



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 • 505-368-4984

Benefits Summary SY 2026-2027

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 Lantern (formerly SurgeryPlus)	Eligible employee can choose from two medical plans (high or low option) or opt-out. Prescription coverage is only included if you enroll in a medical plan: <ul style="list-style-type: none"> ● Blue Cross/Blue Shield ● Presbyterian Lantern benefits can be found at https://lanterncare.com/for-members/surgery-journeys/				
Prescription Coverage	Eligible employee enrolled into a medical plan are automatically enrolled for prescription coverage. <ul style="list-style-type: none"> ● Express Script (part of Evernorth Health Services) https://www.express-scripts.com/ 				
Dental	Eligible employee 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 employee can choose vision (<i>2-year enrollment required</i>) or waive coverage.				
No-Cost Basic Life Insurance	Employer provides \$50,000 in basic life coverage at no cost to the employee.				
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) Employee can choose to add at any time. The employee pays 100% of the premium.				
Long-term disability (LTD)	Employee 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 style="width: 100%; border: none;"> <tr> <td style="width: 50%; border: none;"> If annual salary is over \$24,000 <ul style="list-style-type: none"> ● 10.70% employee contribution </td> <td style="width: 50%; border: none;"> If annual salary is under \$24,000 <ul style="list-style-type: none"> ● 7.9% employee contribution </td> </tr> <tr> <td colspan="2" style="text-align: center; border: none;"> <i>Employer contributes 18.15%</i> </td> </tr> </table>	If annual salary is over \$24,000 <ul style="list-style-type: none"> ● 10.70% employee contribution 	If annual salary is under \$24,000 <ul style="list-style-type: none"> ● 7.9% employee contribution 	<i>Employer contributes 18.15%</i>	
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Colonial Life	Employee may enroll in Accident, Cancer, Critical Illness, Short-Term Disability, Hospital Indemnity, Whole and Term Life. Employees pay 100% of the premium.				
Globe Life Insurance	Employee can choose to add whole life or term life insurance. Employee pays 100% of the premium.				
403 (b) & 457 (b) Plans	Employee can choose to enroll in a retirement savings plan.				
Flexible Spending Account (FSA) - Ameriflex	Employee 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.