



CENTRAL CONSOLIDATED SCHOOL DISTRICT
"A Community of Learners Dedicated to Building Lives"
 CCSD Administration Complex • Human Resources Department
 P.O. Box 1199, Shiprock, NM 87420 • 505-598-1018

Benefits Summary SY 2025-2026

New Mexico Public School Insurance Authority (NMPSIA) for Medical, Prescription, Dental, Vision, Long Term Disability, Additional Life insurance, and Basic Life. Click on the link <https://nmpsia.com/index.htm>

Benefits	Summary		
Medical * Includes SurgeryPlus benefits	Eligible employee can choose from two medical plans or opt-out. Prescription coverage is only included in if you enroll in a medical plan: <ul style="list-style-type: none"> • Blue Cross/Blue Shield • Presbyterian SurgeryPlus benefits can be found at https://surgeryplus.com/		
Prescription Coverage	Eligible employee enrolled into a medical plan are automatically enrolled for prescription coverage. <ul style="list-style-type: none"> • CVS Caremark 		
Dental	Eligible employees can choose dental coverage or waive dental coverage (high or low option) <ul style="list-style-type: none"> • Delta Dental of New Mexico • United Concordia • Blue Cross/Blue Shield Dental 		
Davis Vision	Eligible employees can choose vision or waive coverage.		
No-Cost Basic Life Insurance	Employer provides \$50,000 in basic life coverage at no cost		
Additional Life and AD&D Employee/Spouse/Children	<ul style="list-style-type: none"> • 1x, 2x, or 3x base (annual earnings) • 1x Spouse coverage • \$5,000 child(ren) Employees can choose to add at any time. The employee pays 100% of the premium.		
Long-term disability (LTD)	Employees can choose to add at any time. The employer and employee share the cost of LTD.		
New Mexico Educational Retirement Board (NMERB) <i>*Mandatory deduction per NM Statute</i>	<table> <tr> <td> If annual salary is over \$24,000 <ul style="list-style-type: none"> • 10.70% employee contribution Employer contributes 18.15% </td><td> If annual salary is under \$24,000 7.9% employee contribution </td></tr> </table>	If annual salary is over \$24,000 <ul style="list-style-type: none"> • 10.70% employee contribution Employer contributes 18.15%	If annual salary is under \$24,000 7.9% employee contribution
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Colonial Life	Employees may enroll in Accident, Cancer, Critical Illness, Short-Term Disability, and Hospital Indemnity. Employees pay 100% of the premium.		
Globe Life Insurance	Employees can choose to add whole life or term life insurance. Employee pays 100% of the premium.		
403 (b) & 457 (b) Plans	Employees can choose to enroll in a retirement savings plan.		
Flexible Spending Account (FSA) - Ameriflex	Employees can contribute pretax dollars to cover out-of-pocket eligible medical/dental/vision expenses.		
Employee Assistance Program (EAP)	Employer sponsored program managed by The Solutions Group (TSG) at no cost to the employee for counseling services, legal & financial consultation, daily living assistance etc.		
Paid & Sick Leave	Refer to the Collective Bargaining Agreement (CBA) found on the district website www.ccsdnm.org		

The descriptions of the benefits are not guarantees of current or future employment or benefits. This guide is simply intended to be an overview of benefits; it is not intended to be a legal document.