



MONTHLY CONTRIBUTIONS EFFECTIVE OCTOBER 1, 2019

NEW MEXICO PUBLIC SCHOOLS INSURANCE AUTHORITY

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

\$10,000 Life/AD&D	\$0.94 per month
\$25,000 Life/AD&D	\$2.36 per month
\$50,000 Life/AD&D	\$4.70 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
under 30	\$0.04
30 - 39	\$0.06
40 - 44	\$0.08
45 - 49	\$0.12
50 - 54	\$0.22
55 - 59	\$0.34
60 - 64	\$0.52
65 - 69	\$0.78
70 & over	\$1.02
Child(ren)	\$0.24/mo.

THE STANDARD: LONG TERM DISABILITY
Employer contributes premium

30 Day Wait	\$0.58 per \$100 payroll
60 Day Wait	\$0.34 per \$100 payroll
90 Day Wait	\$0.28 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	\$722.40	\$1,373.88	\$1,834.96
Blue Cross Blue Shield New Mexico – Low Option	\$546.46	\$1,039.32	\$1,388.20
Blue Cross Blue Shield New Mexico – Exclusive Provider Organization (EPO) Option*	\$650.16	\$1,236.46	\$1,651.46
Presbyterian – High Option	\$584.20	\$1,226.70	\$1,635.74
Presbyterian – Low Option	\$441.98	\$928.02	\$1,237.40
United Concordia Dental – High	\$28.60	\$54.44	\$85.54
United Concordia Dental – Low	\$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).*

*(5.9% increase on High and EPO medical plan options;
3.1% increase on Low medical plan options;
5.0% increase on dental plan options)*

CONTRIBUTIONS EFFECTIVE OCTOBER 1, 2019		Less than	\$15,000 -	\$20,000 -	\$25,000
MONTHLY COST SHARING based on salary and EMPLOYER		\$15,000	\$19,999	\$24,999	and Over
MINIMUM CONTRIBUTION REQUIREMENTS set for in NM		25%/75%	30%/70%	35%/65%	40%/60%
State Statute					
MEDICAL	Single (employee deduction)	\$180.60	\$216.72	\$252.84	\$288.96
BCBS	Single (district/employer contribution)	\$541.80	\$505.68	\$469.56	\$433.44
High Option	Two-Party (employee deduction)	\$343.46	\$412.16	\$480.86	\$549.54
	Two-Party (district/employer contribution)	\$1,030.42	\$961.72	\$893.02	\$824.34
	Family (employee deduction)	\$458.74	\$550.48	\$642.24	\$733.98
	Family (district/employer contribution)	\$1,376.22	\$1,284.48	\$1,192.72	\$1,100.98
BCBS	Single (employee deduction)	\$136.62	\$163.94	\$191.26	\$218.58
Low Option	Single (district/employer contribution)	\$409.84	\$382.52	\$355.20	\$327.88
	Two-Party (employee deduction)	\$259.82	\$311.80	\$363.76	\$415.72
	Two-Party (district/employer contribution)	\$779.50	\$727.52	\$675.56	\$623.60
	Family (employee deduction)	\$347.04	\$416.46	\$485.86	\$555.28
	Family (district/employer contribution)	\$1,041.16	\$971.74	\$902.34	\$832.92
BCBS	Single (employee deduction)	\$162.54	\$195.04	\$227.56	\$260.06
EPO Option	Single (district/employer contribution)	\$487.62	\$455.12	\$422.60	\$390.10
	Two-Party (employee deduction)	\$309.12	\$370.94	\$432.76	\$494.58
	Two-Party (district/employer contribution)	\$927.34	\$865.52	\$803.70	\$741.88
	Family (employee deduction)	\$412.86	\$495.44	\$578.00	\$660.58
	Family (district/employer contribution)	\$1,238.60	\$1,156.02	\$1,073.46	\$990.88
Presbyterian	Single (employee deduction)	\$146.04	\$175.26	\$204.46	\$233.68
High Option	Single (district/employer contribution)	\$438.16	\$408.94	\$379.74	\$350.52
	Two-Party (employee deduction)	\$306.68	\$368.00	\$429.34	\$490.68
	Two-Party (district/employer contribution)	\$920.02	\$858.70	\$797.36	\$736.02
	Family (employee deduction)	\$408.94	\$490.72	\$572.50	\$654.30
	Family (district/employer contribution)	\$1,226.80	\$1,145.02	\$1,063.24	\$981.44
Presbyterian	Single (employee deduction)	\$110.50	\$132.58	\$154.68	\$176.78
Low Option	Single (district/employer contribution)	\$331.48	\$309.40	\$287.30	\$265.20
	Two-Party (employee deduction)	\$232.00	\$278.40	\$324.80	\$371.20
	Two-Party (district/employer contribution)	\$696.02	\$649.62	\$603.22	\$556.82
	Family (employee deduction)	\$309.34	\$371.22	\$433.08	\$494.96
	Family (district/employer contribution)	\$928.06	\$866.18	\$804.32	\$742.44
DENTAL	Single (employee deduction)	\$7.16	\$8.58	\$10.00	\$11.44
United Concordia	Single (district/employer contribution)	\$21.44	\$20.02	\$18.60	\$17.16
High Option	Two-Party (employee deduction)	\$13.62	\$16.34	\$19.06	\$21.78
	Two-Party (district/employer contribution)	\$40.82	\$38.10	\$35.38	\$32.66
	Family (employee deduction)	\$21.38	\$25.66	\$29.94	\$34.22
	Family (district/employer contribution)	\$64.16	\$59.88	\$55.60	\$51.32
United Concordia	Single (employee deduction)	\$3.58	\$4.30	\$5.00	\$5.74
Low Option	Single (district/employer contribution)	\$10.74	\$10.02	\$9.32	\$8.58
	Two-Party (employee deduction)	\$6.82	\$8.18	\$9.54	\$10.90
	Two-Party (district/employer contribution)	\$20.44	\$19.08	\$17.72	\$16.36
	Family (employee deduction)	\$10.70	\$12.82	\$14.98	\$17.12
	Family (district/employer contribution)	\$32.08	\$29.96	\$27.80	\$25.66
VISION	Single (employee deduction)	\$1.58	\$1.88	\$2.20	\$2.50
Davis Vision	Single (district/employer contribution)	\$4.68	\$4.38	\$4.06	\$3.76
	Two-Party (employee deduction)	\$2.64	\$3.14	\$3.68	\$4.18
	Two-Party (district/employer contribution)	\$7.84	\$7.34	\$6.80	\$6.30
	Family (employee deduction)	\$3.54	\$4.24	\$4.94	\$5.66
	Family (district/employer contribution)	\$10.60	\$9.90	\$9.20	\$8.48

(5.9% increase on High and EPO medical plan options;

3.1% increase on Low medical plan options;

5.0% increase on dental plan options)

Date prepared: 02.11.2019