



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
MONTHLY COST SHARING based on salary and EMPLOYER
MINIMUM CONTRIBUTION REQUIREMENTS
set forth in NM State Statute

20%/80%

MEDICAL	Single (employee deduction)	\$203.00
BCBS	Single (district/employer contribution)	\$811.98
High Option	Two-Party (employee deduction)	\$386.04
	Two-Party (district/employer contribution)	\$1,544.22
	Family (employee deduction)	\$515.62
	Family (district/employer contribution)	\$2,062.48
BCBS	Single (employee deduction)	\$140.74
Low Option	Single (district/employer contribution)	\$562.96
	Two-Party (employee deduction)	\$267.66
	Two-Party (district/employer contribution)	\$1,070.68
	Family (employee deduction)	\$357.52
	Family (district/employer contribution)	\$1,430.08
BCBS	Single (employee deduction)	\$182.68
EPO Option	Single (district/employer contribution)	\$730.76
	Two-Party (employee deduction)	\$347.44
	Two-Party (district/employer contribution)	\$1,389.76
	Family (employee deduction)	\$464.04
	Family (district/employer contribution)	\$1,856.20
Presbyterian	Single (employee deduction)	\$164.14
High Option	Single (district/employer contribution)	\$656.62
	Two-Party (employee deduction)	\$344.70
	Two-Party (district/employer contribution)	\$1,378.78
	Family (employee deduction)	\$459.62
	Family (district/employer contribution)	\$1,838.54
Presbyterian	Single (employee deduction)	\$113.82
Low Option	Single (district/employer contribution)	\$455.32
	Two-Party (employee deduction)	\$239.00
	Two-Party (district/employer contribution)	\$956.00
	Family (employee deduction)	\$318.68
	Family (district/employer contribution)	\$1,274.74
DENTAL	Single (employee deduction)	\$5.54
BCBS Dental (1/1/2025)	Single (district/employer contribution)	\$22.20
High Option	Two-Party (employee deduction)	\$10.56
	Two-Party (district/employer contribution)	\$42.24
	Family (employee deduction)	\$16.58
	Family (district/employer contribution)	\$66.38
Low Option	Single (employee deduction)	\$2.78
	Single (district/employer contribution)	\$11.12
	Two-Party (employee deduction)	\$5.28
	Two-Party (district/employer contribution)	\$21.16
	Family (employee deduction)	\$8.30
	Family (district/employer contribution)	\$33.18
Delta Dental	Single (employee deduction)	\$5.60
High Option	Single (district/employer contribution)	\$22.46
	Two-Party (employee deduction)	\$10.68
	Two-Party (district/employer contribution)	\$42.72
	Family (employee deduction)	\$16.78
	Family (district/employer contribution)	\$67.12
Low Option	Single (employee deduction)	\$2.80
	Single (district/employer contribution)	\$11.26
	Two-Party (employee deduction)	\$5.34
	Two-Party (district/employer contribution)	\$21.40
	Family (employee deduction)	\$8.38
	Family (district/employer contribution)	\$33.58
United Concordia	Single (employee deduction)	\$6.30
High Option	Single (district/employer contribution)	\$25.22
	Two-Party (employee deduction)	\$12.00
	Two-Party (district/employer contribution)	\$47.98
	Family (employee deduction)	\$18.84
	Family (district/employer contribution)	\$75.40
Low Option	Single (employee deduction)	\$3.16
	Single (district/employer contribution)	\$12.62
	Two-Party (employee deduction)	\$6.00
	Two-Party (district/employer contribution)	\$24.04
	Family (employee deduction)	\$9.42
	Family (district/employer contribution)	\$37.72
VISION	Single (employee deduction)	\$1.28
Davis Vision	Single (district/employer contribution)	\$5.18
	Two-Party (employee deduction)	\$2.16
	Two-Party (district/employer contribution)	\$8.64
	Family (employee deduction)	\$2.90
	Family (district/employer contribution)	\$11.66