



CENTRAL CONSOLIDATED SCHOOL DISTRICT

"A Community of Learners Dedicated to Building Lives"

CCSD Administration Complex • Human Resources Department

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Benefits Summary SY 2023-2024

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/pdfs/2022-2023-Program-Guide.pdf>

Benefits	Summary				
Medical	Eligible employees can choose from three 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 • Cigna • Presbyterian <p>Employees can expect to pay as low as 20% on monthly premiums and employers pay approximately 80% of the monthly premiums.</p>				
Prescription Coverage	Eligible employees enrolled into a medical plan are automatically enrolled for prescription coverage. <ul style="list-style-type: none"> • CVS Caremark 				
Dental	Eligible employee can choose from two dental coverages or waive dental coverage <ul style="list-style-type: none"> • Delta Dental of New Mexico • United Concordia 				
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) <p>Employees can choose to add at any time. The employee pays 100% of the premium.</p>				
Long-term disability (LTD)	Employees can choose to add at any time. The employer and employee share the cost of LTD.				
AFLAC	Employees may enroll into Accident, Critical Illness, Short-Term Disability, Hospital, and Cancer. 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.				
New Mexico Educational Retirement Board (NMERB) <i>*Mandatory deduction per NM Statute</i>	<table> <tr> <td>If annual salary is over \$24,000</td><td>If annual salary is under \$24,000</td></tr> <tr> <td> <ul style="list-style-type: none"> • 10.70% employee contribution </td><td> <ul style="list-style-type: none"> • 7.9% employee contribution </td></tr> </table> <p><i>Employer contributes 18.15%</i></p>	If annual salary is over \$24,000	If annual salary is under \$24,000	<ul style="list-style-type: none"> • 10.70% employee contribution 	<ul style="list-style-type: none"> • 7.9% employee contribution
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Flexible Spending Account (FSA)	Employees can contribute pretax dollars to cover out-of-pocket eligible medical/dental/vision expenses.				
Health & Wellness Reimbursement Program	Employer sponsored program (ESP). Eligible Employees will have up to \$1500 to spend on health and wellness eligible expenses. <i>This is a taxable benefit.</i>				
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				