



MONTHLY CONTRIBUTIONS EFFECTIVE OCTOBER 1, 2023

NEW MEXICO PUBLIC SCHOOLS INSURANCE AUTHORITY

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

ADDITIONAL LIFE (Employee,
Spouse, & Children) and **AD&D** (Employee Only)
Employee 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

Person's Age	Rate per \$1,000
under 25	\$0.06
25-29	\$0.08
30 - 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.

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	\$922.70	\$1,754.78	\$2,343.72
Blue Cross Blue Shield New Mexico – Low Option	\$639.72	\$1,216.66	\$1,625.08
Blue Cross Blue Shield New Mexico – Exclusive Provider Organization (EPO) Option*	\$830.40	\$1,579.26	\$2,109.30
Cigna – High Option	\$881.02	\$1,700.74	\$2,279.56
Cigna – Low Option	\$613.70	\$1,184.68	\$1,587.88
Presbyterian – High Option	\$746.14	\$1,566.80	\$2,089.24
Presbyterian – Low Option	\$517.40	\$1,086.36	\$1,448.56
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).*

7.24% increase on High, Low and EPO medical options

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MONTHLY COST SHARING

20%/80%

MEDICAL	Single (employee deduction)	\$184.54
BCBS	Single (district/employer contribution)	\$738.16
High Option	Two-Party (employee deduction)	\$350.96
	Two-Party (district/employer contribution)	\$1,403.82
	Family (employee deduction)	\$468.74
	Family (district/employer contribution)	\$1,874.98
BCBS	Single (employee deduction)	\$127.94
Low Option	Single (district/employer contribution)	\$511.78
	Two-Party (employee deduction)	\$243.32
	Two-Party (district/employer contribution)	\$973.34
	Family (employee deduction)	\$325.02
	Family (district/employer contribution)	\$1,300.06
BCBS	Single (employee deduction)	\$166.08
EPO Option	Single (district/employer contribution)	\$664.32
	Two-Party (employee deduction)	\$315.84
	Two-Party (district/employer contribution)	\$1,263.42
	Family (employee deduction)	\$421.86
	Family (district/employer contribution)	\$1,687.44
Cigna	Single (employee deduction)	\$176.20
High Option	Single (district/employer contribution)	\$704.82
	Two-Party (employee deduction)	\$340.14
	Two-Party (district/employer contribution)	\$1,360.60
	Family (employee deduction)	\$455.90
	Family (district/employer contribution)	\$1,823.66
Cigna	Single (employee deduction)	\$122.74
Low Option	Single (district/employer contribution)	\$490.96
	Two-Party (employee deduction)	\$236.94
	Two-Party (district/employer contribution)	\$947.74
	Family (employee deduction)	\$317.58
	Family (district/employer contribution)	\$1,270.30
Presbyterian	Single (employee deduction)	\$149.22
High Option	Single (district/employer contribution)	\$596.92
	Two-Party (employee deduction)	\$313.36
	Two-Party (district/employer contribution)	\$1,253.44
	Family (employee deduction)	\$417.84
	Family (district/employer contribution)	\$1,671.40
Presbyterian	Single (employee deduction)	\$103.48
Low Option	Single (district/employer contribution)	\$413.92
	Two-Party (employee deduction)	\$217.26
	Two-Party (district/employer contribution)	\$869.10
	Family (employee deduction)	\$289.70
	Family (district/employer contribution)	\$1,158.86
DENTAL	Single (employee deduction)	\$5.72
Delta Dental or	Single (district/employer contribution)	\$22.88
United Concord	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 Concord	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