
Low Option	Two-Party	Employee share	\$5.34	\$2.67	\$8.02	\$4.01	\$10.70	\$5.35
		Employer	\$21.40	\$10.70	\$18.72	\$9.36	\$16.04	\$8.02
	Family	Employee share	\$8.38	\$4.19	\$12.58	\$6.29	\$16.78	\$8.39
		Employer	\$33.58	\$16.79	\$29.38	\$14.69	\$25.18	\$12.59
United Concordia High Option	Single	Employee share	\$6.30	\$3.15	\$9.46	\$4.73	\$12.60	\$6.30
		Employer	\$25.22	\$12.61	\$22.06	\$11.03	\$18.92	\$9.46
High Option	Two-Party	Employee share	\$12.00	\$6.00	\$17.98	\$8.99	\$23.98	\$11.99
		Employer	\$47.98	\$23.99	\$42.00	\$21.00	\$36.00	\$18.00
	Family	Employee share	\$18.84	\$9.42	\$28.26	\$14.13	\$37.70	\$18.85
		Employer	\$75.40	\$37.70	\$65.98	\$32.99	\$56.54	\$28.27
United Concordia Low Option	Single	Employee share	\$3.16	\$1.58	\$4.72	\$2.36	\$6.30	\$3.15
		Employer	\$12.62	\$6.31	\$11.06	\$5.53	\$9.48	\$4.74
Low Option	Two-Party	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
	Family	Employee share	\$9.42	\$4.71	\$14.14	\$7.07	\$18.86	\$9.43
		Employer	\$37.72	\$18.86	\$33.00	\$16.50	\$28.28	\$14.14
VISION 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
Davis Vision	Two-Party	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