



MONTHLY CONTRIBUTIONS EFFECTIVE OCTOBER 1, 2018

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	\$682.16	\$1,297.34	\$1,732.74
Blue Cross Blue Shield New Mexico – Low Option	\$530.04	\$1,008.08	\$1,346.46
Blue Cross Blue Shield New Mexico – Exclusive Provider Organization (EPO) Option*	\$613.94	\$1,167.58	\$1,559.46
Presbyterian – High Option	\$551.66	\$1,158.36	\$1,544.62
Presbyterian – Low Option	\$428.70	\$900.12	\$1,200.20
United Concordia Dental – High Option	\$27.24	\$51.86	\$81.48
United Concordia Dental – Low Option	\$13.64	\$25.96	\$40.74
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*).

(4.00% increase on High and EPO medical plan options;
0.70% decrease on Low medical plan options)

CONTRIBUTIONS EFFECTIVE OCTOBER 1, 2018						
<i>MONTHLY COST SHARING</i> based on salary and EMPLOYER			Less than	\$15,000 -	\$20,000 -	\$25,000
<i>MINIMUM CONTRIBUTION REQUIREMENTS</i> set forth in NM			\$15,000	\$19,999	\$24,999	and Over
State Statute			<i>25%/75%</i>	<i>30%/70%</i>	<i>35%/65%</i>	<i>40%/60%</i>
MEDICAL	Single (employee deduction)		\$170.54	\$204.64	\$238.76	\$272.86
BCBS	Single (district contribution)		\$511.62	\$477.52	\$443.40	\$409.30
High Option	Two Party (employee deduction)		\$324.34	\$389.20	\$454.06	\$518.94
	Two Party (district contribution)		\$973.00	\$908.14	\$843.28	\$778.40
	Family (employee deduction)		\$433.18	\$519.82	\$606.46	\$693.10
	Family (district contribution)		\$1,299.56	\$1,212.92	\$1,126.28	\$1,039.64
BCBS	Single (employee deduction)		\$132.50	\$159.00	\$185.50	\$212.02
Low Option	Single (district contribution)		\$397.54	\$371.04	\$344.54	\$318.02
	Two Party (employee deduction)		\$252.02	\$302.42	\$352.82	\$403.22
	Two Party (district contribution)		\$756.06	\$705.66	\$655.26	\$604.86
	Family (employee deduction)		\$336.60	\$403.94	\$471.26	\$538.58
	Family (district contribution)		\$1,009.86	\$942.52	\$875.20	\$807.88
BCBS	Single (employee deduction)		\$153.48	\$184.18	\$214.88	\$245.58
EPO Option	Single (district contribution)		\$460.46	\$429.76	\$399.06	\$368.36
	Two Party (employee deduction)		\$291.90	\$350.26	\$408.64	\$467.02
	Two Party (district contribution)		\$875.68	\$817.32	\$758.94	\$700.56
	Family (employee deduction)		\$389.86	\$467.82	\$545.80	\$623.78
	Family (district contribution)		\$1,169.60	\$1,091.64	\$1,013.66	\$935.68
Presbyterian	Single (employee deduction)		\$137.90	\$165.50	\$193.08	\$220.66
High Option	Single (district contribution)		\$413.76	\$386.16	\$358.58	\$331.00
	Two Party (employee deduction)		\$289.58	\$347.50	\$405.42	\$463.34
	Two Party (district contribution)		\$868.78	\$810.86	\$752.94	\$695.02
	Family (employee deduction)		\$386.16	\$463.38	\$540.62	\$617.84
	Family (district contribution)		\$1,158.46	\$1,081.24	\$1,004.00	\$926.78
Presbyterian	Single (employee deduction)		\$107.18	\$128.60	\$150.04	\$171.48
Low Option	Single (district contribution)		\$321.52	\$300.10	\$278.66	\$257.22
	Two Party (employee deduction)		\$225.02	\$270.04	\$315.04	\$360.04
	Two Party (district contribution)		\$675.10	\$630.08	\$585.08	\$540.08
	Family (employee deduction)		\$300.04	\$360.06	\$420.06	\$480.08
	Family (district contribution)		\$900.16	\$840.14	\$780.14	\$720.12
DENTAL	Single (employee deduction)		\$6.82	\$8.18	\$9.54	\$10.90
United Concordia	Single (district contribution)		\$20.42	\$19.06	\$17.70	\$16.34
High Option	Two Party (employee deduction)		\$12.96	\$15.56	\$18.16	\$20.74
	Two Party (district contribution)		\$38.90	\$36.30	\$33.70	\$31.12
	Family (employee deduction)		\$20.38	\$24.44	\$28.52	\$32.60
	Family (district contribution)		\$61.10	\$57.04	\$52.96	\$48.88
United Concordia	Single (employee deduction)		\$3.42	\$4.10	\$4.78	\$5.46
Low Option	Single (district contribution)		\$10.22	\$9.54	\$8.86	\$8.18
	Two Party (employee deduction)		\$6.50	\$7.78	\$9.08	\$10.38
	Two Party (district contribution)		\$19.46	\$18.18	\$16.88	\$15.58
	Family (employee deduction)		\$10.18	\$12.22	\$14.26	\$16.30
	Family (district contribution)		\$30.56	\$28.52	\$26.48	\$24.44
VISION	Single (employee deduction)		\$1.58	\$1.88	\$2.20	\$2.50
Davis Vision	Single (district contribution)		\$4.68	\$4.38	\$4.06	\$3.76
	Two Party (employee deduction)		\$2.64	\$3.14	\$3.68	\$4.18
	Two Party (district contribution)		\$7.84	\$7.34	\$6.80	\$6.30
	Family (employee deduction)		\$3.54	\$4.24	\$4.94	\$5.66
	Family (district contribution)		\$10.60	\$9.90	\$9.20	\$8.48

(4.00% increase on High and EPO medical plan options;
0.70% decrease on Low medical plan options)

Date prepared: 04/05/2018