



MONTHLY CONTRIBUTIONS  
EFFECTIVE OCTOBER 1, 2015

**NEW MEXICO PUBLIC SCHOOLS INSURANCE AUTHORITY**  
(NMPSIA)

**THE STANDARD: BASIC LIFE  
ACCIDENTAL DEATH & DISMEMBERMENT**

\$10,000 Life/AD&D	\$ .94 per month
\$25,000 Life/AD&D	\$2.36 per month
\$50,000 Life/AD&D	\$4.70 per month

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

Person's <u>Age</u>	Rate per <u>\$1,000</u>
under 30	\$0.04
30-39	\$0.06
40-44	\$0.08
45-49	\$0.12
50-54	\$0.22
55-59	\$0.34
60-64	\$0.52
65-69	\$0.78
70 & over	\$1.02
Child(ren)	\$.24/mo.

**THE STANDARD: LONG TERM DISABILITY**

30 Day Wait	\$.58 per \$100 payroll
60 Day Wait	\$.34 per \$100 payroll
90 Day Wait	\$.28 per \$100 payroll

**HEALTH COVERAGES**

	<u>Single</u>	<u>Two Party</u>	<u>Family</u>
Blue Cross Blue Shield - High Option	\$582.46	\$1,107.74	\$1,479.52
Blue Cross Blue Shield - Low Option	\$489.26	\$930.48	\$1,242.86
Presbyterian - High Option	\$471.04	\$989.06	\$1,318.88
Presbyterian - Low Option	\$395.70	\$830.84	\$1,107.84
United Concordia Dental - High Option	\$27.24	\$51.86	\$81.48
United Concordia Dental - Low Option	\$13.64	\$25.96	\$40.74
Davis Vision Plan	\$6.26	\$10.48	\$14.14

(Please see the reverse side for Monthly Payroll Deductions for Health Coverages.)

(+4.0% on all medical plans)

**NMPSIA CONTRIBUTIONS OCTOBER 1, 2015  
MONTHLY COST SHARING BASED ON SALARY**

		<b>Less than \$15,000 25%/75%</b>	<b>\$15,000 through \$19,999 30%/70%</b>	<b>\$20,000 through \$24,999 35%/65%</b>	<b>\$25,000 and Over 40%/60%</b>
<b>BCBS High Option</b>	<b>Single (employee deduction)</b>	<b>\$145.62</b>	<b>\$174.74</b>	<b>\$203.86</b>	<b>\$232.98</b>
	Single (district contribution)	\$436.84	\$407.72	\$378.60	\$349.48
	<b>Two party (employee deduction)</b>	<b>\$276.94</b>	<b>\$332.32</b>	<b>\$387.70</b>	<b>\$443.10</b>
	Two party (district contribution)	\$830.80	\$775.42	\$720.04	\$664.64
	<b>Family (employee deduction)</b>	<b>\$369.88</b>	<b>\$443.86</b>	<b>\$517.82</b>	<b>\$591.80</b>
	Family (district contribution)	\$1,109.64	\$1,035.66	\$961.70	\$887.72
<b>BCBS Low Option</b>	<b>Single (employee deduction)</b>	<b>\$122.31</b>	<b>\$146.78</b>	<b>\$171.24</b>	<b>\$195.70</b>
	Single (district contribution)	\$366.95	\$342.48	\$318.02	\$293.56
	<b>Two party (employee deduction)</b>	<b>\$232.62</b>	<b>\$279.14</b>	<b>\$325.66</b>	<b>\$372.18</b>
	Two party (district contribution)	\$697.86	\$651.34	\$604.82	\$558.30
	<b>Family (employee deduction)</b>	<b>\$310.70</b>	<b>\$372.86</b>	<b>\$435.00</b>	<b>\$497.14</b>
	Family (district contribution)	\$932.16	\$870.00	\$807.86	\$745.72
<b>Presbyterian High Option</b>	<b>Single (employee deduction)</b>	<b>\$117.76</b>	<b>\$141.30</b>	<b>\$164.86</b>	<b>\$188.42</b>
	Single (district contribution)	\$353.28	\$329.74	\$306.18	\$282.62
	<b>Two party (employee deduction)</b>	<b>\$247.26</b>	<b>\$296.72</b>	<b>\$346.16</b>	<b>\$395.62</b>
	Two party (district contribution)	\$741.80	\$692.34	\$642.90	\$593.44
	<b>Family (employee deduction)</b>	<b>\$329.72</b>	<b>\$395.66</b>	<b>\$461.60</b>	<b>\$527.54</b>
	Family (district contribution)	\$989.16	\$923.22	\$857.28	\$791.34
<b>Presbyterian Low Option</b>	<b>Single (employee deduction)</b>	<b>\$98.92</b>	<b>\$118.70</b>	<b>\$138.50</b>	<b>\$158.28</b>
	Single (district contribution)	\$296.78	\$277.00	\$257.20	\$237.42
	<b>Two party (employee deduction)</b>	<b>\$207.70</b>	<b>\$249.24</b>	<b>\$290.78</b>	<b>\$332.32</b>
	Two party (district contribution)	\$623.14	\$581.60	\$540.06	\$498.52
	<b>Family (employee deduction)</b>	<b>\$276.96</b>	<b>\$332.34</b>	<b>\$387.74</b>	<b>\$443.14</b>
	Family (district contribution)	\$830.88	\$775.50	\$720.10	\$664.70
<b>Dental High Option United Concordia</b>	<b>Single (employee deduction)</b>	<b>\$6.82</b>	<b>\$8.18</b>	<b>\$9.54</b>	<b>\$10.90</b>
	Single (district contribution)	\$20.42	\$19.06	\$17.70	\$16.34
	<b>Two party (employee deduction)</b>	<b>\$12.96</b>	<b>\$15.56</b>	<b>\$18.16</b>	<b>\$20.74</b>
	Two party (district contribution)	\$38.90	\$36.30	\$33.70	\$31.12
	<b>Family (employee deduction)</b>	<b>\$20.38</b>	<b>\$24.44</b>	<b>\$28.52</b>	<b>\$32.60</b>
	Family (district contribution)	\$61.10	\$57.04	\$52.96	\$48.88
<b>Dental Low Option United Concordia</b>	<b>Single (employee deduction)</b>	<b>\$3.42</b>	<b>\$4.10</b>	<b>\$4.78</b>	<b>\$5.46</b>
	Single (district contribution)	\$10.22	\$9.54	\$8.86	\$8.18
	<b>Two party (employee deduction)</b>	<b>\$6.50</b>	<b>\$7.78</b>	<b>\$9.08</b>	<b>\$10.38</b>
	Two party (district contribution)	\$19.46	\$18.18	\$16.88	\$15.58
	<b>Family (employee deduction)</b>	<b>\$10.18</b>	<b>\$12.22</b>	<b>\$14.26</b>	<b>\$16.30</b>
	Family (district contribution)	\$30.56	\$28.52	\$26.48	\$24.44
<b>Davis Vision</b>	<b>Single (employee deduction)</b>	<b>\$1.58</b>	<b>\$1.88</b>	<b>\$2.20</b>	<b>\$2.50</b>
	Single (district contribution)	\$4.68	\$4.38	\$4.06	\$3.76
	<b>Two party (employee deduction)</b>	<b>\$2.64</b>	<b>\$3.14</b>	<b>\$3.68</b>	<b>\$4.18</b>
	Two party (district contribution)	\$7.84	\$7.34	\$6.80	\$6.30
	<b>Family (employee deduction)</b>	<b>\$3.54</b>	<b>\$4.24</b>	<b>\$4.94</b>	<b>\$5.66</b>
	Family (district contribution)	\$10.60	\$9.90	\$9.20	\$8.48

(+4.0% on all medical plans)