



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	\$596.14	\$1,195.00	\$1,593.42
Delta Dental – High Option	\$30.04	\$57.16	\$89.82
Delta Dental – Low Option	\$15.04	\$28.62	\$44.92
RATES PENDING RFP CONTRACT NEGOTIATION OUTCOME			
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).

10% increase on High, Low and EPO medical options
5% increase on Basic and Comprehensive Dental
3% increase on Vision

CONTRIBUTIONS EFFECTIVE OCTOBER 1, 2024
MONTHLY COST SHARING based on salary and EMPLOYER
MINIMUM CONTRIBUTION REQUIREMENTS
set forth in NM State Statute

Less than	\$50,000	\$60,000
\$50,000	\$59,999	and Over
20%/80%	30%/70%	40%/60%

MEDICAL	Single (employee deduction)	\$203.00	\$304.48	\$405.98
BCBS	Single (district/employer contribution)	\$811.98	\$710.50	\$609.00
High Option	Two-Party (employee deduction)	\$386.04	\$579.08	\$772.10
	Two-Party (district/employer contribution)	\$1,544.22	\$1,351.18	\$1,158.16
	Family (employee deduction)	\$515.62	\$773.42	\$1,031.24
	Family (district/employer contribution)	\$2,062.48	\$1,804.68	\$1,546.86
BCBS	Single (employee deduction)	\$140.74	\$211.10	\$281.48
Low Option	Single (district/employer contribution)	\$562.96	\$492.60	\$422.22
	Two-Party (employee deduction)	\$267.66	\$401.50	\$535.34
	Two-Party (district/employer contribution)	\$1,070.68	\$936.84	\$803.00
	Family (employee deduction)	\$357.52	\$536.28	\$715.04
	Family (district/employer contribution)	\$1,430.08	\$1,251.32	\$1,072.56
BCBS	Single (employee deduction)	\$182.68	\$274.02	\$365.38
EPO Option	Single (district/employer contribution)	\$730.76	\$639.42	\$548.06
	Two-Party (employee deduction)	\$347.44	\$521.16	\$694.88
	Two-Party (district/employer contribution)	\$1,389.76	\$1,216.04	\$1,042.32
	Family (employee deduction)	\$464.04	\$696.06	\$928.10
	Family (district/employer contribution)	\$1,856.20	\$1,624.18	\$1,392.14
Presbyterian	Single (employee deduction)	\$164.14	\$246.22	\$328.30
High Option	Single (district/employer contribution)	\$656.62	\$574.54	\$492.46
	Two-Party (employee deduction)	\$344.70	\$517.04	\$689.38
	Two-Party (district/employer contribution)	\$1,378.78	\$1,206.44	\$1,034.10
	Family (employee deduction)	\$459.62	\$689.44	\$919.26
	Family (district/employer contribution)	\$1,838.54	\$1,608.72	\$1,378.90
Presbyterian	Single (employee deduction)	\$119.22	\$178.84	\$238.46
Low Option	Single (district/employer contribution)	\$476.92	\$417.30	\$357.68
	Two-Party (employee deduction)	\$239.00	\$358.50	\$478.00
	Two-Party (district/employer contribution)	\$956.00	\$836.50	\$717.00
	Family (employee deduction)	\$318.68	\$478.02	\$637.36
	Family (district/employer contribution)	\$1,274.74	\$1,115.40	\$956.06
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	Two-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