



MONTHLY CONTRIBUTIONS EFFECTIVE OCTOBER 1, 2022

NEW MEXICO PUBLIC SCHOOLS INSURANCE AUTHORITY

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

\$10,000 Life/AD&D	\$1.06 per month
\$25,000 Life/AD&D	\$2.64 per month
\$50,000 Life/AD&D	\$5.26 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	\$0.06
30 - 39	\$0.08
40 - 44	\$0.08
45 - 49	\$0.14
50 - 54	\$0.22
55 - 59	\$0.36
60 - 64	\$0.54
65 - 69	\$0.80
70 & over	\$1.04
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	\$860.40	\$1,636.30	\$2,185.48
Blue Cross Blue Shield New Mexico – Low Option	\$596.52	\$1,134.52	\$1,515.36
Blue Cross Blue Shield New Mexico – Exclusive Provider Organization (EPO) Option*	\$774.34	\$1,472.64	\$1,966.90
Cigna – High Option	\$821.54	\$1,585.92	\$2,125.66
Cigna – Low Option	\$572.26	\$1,104.70	\$1,480.68
Presbyterian – High Option	\$695.76	\$1,461.02	\$1,948.18
Presbyterian – Low Option	\$482.46	\$1,013.02	\$1,350.76
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).*

CONTRIBUTIONS EFFECTIVE OCTOBER 1, 2022
MONTHLY COST SHARING

20%/80%

MEDICAL	Single (employee deduction)	\$172.08
BCBS	Single (district/employer contribution)	\$688.32
High Option	Two-Party (employee deduction)	\$327.26
	Two-Party (district/employer contribution)	\$1,309.04
	Family (employee deduction)	\$437.10
	Family (district/employer contribution)	\$1,748.38
BCBS	Single (employee deduction)	\$119.30
Low Option	Single (district/employer contribution)	\$477.22
	Two-Party (employee deduction)	\$226.90
	Two-Party (district/employer contribution)	\$907.62
	Family (employee deduction)	\$303.06
	Family (district/employer contribution)	\$1,212.30
BCBS	Single (employee deduction)	\$154.86
EPO Option	Single (district/employer contribution)	\$619.48
	Two-Party (employee deduction)	\$294.52
	Two-Party (district/employer contribution)	\$1,178.12
	Family (employee deduction)	\$393.38
	Family (district/employer contribution)	\$1,573.52
Cigna	Single (employee deduction)	\$164.30
High Option	Single (district/employer contribution)	\$657.24
	Two-Party (employee deduction)	\$317.18
	Two-Party (district/employer contribution)	\$1,268.74
	Family (employee deduction)	\$425.12
	Family (district/employer contribution)	\$1,700.54
Cigna	Single (employee deduction)	\$114.44
Low Option	Single (district/employer contribution)	\$457.82
	Two-Party (employee deduction)	\$220.94
	Two-Party (district/employer contribution)	\$883.76
	Family (employee deduction)	\$296.14
	Family (district/employer contribution)	\$1,184.54
Presbyterian	Single (employee deduction)	\$139.14
High Option	Single (district/employer contribution)	\$556.62
	Two-Party (employee deduction)	\$292.20
	Two-Party (district/employer contribution)	\$1,168.82
	Family (employee deduction)	\$389.64
	Family (district/employer contribution)	\$1,558.54
Presbyterian	Single (employee deduction)	\$96.48
Low Option	Single (district/employer contribution)	\$385.98
	Two-Party (employee deduction)	\$202.60
	Two-Party (district/employer contribution)	\$810.42
	Family (employee deduction)	\$270.14
	Family (district/employer contribution)	\$1,080.62
DENTAL	Single (employee deduction)	\$5.72
Delta Dental or	Single (district/employer contribution)	\$22.88
United Concordia	Two-Party (employee deduction)	\$10.88
High Option	Two-Party (district/employer contribution)	\$43.56
	Family (employee deduction)	\$17.10
	Family (district/employer contribution)	\$68.44
Delta Dental or	Single (employee deduction)	\$2.86
United Concordia	Single (district/employer contribution)	\$11.46
Low Option	Two-Party (employee deduction)	\$5.44
	Two-Party (district/employer contribution)	\$21.82
	Family (employee deduction)	\$8.56
	Family (district/employer contribution)	\$34.22
VISION	Single (employee deduction)	\$1.24
Davis Vision	Single (district/employer contribution)	\$5.02
	Two-Party (employee deduction)	\$2.10
	Two-Party (district/employer contribution)	\$8.38
	Family (employee deduction)	\$2.82
	Family (district/employer contribution)	\$11.32

(6.0% increase on High and EPO medical plan options;
3.2% increase on Low medical plan option)

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