



**New Mexico Public Schools Insurance Authority
Fair Market Value of Domestic Partner Benefits
Effective October 1, 2023**



for Employees otherwise electing Two-Party Coverage for a Tax Qualified Dependent with Rates Shared 20% Employee/80% Employer

Domestic Partner Only:												
	BCBS High	BCBS Low	BCBS EPO	Pres High	Pres Low	Cigna High	Cigna Low	Delta High	Delta Low	UCCI High	UCCI Low	Vision
a. FMV Domestic Partner	\$ 922.70	\$ 639.72	\$ 830.40	\$ 746.14	\$ 517.40	\$ 881.02	\$ 613.70	\$ 28.60	\$ 14.32	\$ 28.60	\$ 14.32	\$ 6.26
b. Preliminary Total	\$ 922.70	\$ 639.72	\$ 830.40	\$ 746.14	\$ 517.40	\$ 881.02	\$ 613.70	\$ 28.60	\$ 14.32	\$ 28.60	\$ 14.32	\$ 6.26
c. Maximum (Family Rate)	2,343.72	1,625.08	2,109.30	2,089.24	1,448.56	2,279.56	1,587.88	85.54	42.78	85.54	42.78	14.14
d. Maximum FMV (min of b. and c.)	\$ 922.70	\$ 639.72	\$ 830.40	\$ 746.14	\$ 517.40	\$ 881.02	\$ 613.70	\$ 28.60	\$ 14.32	\$ 28.60	\$ 14.32	\$ 6.26
e. Employee after-tax contribution (Family rate less 2-Party rate)	117.78	81.70	106.02	104.48	72.44	115.76	80.64	6.22	3.12	6.22	3.12	0.72
f. Imputed Income (d. - e.)	\$ 804.92	\$ 558.02	\$ 724.38	\$ 641.66	\$ 444.96	\$ 765.26	\$ 533.06	\$ 22.38	\$ 11.20	\$ 22.38	\$ 11.20	\$ 5.54

Domestic Partner + 1 Child:												
	BCBS High	BCBS Low	BCBS EPO	Pres High	Pres Low	Cigna High	Cigna Low	Delta High	Delta Low	UCCI High	UCCI Low	Vision
a. FMV Domestic Partner	\$ 922.70	\$ 639.72	\$ 830.40	\$ 746.14	\$ 517.40	\$ 881.02	\$ 613.70	\$ 28.60	\$ 14.32	\$ 28.60	\$ 14.32	\$ 6.26
b. FMV Child 1	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
c. Preliminary Total	\$ 1,199.85	\$ 831.92	\$ 1,079.83	\$ 991.99	\$ 687.85	\$ 1,153.41	\$ 803.44	\$ 43.24	\$ 21.62	\$ 43.24	\$ 21.62	\$ 7.98
d. Maximum (Family Rate)	2,343.72	1,625.08	2,109.30	2,089.24	1,448.56	2,279.56	1,587.88	85.54	42.78	85.54	42.78	14.14
e. Maximum FMV (min of c. and d.)	\$ 1,199.85	\$ 831.92	\$ 1,079.83	\$ 991.99	\$ 687.85	\$ 1,153.41	\$ 803.44	\$ 43.24	\$ 21.62	\$ 43.24	\$ 21.62	\$ 7.98
f. Employee after-tax contribution (Family rate less 2-Party rate)	117.78	81.70	106.02	104.48	72.44	115.76	80.64	6.22	3.12	6.22	3.12	0.72
g. Imputed Income (e. - f.)	\$ 1,082.07	\$ 750.22	\$ 973.81	\$ 887.51	\$ 615.41	\$ 1,037.65	\$ 722.80	\$ 37.02	\$ 18.50	\$ 37.02	\$ 18.50	\$ 7.26

Domestic Partner + 2 Children:												
	BCBS High	BCBS Low	BCBS EPO	Pres High	Pres Low	Cigna High	Cigna Low	Delta High	Delta Low	UCCI High	UCCI Low	Vision
a. FMV Domestic Partner	\$ 922.70	\$ 639.72	\$ 830.40	\$ 746.14	\$ 517.40	\$ 881.02	\$ 613.70	\$ 28.60	\$ 14.32	\$ 28.60	\$ 14.32	\$ 6.26
b. FMV Child 1	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
c. FMV Child 2	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
d. Preliminary Total	\$ 1,477.00	\$ 1,024.12	\$ 1,329.26	\$ 1,237.85	\$ 858.29	\$ 1,425.79	\$ 993.18	\$ 57.87	\$ 28.93	\$ 57.87	\$ 28.93	\$ 9.70
e. Maximum (Family Rate)	2,343.72	1,625.08	2,109.30	2,089.24	1,448.56	2,279.56	1,587.88	85.54	42.78	85.54	42.78	14.14
f. Maximum FMV (min of d. and e.)	\$ 1,477.00	\$ 1,024.12	\$ 1,329.26	\$ 1,237.85	\$ 858.29	\$ 1,425.79	\$ 993.18	\$ 57.87	\$ 28.93	\$ 57.87	\$ 28.93	\$ 9.70
g. Employee after-tax contribution (Family rate less 2-Party rate)	117.78	81.70	106.02	104.48	72.44	115.76	80.64	6.22	3.12	6.22	3.12	0.72
h. Imputed Income (f. - g.)	\$ 1,359.22	\$ 942.42	\$ 1,223.24	\$ 1,133.37	\$ 785.85	\$ 1,310.03	\$ 912.54	\$ 51.65	\$ 25.81	\$ 51.65	\$ 25.81	\$ 8.98

Domestic Partner + 3 Children:												
	BCBS High	BCBS Low	BCBS EPO	Pres High	Pres Low	Cigna High	Cigna Low	Delta High	Delta Low	UCCI High	UCCI Low	Vision
a. FMV Domestic Partner	\$ 922.70	\$ 639.72	\$ 830.40	\$ 746.14	\$ 517.40	\$ 881.02	\$ 613.70	\$ 28.60	\$ 14.32	\$ 28.60	\$ 14.32	\$ 6.26
b. FMV Child 1	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
c. FMV Child 2	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
d. FMV Child 3	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
e. Preliminary Total	\$ 1,754.14	\$ 1,216.31	\$ 1,578.69	\$ 1,483.70	\$ 1,028.74	\$ 1,698.18	\$ 1,182.92	\$ 72.51	\$ 36.23	\$ 72.51	\$ 36.23	\$ 11.43
f. Maximum (Family Rate)	2,343.72	1,625.08	2,109.30	2,089.24	1,448.56	2,279.56	1,587.88	85.54	42.78	85.54	42.78	14.14
g. Maximum FMV (min of e. and f.)	\$ 1,754.14	\$ 1,216.31	\$ 1,578.69	\$ 1,483.70	\$ 1,028.74	\$ 1,698.18	\$ 1,182.92	\$ 72.51	\$ 36.23	\$ 72.51	\$ 36.23	\$ 11.43
h. Employee after-tax contribution (Family rate less 2-Party rate)	117.78	81.70	106.02	104.48	72.44	115.76	80.64	6.22	3.12	6.22	3.12	0.72
i. Imputed Income (g. - h.)	\$ 1,636.36	\$ 1,134.61	\$ 1,472.67	\$ 1,379.22	\$ 956.30	\$ 1,582.42	\$ 1,102.28	\$ 66.29	\$ 33.11	\$ 66.29	\$ 33.11	\$ 10.71

Domestic Partner + 4 Children:												
	BCBS High	BCBS Low	BCBS EPO	Pres High	Pres Low	Cigna High	Cigna Low	Delta High	Delta Low	UCCI High	UCCI Low	Vision
a. FMV Domestic Partner	\$ 922.70	\$ 639.72	\$ 830.40	\$ 746.14	\$ 517.40	\$ 881.02	\$ 613.70	\$ 28.60	\$ 14.32	\$ 28.60	\$ 14.32	\$ 6.26
b. FMV Child 1	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
c. FMV Child 2	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
d. FMV Child 3	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
e. FMV Child 4	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
f. Preliminary Total	\$ 2,031.29	\$ 1,408.51	\$ 1,828.12	\$ 1,729.56	\$ 1,199.19	\$ 1,970.56	\$ 1,372.66	\$ 87.14	\$ 43.53	\$ 87.14	\$ 43.53	\$ 13.15
g. Maximum (Family Rate)	2,343.72	1,625.08	2,109.30	2,089.24	1,448.56	2,279.56	1,587.88	85.54	42.78	85.54	42.78	14.14
h. Maximum FMV (min of f. and g.)	\$ 2,031.29	\$ 1,408.51	\$ 1,828.12	\$ 1,729.56	\$ 1,199.19	\$ 1,970.56	\$ 1,372.66	\$ 87.14	\$ 43.53	\$ 87.14	\$ 43.53	\$ 13.15
i. Employee after-tax contribution (Family rate less 2-Party rate)	117.78	81.70	106.02	104.48	72.44	115.76	80.64	6.22	3.12	6.22	3.12	0.72
j. Imputed Income (h. - i.)	\$ 1,913.51	\$ 1,326.81	\$ 1,722.10	\$ 1,625.08	\$ 1,126.75	\$ 1,854.80	\$ 1,292.02	\$ 79.32	\$ 39.66	\$ 79.32	\$ 39.66	\$ 12.43

1 Child Only:												
	BCBS High	BCBS Low	BCBS EPO	Pres High	Pres Low	Cigna High	Cigna Low	Delta High	Delta Low	UCCI High	UCCI Low	Vision
a. FMV Child 1	\$ 277.15	\$ 192.20	\$ 249.43	\$ 245.85	\$ 170.45	\$ 272.39	\$ 189.74	\$ 14.64	\$ 7.30	\$ 14.64	\$ 7.30	\$ 1.72
b. Preliminary Total	\$ 277.15	\$ 192.20	\$ 249.43	\$ 245.85	\$ 170.45	\$ 272.39	\$ 189.74	\$ 14.64	\$ 7.30	\$ 14.64	\$ 7.30	\$ 1.72
c. Maximum (Family Rate)	2,343.72	1,625.08	2,109.30	2,089.24	1,448.56	2,279.56	1,587.88	85.54	42.78	85.54	42.78	14.14
d. Maximum FMV (min of b. and c.)	\$ 277.15	\$ 192.20	\$ 249.43	\$ 245.85	\$ 170.45	\$ 272.39	\$ 189.74	\$ 14.64	\$ 7.30	\$ 14.64	\$ 7.30	\$ 1.72
e. Employee after-tax contribution (Family rate less 2-Party rate)	117.78	81.70	106.02	104.48	72.44	115.76	80.64	6.22	3.12	6.22	3.12	0.72
f. Imputed Income (d. - e.)	\$ 159.37	\$ 110.50	\$ 143.41	\$ 141.37	\$ 98.01	\$ 156.63	\$ 109.10	\$ 8.42	\$ 4.18	\$ 8.42	\$ 4.18	\$ 1.00

2 Children:												
	BCBS High	BCBS Low	BCBS EPO	Pres High	Pres Low	Cigna High	Cigna Low	Delta High	Delta Low	UCCI High	UCCI Low	Vision
a. FMV Child 1	\$ 277.15	\$ 192.20	\$ 249.43	\$ 245.85	\$ 170.45	\$ 272.39	\$ 189.74	\$ 14.64	\$ 7.30	\$ 14.64	\$ 7.30	\$ 1.72
b. FMV Child 2	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
c. Preliminary Total	\$ 554.30	\$ 384.40	\$ 498.86	\$ 491.71	\$ 340.89	\$ 544.77	\$ 379.48	\$ 29.27	\$ 14.61	\$ 29.27	\$ 14.61	\$ 3.44
d. Maximum (Family Rate)	2,343.72	1,625.08	2,109.30	2,089.24	1,448.56	2,279.56	1,587.88	85.54	42.78	85.54	42.78	14.14
e. Maximum FMV (min of c. and d.)	\$ 554.30	\$ 384.40	\$ 498.86	\$ 491.71	\$ 340.89	\$ 544.77	\$ 379.48	\$ 29.27	\$ 14.61	\$ 29.27	\$ 14.61	\$ 3.44
f. Employee after-tax contribution (Family rate less 2-Party rate)	117.78	81.70	106.02	104.48	72.44	115.76	80.64	6.22	3.12	6.22	3.12	0.72
g. Imputed Income (e. - f.)	\$ 436.52	\$ 302.70	\$ 392.84	\$ 387.23	\$ 268.45	\$ 429.01	\$ 298.84	\$ 23.05	\$ 11.49	\$ 23.05	\$ 11.49	\$ 2.72

3 Children:												
	BCBS High	BCBS Low	BCBS EPO	Pres High	Pres Low	Cigna High	Cigna Low	Delta High	Delta Low	UCCI High	UCCI Low	Vision
a. FMV Child 1	\$ 277.15	\$ 192.20	\$ 249.43	\$ 245.85	\$ 170.45	\$ 272.39	\$ 189.74	\$ 14.64	\$ 7.30	\$ 14.64	\$ 7.30	\$ 1.72
b. FMV Child 2	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
c. FMV Child 3	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
d. Preliminary Total	\$ 831.44	\$ 576.59	\$ 748.29	\$ 737.56	\$ 511.34	\$ 817.16	\$ 569.22	\$ 43.91	\$ 21.91	\$ 43.91	\$ 21.91	\$ 5.17
e. Maximum (Family Rate)	2,343.72	1,625.08	2,109.30	2,089.24	1,448.56	2,279.56	1,587.88	85.54	42.78	85.54	42.78	14.14
f. Maximum FMV (min of d. and e.)	\$ 831.44	\$ 576.59	\$ 748.29	\$ 737.56	\$ 511.34	\$ 817.16	\$ 569.22	\$ 43.91	\$ 21.91	\$ 43.91	\$ 21.91	\$ 5.17
g. Employee after-tax contribution (Family rate less 2-Party rate)	117.78	81.70	106.02	104.48	72.44	115.76	80.64	6.22	3.12	6.22	3.12	0.72
h. Imputed Income (f. - g.)	\$ 713.66	\$ 494.89	\$ 642.27	\$ 633.08	\$ 438.90	\$ 701.40	\$ 488.56	\$ 37.69	\$ 18.79	\$ 37.69	\$ 18.79	\$ 4.45

4 Children:												
	BCBS High	BCBS Low	BCBS EPO	Pres High	Pres Low	Cigna High	Cigna Low	Delta High	Delta Low	UCCI High	UCCI Low	Vision
a. FMV Child 1	\$ 277.15	\$ 192.20	\$ 249.43	\$ 245.85	\$ 170.45	\$ 272.39	\$ 189.74	\$ 14.64	\$ 7.30	\$ 14.64	\$ 7.30	\$ 1.72
b. FMV Child 2	277.15	192.20	249.43	245.85	170.45							



**New Mexico Public Schools Insurance Authority
Fair Market Value of Domestic Partner Benefits
Effective October 1, 2023**



for Employees otherwise electing Two-Party Coverage for a Tax Qualified Dependent with Rates Shared 20% Employee/80% Employer

Domestic Partner + 5 Children:												
	BCBS High	BCBS Low	BCBS EPO	Pres High	Pres Low	Cigna High	Cigna Low	Delta High	Delta Low	UCCI High	UCCI Low	Vision
a. FMV Domestic Partner	\$ 922.70	\$ 639.72	\$ 830.40	\$ 746.14	\$ 517.40	\$ 881.02	\$ 613.70	\$ 28.60	\$ 14.32	\$ 28.60	\$ 14.32	\$ 6.26
b. FMV Child 1	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
c. FMV Child 2	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
d. FMV Child 3	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
e. FMV Child 4	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
f. FMV Child 5	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
g. Preliminary Total	\$2,308.44	\$1,600.71	\$2,077.55	\$1,975.41	\$1,369.64	\$2,242.95	\$1,562.41	\$ 101.78	\$ 50.84	\$ 101.78	\$ 50.84	\$ 14.87
h. Maximum (Family Rate)	2,343.72	1,625.08	2,109.30	2,089.24	1,448.56	2,279.56	1,587.88	85.54	42.78	85.54	42.78	14.14
i. Maximum FMV (min of g. and h.)	\$2,308.44	\$1,600.71	\$2,077.55	\$1,975.41	\$1,369.64	\$2,242.95	\$1,562.41	\$ 85.54	\$ 42.78	\$ 85.54	\$ 42.78	\$ 14.14
j. Employee after-tax contribution (Family rate less 2-Party rate)	117.78	81.70	106.02	104.48	72.44	115.76	80.64	6.22	3.12	6.22	3.12	0.72
k. Imputed Income (i. - j.)	\$2,190.66	\$1,519.01	\$1,971.53	\$1,870.93	\$1,297.20	\$2,127.19	\$1,481.77	\$ 79.32	\$ 39.66	\$ 79.32	\$ 39.66	\$ 13.42

Domestic Partner + 6 Children:												
	BCBS High	BCBS Low	BCBS EPO	Pres High	Pres Low	Cigna High	Cigna Low	Delta High	Delta Low	UCCI High	UCCI Low	Vision
a. FMV Domestic Partner	\$ 922.70	\$ 639.72	\$ 830.40	\$ 746.14	\$ 517.40	\$ 881.02	\$ 613.70	\$ 28.60	\$ 14.32	\$ 28.60	\$ 14.32	\$ 6.26
b. FMV Child 1	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
c. FMV Child 2	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
d. FMV Child 3	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
e. FMV Child 4	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
f. FMV Child 5	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
g. FMV Child 6	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
h. Preliminary Total	\$2,585.59	\$1,792.91	\$2,326.98	\$2,221.26	\$1,540.08	\$2,515.34	\$1,752.15	\$ 116.41	\$ 58.14	\$ 116.41	\$ 58.14	\$ 16.59
i. Maximum (Family Rate)	2,343.72	1,625.08	2,109.30	2,089.24	1,448.56	2,279.56	1,587.88	85.54	42.78	85.54	42.78	14.14
j. Maximum FMV (min of h. and i.)	\$2,343.72	\$1,625.08	\$2,109.30	\$2,089.24	\$1,448.56	\$2,279.56	\$1,587.88	\$ 85.54	\$ 42.78	\$ 85.54	\$ 42.78	\$ 14.14
k. Employee after-tax contribution (Family rate less 2-Party rate)	117.78	81.70	106.02	104.48	72.44	115.76	80.64	6.22	3.12	6.22	3.12	0.72
l. Imputed Income (j. - k.)	\$2,225.94	\$1,543.38	\$2,003.28	\$1,984.76	\$1,376.12	\$2,163.80	\$1,507.24	\$ 79.32	\$ 39.66	\$ 79.32	\$ 39.66	\$ 13.42

Domestic Partner + 7 or more Children:												
	BCBS High	BCBS Low	BCBS EPO	Pres High	Pres Low	Cigna High	Cigna Low	Delta High	Delta Low	UCCI High	UCCI Low	Vision
a. FMV Domestic Partner	\$ 922.70	\$ 639.72	\$ 830.40	\$ 746.14	\$ 517.40	\$ 881.02	\$ 613.70	\$ 28.60	\$ 14.32	\$ 28.60	\$ 14.32	\$ 6.26
b. FMV Child 1	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
c. FMV Child 2	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
d. FMV Child 3	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
e. FMV Child 4	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
f. FMV Child 5	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
g. FMV Child 6	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
h. FMV Child 7	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
i. Preliminary Total	\$2,862.74	\$1,985.10	\$2,576.41	\$2,467.12	\$1,710.53	\$2,787.72	\$1,941.89	\$ 131.05	\$ 65.44	\$ 131.05	\$ 65.44	\$ 18.32
j. Maximum (Family Rate)	2,343.72	1,625.08	2,109.30	2,089.24	1,448.56	2,279.56	1,587.88	85.54	42.78	85.54	42.78	14.14
k. Maximum FMV (min of i. and j.)	\$2,343.72	\$1,625.08	\$2,109.30	\$2,089.24	\$1,448.56	\$2,279.56	\$1,587.88	\$ 85.54	\$ 42.78	\$ 85.54	\$ 42.78	\$ 14.14
l. Employee after-tax contribution (Family rate less 2-Party rate)	117.78	81.70	106.02	104.48	72.44	115.76	80.64	6.22	3.12	6.22	3.12	0.72
m. Imputed Income (k. - l.)	\$2,225.94	\$1,543.38	\$2,003.28	\$1,984.76	\$1,376.12	\$2,163.80	\$1,507.24	\$ 79.32	\$ 39.66	\$ 79.32	\$ 39.66	\$ 13.42

6 Children:												
	BCBS High	BCBS Low	BCBS EPO	Pres High	Pres Low	Cigna High	Cigna Low	Delta High	Delta Low	UCCI High	UCCI Low	Vision
a. FMV Child 1	\$ 277.15	\$ 192.20	\$ 249.43	\$ 245.85	\$ 170.45	\$ 272.39	\$ 189.74	\$ 14.64	\$ 7.30	\$ 14.64	\$ 7.30	\$ 1.72
b. FMV Child 2	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
c. FMV Child 3	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
d. FMV Child 4	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
e. FMV Child 5	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
f. FMV Child 6	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
g. Preliminary Total	\$1,662.89	\$1,153.19	\$1,496.58	\$1,475.12	\$1,022.68	\$1,634.32	\$1,138.45	\$ 87.81	\$ 43.82	\$ 87.81	\$ 43.82	\$ 10.33
h. Maximum (Family Rate)	2,343.72	1,625.08	2,109.30	2,089.24	1,448.56	2,279.56	1,587.88	85.54	42.78	85.54	42.78	14.14
i. Maximum FMV (min of g. and h.)	\$1,662.89	\$1,153.19	\$1,496.58	\$1,475.12	\$1,022.68	\$1,634.32	\$1,138.45	\$ 85.54	\$ 42.78	\$ 85.54	\$ 42.78	\$ 10.33
j. Employee after-tax contribution (Family rate less 2-Party rate)	117.78	81.70	106.02	104.48	72.44	115.76	80.64	6.22	3.12	6.22	3.12	0.72
k. Imputed Income (i. - j.)	\$1,545.11	\$1,071.49	\$1,390.56	\$1,370.64	\$ 950.24	\$1,518.56	\$1,057.81	\$ 79.32	\$ 39.66	\$ 79.32	\$ 39.66	\$ 9.61

7 Children:												
	BCBS High	BCBS Low	BCBS EPO	Pres High	Pres Low	Cigna High	Cigna Low	Delta High	Delta Low	UCCI High	UCCI Low	Vision
a. FMV Child 1	\$ 277.15	\$ 192.20	\$ 249.43	\$ 245.85	\$ 170.45	\$ 272.39	\$ 189.74	\$ 14.64	\$ 7.30	\$ 14.64	\$ 7.30	\$ 1.72
b. FMV Child 2	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
c. FMV Child 3	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
d. FMV Child 4	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
e. FMV Child 5	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
f. FMV Child 6	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
g. FMV Child 7	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
h. Preliminary Total	\$1,940.04	\$1,345.38	\$1,746.01	\$1,720.98	\$1,193.13	\$1,906.70	\$1,328.19	\$ 102.45	\$ 51.12	\$ 102.45	\$ 51.12	\$ 12.06
i. Maximum (Family Rate)	2,343.72	1,625.08	2,109.30	2,089.24	1,448.56	2,279.56	1,587.88	85.54	42.78	85.54	42.78	14.14
j. Maximum FMV (min of h. and i.)	\$1,940.04	\$1,345.38	\$1,746.01	\$1,720.98	\$1,193.13	\$1,906.70	\$1,328.19	\$ 85.54	\$ 42.78	\$ 85.54	\$ 42.78	\$ 12.06
k. Employee after-tax contribution (Family rate less 2-Party rate)	117.78	81.70	106.02	104.48	72.44	115.76	80.64	6.22	3.12	6.22	3.12	0.72
l. Imputed Income (j. - k.)	\$1,822.26	\$1,263.68	\$1,639.99	\$1,616.50	\$ 1,120.69	\$1,790.94	\$1,247.55	\$ 79.32	\$ 39.66	\$ 79.32	\$ 39.66	\$ 11.34

8 Children:												
	BCBS High	BCBS Low	BCBS EPO	Pres High	Pres Low	Cigna High	Cigna Low	Delta High	Delta Low	UCCI High	UCCI Low	Vision
a. FMV Child 1	\$ 277.15	\$ 192.20	\$ 249.43	\$ 245.85	\$ 170.45	\$ 272.39	\$ 189.74	\$ 14.64	\$ 7.30	\$ 14.64	\$ 7.30	\$ 1.72
b. FMV Child 2	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
c. FMV Child 3	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
d. FMV Child 4	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
e. FMV Child 5	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
f. FMV Child 6	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
g. FMV Child 7	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
h. FMV Child 8	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
i. Preliminary Total	\$2,217.19	\$1,537.58	\$1,995.44	\$1,966.83	\$1,363.58	\$2,179.09	\$					



**New Mexico Public Schools Insurance Authority
Fair Market Value of Domestic Partner Benefits
Effective October 1, 2023**



for Employees otherwise electing Two-Party Coverage for a Tax Qualified Dependent with Rates Shared 20% Employee/80% Employer

10 or more Children:												
	BCBS High	BCBS Low	BCBS EPO	Pres High	Pres Low	Cigna High	Cigna Low	Delta High	Delta Low	UCCI High	UCCI Low	Vision
a. FMV Child 1	\$ 277.15	\$ 192.20	\$ 249.43	\$ 245.85	\$ 170.45	\$ 272.39	\$ 189.74	\$ 14.64	\$ 7.30	\$ 14.64	\$ 7.30	\$ 1.72
b. FMV Child 2	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
c. FMV Child 3	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
d. FMV Child 4	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
e. FMV Child 5	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
f. FMV Child 6	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
g. FMV Child 7	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
h. FMV Child 8	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
i. FMV Child 9	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
j. FMV Child 10	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
k. Preliminary Total	\$2,771.48	\$ 1,921.98	\$ 2,494.31	\$ 2,458.54	\$ 1,704.47	\$ 2,723.86	\$ 1,897.41	\$ 146.35	\$ 73.04	\$ 146.35	\$ 73.04	\$ 17.22
l. Maximum (Family Rate)	2,343.72	1,625.08	2,109.30	2,089.24	1,448.56	2,279.56	1,587.88	85.54	42.78	85.54	42.78	14.14
m. Maximum FMV (min of k. and l.)	\$ 2,343.72	\$ 1,625.08	\$ 2,109.30	\$ 2,089.24	\$ 1,448.56	\$ 2,279.56	\$ 1,587.88	\$ 85.54	\$ 42.78	\$ 85.54	\$ 42.78	\$ 14.14
n. Employee after-tax contribution (Family rate less 2-Party rate)	117.78	81.70	106.02	104.48	72.44	115.76	80.64	6.22	3.12	6.22	3.12	0.72
o. Imputed Income (m. - n.)	\$ 2,225.94	\$ 1,543.38	\$ 2,003.28	\$ 1,984.76	\$ 1,376.12	\$ 2,163.80	\$ 1,507.24	\$ 79.32	\$ 39.66	\$ 79.32	\$ 39.66	\$ 13.42



**New Mexico Public Schools Insurance Authority
Fair Market Value of Domestic Partner Benefits
Effective October 1, 2023**



for Employees otherwise electing Two-Party Coverage for a Tax Qualified Dependent with Rates Shared 30% Employee/70% Employer

Domestic Partner Only:												
	BCBS High	BCBS Low	BCBS EPO	Pres High	Pres Low	Cigna High	Cigna Low	Delta High	Delta Low	UCCI High	UCCI Low	Vision
a. FMV Domestic Partner	\$ 922.70	\$ 639.72	\$ 830.40	\$ 746.14	\$ 517.40	\$ 881.02	\$ 613.70	\$ 28.60	\$ 14.32	\$ 28.60	\$ 14.32	\$ 6.26
b. Preliminary Total	\$ 922.70	\$ 639.72	\$ 830.40	\$ 746.14	\$ 517.40	\$ 881.02	\$ 613.70	\$ 28.60	\$ 14.32	\$ 28.60	\$ 14.32	\$ 6.26
c. Maximum (Family Rate)	2,343.72	1,625.08	2,109.30	2,089.24	1,448.56	2,279.56	1,587.88	85.54	42.78	85.54	42.78	14.14
d. Maximum FMV (min of b. and c.)	\$ 922.70	\$ 639.72	\$ 830.40	\$ 746.14	\$ 517.40	\$ 881.02	\$ 613.70	\$ 28.60	\$ 14.32	\$ 28.60	\$ 14.32	\$ 6.26
e. Employee after-tax contribution (Family rate less 2-Party rate)	176.70	122.52	159.00	156.72	108.66	173.64	120.96	9.32	4.64	9.32	4.64	1.10
f. Imputed Income (d. - e.)	\$ 746.00	\$ 517.20	\$ 671.40	\$ 589.42	\$ 408.74	\$ 707.38	\$ 492.74	\$ 19.28	\$ 9.68	\$ 19.28	\$ 9.68	\$ 5.16

Domestic Partner + 1 Child:												
	BCBS High	BCBS Low	BCBS EPO	Pres High	Pres Low	Cigna High	Cigna Low	Delta High	Delta Low	UCCI High	UCCI Low	Vision
a. FMV Domestic Partner	\$ 922.70	\$ 639.72	\$ 830.40	\$ 746.14	\$ 517.40	\$ 881.02	\$ 613.70	\$ 28.60	\$ 14.32	\$ 28.60	\$ 14.32	\$ 6.26
b. FMV Child 1	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
c. Preliminary Total	\$ 1,199.85	\$ 831.92	\$ 1,079.83	\$ 991.99	\$ 687.85	\$ 1,153.41	\$ 803.44	\$ 43.24	\$ 21.62	\$ 43.24	\$ 21.62	\$ 7.98
d. Maximum (Family Rate)	2,343.72	1,625.08	2,109.30	2,089.24	1,448.56	2,279.56	1,587.88	85.54	42.78	85.54	42.78	14.14
e. Maximum FMV (min of c. and d.)	\$ 1,199.85	\$ 831.92	\$ 1,079.83	\$ 991.99	\$ 687.85	\$ 1,153.41	\$ 803.44	\$ 43.24	\$ 21.62	\$ 43.24	\$ 21.62	\$ 7.98
f. Employee after-tax contribution (Family rate less 2-Party rate)	176.70	122.52	159.00	156.72	108.66	173.64	120.96	9.32	4.64	9.32	4.64	1.10
g. Imputed Income (e. - f.)	\$ 1,023.15	\$ 709.40	\$ 920.83	\$ 835.27	\$ 579.19	\$ 979.77	\$ 682.48	\$ 33.92	\$ 16.98	\$ 33.92	\$ 16.98	\$ 6.88

Domestic Partner + 2 Children:												
	BCBS High	BCBS Low	BCBS EPO	Pres High	Pres Low	Cigna High	Cigna Low	Delta High	Delta Low	UCCI High	UCCI Low	Vision
a. FMV Domestic Partner	\$ 922.70	\$ 639.72	\$ 830.40	\$ 746.14	\$ 517.40	\$ 881.02	\$ 613.70	\$ 28.60	\$ 14.32	\$ 28.60	\$ 14.32	\$ 6.26
b. FMV Child 1	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
c. FMV Child 2	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
d. Preliminary Total	\$ 1,477.00	\$ 1,024.12	\$ 1,329.26	\$ 1,237.85	\$ 858.29	\$ 1,425.79	\$ 993.18	\$ 57.87	\$ 28.93	\$ 57.87	\$ 28.93	\$ 9.70
e. Maximum (Family Rate)	2,343.72	1,625.08	2,109.30	2,089.24	1,448.56	2,279.56	1,587.88	85.54	42.78	85.54	42.78	14.14
f. Maximum FMV (min of d. and e.)	\$ 1,477.00	\$ 1,024.12	\$ 1,329.26	\$ 1,237.85	\$ 858.29	\$ 1,425.79	\$ 993.18	\$ 57.87	\$ 28.93	\$ 57.87	\$ 28.93	\$ 9.70
g. Employee after-tax contribution (Family rate less 2-Party rate)	176.70	122.52	159.00	156.72	108.66	173.64	120.96	9.32	4.64	9.32	4.64	1.10
h. Imputed Income (f. - g.)	\$ 1,300.30	\$ 901.60	\$ 1,170.26	\$ 1,081.13	\$ 749.63	\$ 1,252.15	\$ 872.22	\$ 48.55	\$ 24.29	\$ 48.55	\$ 24.29	\$ 8.60

Domestic Partner + 3 Children:												
	BCBS High	BCBS Low	BCBS EPO	Pres High	Pres Low	Cigna High	Cigna Low	Delta High	Delta Low	UCCI High	UCCI Low	Vision
a. FMV Domestic Partner	\$ 922.70	\$ 639.72	\$ 830.40	\$ 746.14	\$ 517.40	\$ 881.02	\$ 613.70	\$ 28.60	\$ 14.32	\$ 28.60	\$ 14.32	\$ 6.26
b. FMV Child 1	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
c. FMV Child 2	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
d. FMV Child 3	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
e. Preliminary Total	\$ 1,754.14	\$ 1,216.31	\$ 1,578.69	\$ 1,483.70	\$ 1,028.74	\$ 1,698.18	\$ 1,182.92	\$ 72.51	\$ 36.23	\$ 72.51	\$ 36.23	\$ 11.43
f. Maximum (Family Rate)	2,343.72	1,625.08	2,109.30	2,089.24	1,448.56	2,279.56	1,587.88	85.54	42.78	85.54	42.78	14.14
g. Maximum FMV (min of e. and f.)	\$ 1,754.14	\$ 1,216.31	\$ 1,578.69	\$ 1,483.70	\$ 1,028.74	\$ 1,698.18	\$ 1,182.92	\$ 72.51	\$ 36.23	\$ 72.51	\$ 36.23	\$ 11.43
h. Employee after-tax contribution (Family rate less 2-Party rate)	176.70	122.52	159.00	156.72	108.66	173.64	120.96	9.32	4.64	9.32	4.64	1.10
i. Imputed Income (g. - h.)	\$ 1,577.44	\$ 1,093.79	\$ 1,419.69	\$ 1,326.98	\$ 920.08	\$ 1,524.54	\$ 1,061.96	\$ 63.19	\$ 31.59	\$ 63.19	\$ 31.59	\$ 10.33

Domestic Partner + 4 Children:												
	BCBS High	BCBS Low	BCBS EPO	Pres High	Pres Low	Cigna High	Cigna Low	Delta High	Delta Low	UCCI High	UCCI Low	Vision
a. FMV Domestic Partner	\$ 922.70	\$ 639.72	\$ 830.40	\$ 746.14	\$ 517.40	\$ 881.02	\$ 613.70	\$ 28.60	\$ 14.32	\$ 28.60	\$ 14.32	\$ 6.26
b. FMV Child 1	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
c. FMV Child 2	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
d. FMV Child 3	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
e. FMV Child 4	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
f. Preliminary Total	\$ 2,031.29	\$ 1,408.51	\$ 1,828.12	\$ 1,729.56	\$ 1,199.19	\$ 1,970.56	\$ 1,372.66	\$ 87.14	\$ 43.53	\$ 87.14	\$ 43.53	\$ 13.15
g. Maximum (Family Rate)	2,343.72	1,625.08	2,109.30	2,089.24	1,448.56	2,279.56	1,587.88	85.54	42.78	85.54	42.78	14.14
h. Maximum FMV (min of f. and g.)	\$ 2,031.29	\$ 1,408.51	\$ 1,828.12	\$ 1,729.56	\$ 1,199.19	\$ 1,970.56	\$ 1,372.66	\$ 85.54	\$ 42.78	\$ 85.54	\$ 42.78	\$ 13.15
i. Employee after-tax contribution (Family rate less 2-Party rate)	176.70	122.52	159.00	156.72	108.66	173.64	120.96	9.32	4.64	9.32	4.64	1.10
j. Imputed Income (h. - i.)	\$ 1,854.59	\$ 1,285.99	\$ 1,669.12	\$ 1,572.84	\$ 1,090.53	\$ 1,796.92	\$ 1,251.70	\$ 76.22	\$ 38.14	\$ 76.22	\$ 38.14	\$ 12.05

1 Child Only:												
	BCBS High	BCBS Low	BCBS EPO	Pres High	Pres Low	Cigna High	Cigna Low	Delta High	Delta Low	UCCI High	UCCI Low	Vision
a. FMV Child 1	\$ 277.15	\$ 192.20	\$ 249.43	\$ 245.85	\$ 170.45	\$ 272.39	\$ 189.74	\$ 14.64	\$ 7.30	\$ 14.64	\$ 7.30	\$ 1.72
b. Preliminary Total	\$ 277.15	\$ 192.20	\$ 249.43	\$ 245.85	\$ 170.45	\$ 272.39	\$ 189.74	\$ 14.64	\$ 7.30	\$ 14.64	\$ 7.30	\$ 1.72
c. Maximum (Family Rate)	2,343.72	1,625.08	2,109.30	2,089.24	1,448.56	2,279.56	1,587.88	85.54	42.78	85.54	42.78	14.14
d. Maximum FMV (min of b. and c.)	\$ 277.15	\$ 192.20	\$ 249.43	\$ 245.85	\$ 170.45	\$ 272.39	\$ 189.74	\$ 14.64	\$ 7.30	\$ 14.64	\$ 7.30	\$ 1.72
e. Employee after-tax contribution (Family rate less 2-Party rate)	176.70	122.52	159.00	156.72	108.66	173.64	120.96	9.32	4.64	9.32	4.64	1.10
f. Imputed Income (d. - e.)	\$ 100.45	\$ 69.68	\$ 90.43	\$ 89.13	\$ 61.79	\$ 98.75	\$ 68.78	\$ 5.32	\$ 2.66	\$ 5.32	\$ 2.66	\$ 0.62

2 Children:												
	BCBS High	BCBS Low	BCBS EPO	Pres High	Pres Low	Cigna High	Cigna Low	Delta High	Delta Low	UCCI High	UCCI Low	Vision
a. FMV Child 1	\$ 277.15	\$ 192.20	\$ 249.43	\$ 245.85	\$ 170.45	\$ 272.39	\$ 189.74	\$ 14.64	\$ 7.30	\$ 14.64	\$ 7.30	\$ 1.72
b. FMV Child 2	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
c. Preliminary Total	\$ 554.30	\$ 384.40	\$ 498.86	\$ 491.71	\$ 340.89	\$ 544.77	\$ 379.48	\$ 29.27	\$ 14.61	\$ 29.27	\$ 14.61	\$ 3.44
d. Maximum (Family Rate)	2,343.72	1,625.08	2,109.30	2,089.24	1,448.56	2,279.56	1,587.88	85.54	42.78	85.54	42.78	14.14
e. Maximum FMV (min of c. and d.)	\$ 554.30	\$ 384.40	\$ 498.86	\$ 491.71	\$ 340.89	\$ 544.77	\$ 379.48	\$ 29.27	\$ 14.61	\$ 29.27	\$ 14.61	\$ 3.44
f. Employee after-tax contribution (Family rate less 2-Party rate)	176.70	122.52	159.00	156.72	108.66	173.64	120.96	9.32	4.64	9.32	4.64	1.10
g. Imputed Income (e. - f.)	\$ 377.60	\$ 261.88	\$ 339.86	\$ 334.99	\$ 232.23	\$ 371.13	\$ 258.52	\$ 19.95	\$ 9.97	\$ 19.95	\$ 9.97	\$ 2.34

3 Children:												
	BCBS High	BCBS Low	BCBS EPO	Pres High	Pres Low	Cigna High	Cigna Low	Delta High	Delta Low	UCCI High	UCCI Low	Vision
a. FMV Child 1	\$ 277.15	\$ 192.20	\$ 249.43	\$ 245.85	\$ 170.45	\$ 272.39	\$ 189.74	\$ 14.64	\$ 7.30	\$ 14.64	\$ 7.30	\$ 1.72
b. FMV Child 2	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
c. FMV Child 3	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
d. Preliminary Total	\$ 831.44	\$ 576.59	\$ 748.29	\$ 737.56	\$ 511.34	\$ 817.16	\$ 569.22	\$ 43.91	\$ 21.91	\$ 43.91	\$ 21.91	\$ 5.17
e. Maximum (Family Rate)	2,343.72	1,625.08	2,109.30	2,089.24	1,448.56	2,279.56	1,587.88	85.54	42.78	85.54	42.78	14.14
f. Maximum FMV (min of d. and e.)	\$ 831.44	\$ 576.59	\$ 748.29	\$ 737.56	\$ 511.34	\$ 817.16	\$ 569.22	\$ 43.91	\$ 21.91	\$ 43.91	\$ 21.91	\$ 5.17
g. Employee after-tax contribution (Family rate less 2-Party rate)	176.70	122.52	159.00	156.72	108.66	173.64	120.96	9.32	4.64	9.32	4.64	1.10
h. Imputed Income (f. - g.)	\$ 654.74	\$ 454.07	\$ 589.29	\$ 580.84	\$ 402.68	\$ 643.52	\$ 448.26	\$ 34.59	\$ 17.27	\$ 34.59	\$ 17.27	\$ 4.07

4 Children:												
	BCBS High	BCBS Low	BCBS EPO	Pres High	Pres Low	Cigna High	Cigna Low	Delta High	Delta Low	UCCI High	UCCI Low	Vision
a. FMV Child 1	\$ 277.15	\$ 192.20	\$ 249.43	\$ 245.85	\$ 170.45	\$ 272.39	\$ 189.74	\$ 14.64	\$ 7.30	\$ 14.64	\$ 7.30	\$ 1.72
b. FMV Child 2	277.15	192.20	249.43	245								



**New Mexico Public Schools Insurance Authority
Fair Market Value of Domestic Partner Benefits
Effective October 1, 2023**



for Employees otherwise electing Two-Party Coverage for a Tax Qualified Dependent with Rates Shared 30% Employee/70% Employer

Domestic Partner + 5 Children:												
	BCBS High	BCBS Low	BCBS EPO	Pres High	Pres Low	Cigna High	Cigna Low	Delta High	Delta Low	UCCI High	UCCI Low	Vision
a. FMV Domestic Partner	\$ 922.70	\$ 639.72	\$ 830.40	\$ 746.14	\$ 517.40	\$ 881.02	\$ 613.70	\$ 28.60	\$ 14.32	\$ 28.60	\$ 14.32	\$ 6.26
b. FMV Child 1	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
c. FMV Child 2	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
d. FMV Child 3	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
e. FMV Child 4	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
f. FMV Child 5	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
g. Preliminary Total	\$2,308.44	\$1,600.71	\$2,077.55	\$1,975.41	\$1,369.64	\$2,242.95	\$1,562.41	\$ 101.78	\$ 50.84	\$ 101.78	\$ 50.84	\$ 14.87
h. Maximum (Family Rate)	2,343.72	1,625.08	2,109.30	2,089.24	1,448.56	2,279.56	1,587.88	85.54	42.78	85.54	42.78	14.14
i. Maximum FMV (min of g. and h.)	\$2,308.44	\$1,600.71	\$2,077.55	\$1,975.41	\$1,369.64	\$2,242.95	\$1,562.41	\$ 85.54	\$ 42.78	\$ 85.54	\$ 42.78	\$ 14.14
j. Employee after-tax contribution (Family rate less 2-Party rate)	176.70	122.52	159.00	156.72	108.66	173.64	120.96	9.32	4.64	9.32	4.64	1.10
k. Imputed Income (i. - j.)	\$2,131.74	\$1,478.19	\$1,918.55	\$1,818.69	\$1,260.98	\$2,069.31	\$1,441.45	\$ 76.22	\$ 38.14	\$ 76.22	\$ 38.14	\$ 13.04

6 Children:												
	BCBS High	BCBS Low	BCBS EPO	Pres High	Pres Low	Cigna High	Cigna Low	Delta High	Delta Low	UCCI High	UCCI Low	Vision
a. FMV Child 1	\$ 277.15	\$ 192.20	\$ 249.43	\$ 245.85	\$ 170.45	\$ 272.39	\$ 189.74	\$ 14.64	\$ 7.30	\$ 14.64	\$ 7.30	\$ 1.72
b. FMV Child 2	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
c. FMV Child 3	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
d. FMV Child 4	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
e. FMV Child 5	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
f. FMV Child 6	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
g. Preliminary Total	\$1,662.89	\$1,153.19	\$1,496.58	\$1,475.12	\$1,022.68	\$1,634.32	\$1,138.45	\$ 87.81	\$ 43.82	\$ 87.81	\$ 43.82	\$ 10.33
h. Maximum (Family Rate)	2,343.72	1,625.08	2,109.30	2,089.24	1,448.56	2,279.56	1,587.88	85.54	42.78	85.54	42.78	14.14
i. Maximum FMV (min of g. and h.)	\$1,662.89	\$1,153.19	\$1,496.58	\$1,475.12	\$1,022.68	\$1,634.32	\$1,138.45	\$ 85.54	\$ 42.78	\$ 85.54	\$ 42.78	\$ 10.33
j. Employee after-tax contribution (Family rate less 2-Party rate)	176.70	122.52	159.00	156.72	108.66	173.64	120.96	9.32	4.64	9.32	4.64	1.10
k. Imputed Income (i. - j.)	\$1,486.19	\$1,030.67	\$1,337.58	\$1,318.40	\$ 914.02	\$1,460.68	\$1,017.49	\$ 76.22	\$ 38.14	\$ 76.22	\$ 38.14	\$ 9.23

Domestic Partner + 6 Children:												
	BCBS High	BCBS Low	BCBS EPO	Pres High	Pres Low	Cigna High	Cigna Low	Delta High	Delta Low	UCCI High	UCCI Low	Vision
a. FMV Domestic Partner	\$ 922.70	\$ 639.72	\$ 830.40	\$ 746.14	\$ 517.40	\$ 881.02	\$ 613.70	\$ 28.60	\$ 14.32	\$ 28.60	\$ 14.32	\$ 6.26
b. FMV Child 1	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
c. FMV Child 2	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
d. FMV Child 3	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
e. FMV Child 4	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
f. FMV Child 5	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
g. FMV Child 6	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
h. Preliminary Total	\$2,585.59	\$1,792.91	\$2,326.98	\$2,221.26	\$1,540.08	\$2,515.34	\$1,752.15	\$ 116.41	\$ 58.14	\$ 116.41	\$ 58.14	\$ 16.59
i. Maximum (Family Rate)	2,343.72	1,625.08	2,109.30	2,089.24	1,448.56	2,279.56	1,587.88	85.54	42.78	85.54	42.78	14.14
j. Maximum FMV (min of h. and i.)	\$2,343.72	\$1,625.08	\$2,109.30	\$2,089.24	\$1,448.56	\$2,279.56	\$1,587.88	\$ 85.54	\$ 42.78	\$ 85.54	\$ 42.78	\$ 14.14
k. Employee after-tax contribution (Family rate less 2-Party rate)	176.70	122.52	159.00	156.72	108.66	173.64	120.96	9.32	4.64	9.32	4.64	1.10
l. Imputed Income (j. - k.)	\$2,167.02	\$1,502.56	\$1,950.30	\$1,932.52	\$1,339.90	\$2,105.92	\$1,466.92	\$ 76.22	\$ 38.14	\$ 76.22	\$ 38.14	\$ 13.04

7 Children:												
	BCBS High	BCBS Low	BCBS EPO	Pres High	Pres Low	Cigna High	Cigna Low	Delta High	Delta Low	UCCI High	UCCI Low	Vision
a. FMV Child 1	\$ 277.15	\$ 192.20	\$ 249.43	\$ 245.85	\$ 170.45	\$ 272.39	\$ 189.74	\$ 14.64	\$ 7.30	\$ 14.64	\$ 7.30	\$ 1.72
b. FMV Child 2	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
c. FMV Child 3	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
d. FMV Child 4	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
e. FMV Child 5	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
f. FMV Child 6	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
g. FMV Child 7	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
h. Preliminary Total	\$1,940.04	\$1,345.38	\$1,746.01	\$1,720.98	\$1,193.13	\$1,906.70	\$1,328.19	\$ 102.45	\$ 51.12	\$ 102.45	\$ 51.12	\$ 12.06
i. Maximum (Family Rate)	2,343.72	1,625.08	2,109.30	2,089.24	1,448.56	2,279.56	1,587.88	85.54	42.78	85.54	42.78	14.14
j. Maximum FMV (min of h. and i.)	\$1,940.04	\$1,345.38	\$1,746.01	\$1,720.98	\$1,193.13	\$1,906.70	\$1,328.19	\$ 85.54	\$ 42.78	\$ 85.54	\$ 42.78	\$ 12.06
k. Employee after-tax contribution (Family rate less 2-Party rate)	176.70	122.52	159.00	156.72	108.66	173.64	120.96	9.32	4.64	9.32	4.64	1.10
l. Imputed Income (j. - k.)	\$1,763.34	\$1,222.86	\$1,587.01	\$1,564.26	\$1,084.47	\$1,733.06	\$1,207.23	\$ 76.22	\$ 38.14	\$ 76.22	\$ 38.14	\$ 10.96

Domestic Partner + 7 or more Children:												
	BCBS High	BCBS Low	BCBS EPO	Pres High	Pres Low	Cigna High	Cigna Low	Delta High	Delta Low	UCCI High	UCCI Low	Vision
a. FMV Domestic Partner	\$ 922.70	\$ 639.72	\$ 830.40	\$ 746.14	\$ 517.40	\$ 881.02	\$ 613.70	\$ 28.60	\$ 14.32	\$ 28.60	\$ 14.32	\$ 6.26
b. FMV Child 1	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
c. FMV Child 2	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
d. FMV Child 3	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
e. FMV Child 4	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
f. FMV Child 5	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
g. FMV Child 6	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
h. FMV Child 7	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
i. Preliminary Total	\$2,862.74	\$1,985.10	\$2,576.41	\$2,467.12	\$1,710.53	\$2,787.72	\$1,941.89	\$ 131.05	\$ 65.44	\$ 131.05	\$ 65.44	\$ 18.32
j. Maximum (Family Rate)	2,343.72	1,625.08	2,109.30	2,089.24	1,448.56	2,279.56	1,587.88	85.54	42.78	85.54	42.78	14.14
k. Maximum FMV (min of i. and j.)	\$2,343.72	\$1,625.08	\$2,109.30	\$2,089.24	\$1,448.56	\$2,279.56	\$1,587.88	\$ 85.54	\$ 42.78	\$ 85.54	\$ 42.78	\$ 14.14
l. Employee after-tax contribution (Family rate less 2-Party rate)	176.70	122.52	159.00	156.72	108.66	173.64	120.96	9.32	4.64	9.32	4.64	1.10
m. Imputed Income (k. - l.)	\$2,167.02	\$1,502.56	\$1,950.30	\$1,932.52	\$1,339.90	\$2,105.92	\$1,466.92	\$ 76.22	\$ 38.14	\$ 76.22	\$ 38.14	\$ 13.04

8 Children:												
	BCBS High	BCBS Low	BCBS EPO	Pres High	Pres Low	Cigna High	Cigna Low	Delta High	Delta Low	UCCI High	UCCI Low	Vision
a. FMV Child 1	\$ 277.15	\$ 192.20	\$ 249.43	\$ 245.85	\$ 170.45	\$ 272.39	\$ 189.74	\$ 14.64	\$ 7.30	\$ 14.64	\$ 7.30	\$ 1.72
b. FMV Child 2	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
c. FMV Child 3	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
d. FMV Child 4	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
e. FMV Child 5	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
f. FMV Child 6	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
g. FMV Child 7	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
h. FMV Child 8	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
i. Preliminary Total	\$2,217.19	\$1,537.58	\$1,995.44	\$1,966.83	\$1,363.58	\$						



**New Mexico Public Schools Insurance Authority
Fair Market Value of Domestic Partner Benefits
Effective October 1, 2023**



for Employees otherwise electing Two-Party Coverage for a Tax Qualified Dependent with Rates Shared 30% Employee/70% Employer

10 or more Children:												
	BCBS High	BCBS Low	BCBS EPO	Pres High	Pres Low	Cigna High	Cigna Low	Delta High	Delta Low	UCCI High	UCCI Low	Vision
a. FMV Child 1	\$ 277.15	\$ 192.20	\$ 249.43	\$ 245.85	\$ 170.45	\$ 272.39	\$ 189.74	\$ 14.64	\$ 7.30	\$ 14.64	\$ 7.30	\$ 1.72
b. FMV Child 2	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
c. FMV Child 3	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
d. FMV Child 4	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
e. FMV Child 5	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
f. FMV Child 6	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
g. FMV Child 7	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
h. FMV Child 8	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
i. FMV Child 9	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
j. FMV Child 10	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
k. Preliminary Total	\$2,771.48	\$ 1,921.98	\$ 2,494.31	\$ 2,458.54	\$ 1,704.47	\$ 2,723.86	\$ 1,897.41	\$ 146.35	\$ 73.04	\$ 146.35	\$ 73.04	\$ 17.22
l. Maximum (Family Rate)	2,343.72	1,625.08	2,109.30	2,089.24	1,448.56	2,279.56	1,587.88	85.54	42.78	85.54	42.78	14.14
m. Maximum FMV (min of k. and l.)	\$ 2,343.72	\$ 1,625.08	\$ 2,109.30	\$ 2,089.24	\$ 1,448.56	\$ 2,279.56	\$ 1,587.88	\$ 85.54	\$ 42.78	\$ 85.54	\$ 42.78	\$ 14.14
n. Employee after-tax contribution (Family rate less 2-Party rate)	176.70	122.52	159.00	156.72	108.66	173.64	120.96	9.32	4.64	9.32	4.64	1.10
o. Imputed Income (m. - n.)	\$ 2,167.02	\$ 1,502.56	\$ 1,950.30	\$ 1,932.52	\$ 1,339.90	\$ 2,105.92	\$ 1,466.92	\$ 76.22	\$ 38.14	\$ 76.22	\$ 38.14	\$ 13.04



**New Mexico Public Schools Insurance Authority
Fair Market Value of Domestic Partner Benefits
Effective October 1, 2023**



for Employees otherwise electing Two-Party Coverage for a Tax Qualified Dependent with Rates Shared 40% Employee/60% Employer

Domestic Partner Only:												
	BCBS High	BCBS Low	BCBS EPO	Pres High	Pres Low	Cigna High	Cigna Low	Delta High	Delta Low	UCCI High	UCCI Low	Vision
a. FMV Domestic Partner	\$ 922.70	\$ 639.72	\$ 830.40	\$ 746.14	\$ 517.40	\$ 881.02	\$ 613.70	\$ 28.60	\$ 14.32	\$ 28.60	\$ 14.32	\$ 6.26
b. Preliminary Total	\$ 922.70	\$ 639.72	\$ 830.40	\$ 746.14	\$ 517.40	\$ 881.02	\$ 613.70	\$ 28.60	\$ 14.32	\$ 28.60	\$ 14.32	\$ 6.26
c. Maximum (Family Rate)	2,343.72	1,625.08	2,109.30	2,089.24	1,448.56	2,279.56	1,587.88	85.54	42.78	85.54	42.78	14.14
d. Maximum FMV (min of b. and c.)	\$ 922.70	\$ 639.72	\$ 830.40	\$ 746.14	\$ 517.40	\$ 881.02	\$ 613.70	\$ 28.60	\$ 14.32	\$ 28.60	\$ 14.32	\$ 6.26
e. Employee after-tax contribution (Family rate less 2-Party rate)	235.58	163.36	212.02	208.98	144.88	231.52	161.28	12.44	6.22	12.44	6.22	1.48
f. Imputed Income (d. - e.)	\$ 687.12	\$ 476.36	\$ 618.38	\$ 537.16	\$ 372.52	\$ 649.50	\$ 452.42	\$ 16.16	\$ 8.10	\$ 16.16	\$ 8.10	\$ 4.78

1 Child Only:												
	BCBS High	BCBS Low	BCBS EPO	Pres High	Pres Low	Cigna High	Cigna Low	Delta High	Delta Low	UCCI High	UCCI Low	Vision
a. FMV Child 1	\$ 277.15	\$ 192.20	\$ 249.43	\$ 245.85	\$ 170.45	\$ 272.39	\$ 189.74	\$ 14.64	\$ 7.30	\$ 14.64	\$ 7.30	\$ 1.72
b. Preliminary Total	\$ 277.15	\$ 192.20	\$ 249.43	\$ 245.85	\$ 170.45	\$ 272.39	\$ 189.74	\$ 14.64	\$ 7.30	\$ 14.64	\$ 7.30	\$ 1.72
c. Maximum (Family Rate)	2,343.72	1,625.08	2,109.30	2,089.24	1,448.56	2,279.56	1,587.88	85.54	42.78	85.54	42.78	14.14
d. Maximum FMV (min of b. and c.)	\$ 277.15	\$ 192.20	\$ 249.43	\$ 245.85	\$ 170.45	\$ 272.39	\$ 189.74	\$ 14.64	\$ 7.30	\$ 14.64	\$ 7.30	\$ 1.72
e. Employee after-tax contribution (Family rate less 2-Party rate)	235.58	163.36	212.02	208.98	144.88	231.52	161.28	12.44	6.22	12.44	6.22	1.48
f. Imputed Income (d. - e.)	\$ 41.57	\$ 28.84	\$ 37.41	\$ 36.87	\$ 25.57	\$ 40.87	\$ 28.46	\$ 2.20	\$ 1.08	\$ 2.20	\$ 1.08	\$ 0.24

Domestic Partner + 1 Child:												
	BCBS High	BCBS Low	BCBS EPO	Pres High	Pres Low	Cigna High	Cigna Low	Delta High	Delta Low	UCCI High	UCCI Low	Vision
a. FMV Domestic Partner	\$ 922.70	\$ 639.72	\$ 830.40	\$ 746.14	\$ 517.40	\$ 881.02	\$ 613.70	\$ 28.60	\$ 14.32	\$ 28.60	\$ 14.32	\$ 6.26
b. FMV Child 1	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
c. Preliminary Total	\$1,199.85	\$ 831.92	\$ 1,079.83	\$ 991.99	\$ 687.85	\$ 1,153.41	\$ 803.44	\$ 43.24	\$ 21.62	\$ 43.24	\$ 21.62	\$ 7.98
d. Maximum (Family Rate)	2,343.72	1,625.08	2,109.30	2,089.24	1,448.56	2,279.56	1,587.88	85.54	42.78	85.54	42.78	14.14
e. Maximum FMV (min of c. and d.)	\$1,199.85	\$ 831.92	\$ 1,079.83	\$ 991.99	\$ 687.85	\$ 1,153.41	\$ 803.44	\$ 43.24	\$ 21.62	\$ 43.24	\$ 21.62	\$ 7.98
f. Employee after-tax contribution (Family rate less 2-Party rate)	235.58	163.36	212.02	208.98	144.88	231.52	161.28	12.44	6.22	12.44	6.22	1.48
g. Imputed Income (e. - f.)	\$ 964.27	\$ 668.56	\$ 867.81	\$ 783.01	\$ 542.97	\$ 921.89	\$ 642.16	\$ 30.80	\$ 15.40	\$ 30.80	\$ 15.40	\$ 6.50

2 Children:												
	BCBS High	BCBS Low	BCBS EPO	Pres High	Pres Low	Cigna High	Cigna Low	Delta High	Delta Low	UCCI High	UCCI Low	Vision
a. FMV Child 1	\$ 277.15	\$ 192.20	\$ 249.43	\$ 245.85	\$ 170.45	\$ 272.39	\$ 189.74	\$ 14.64	\$ 7.30	\$ 14.64	\$ 7.30	\$ 1.72
b. FMV Child 2	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
c. Preliminary Total	\$ 554.30	\$ 384.40	\$ 498.86	\$ 491.71	\$ 340.89	\$ 544.77	\$ 379.48	\$ 29.27	\$ 14.61	\$ 29.27	\$ 14.61	\$ 3.44
d. Maximum (Family Rate)	2,343.72	1,625.08	2,109.30	2,089.24	1,448.56	2,279.56	1,587.88	85.54	42.78	85.54	42.78	14.14
e. Maximum FMV (min of c. and d.)	\$ 554.30	\$ 384.40	\$ 498.86	\$ 491.71	\$ 340.89	\$ 544.77	\$ 379.48	\$ 29.27	\$ 14.61	\$ 29.27	\$ 14.61	\$ 3.44
f. Employee after-tax contribution (Family rate less 2-Party rate)	235.58	163.36	212.02	208.98	144.88	231.52	161.28	12.44	6.22	12.44	6.22	1.48
g. Imputed Income (e. - f.)	\$ 318.72	\$ 221.04	\$ 286.84	\$ 282.73	\$ 196.01	\$ 313.25	\$ 218.20	\$ 16.83	\$ 8.39	\$ 16.83	\$ 8.39	\$ 1.96

Domestic Partner + 2 Children:												
	BCBS High	BCBS Low	BCBS EPO	Pres High	Pres Low	Cigna High	Cigna Low	Delta High	Delta Low	UCCI High	UCCI Low	Vision
a. FMV Domestic Partner	\$ 922.70	\$ 639.72	\$ 830.40	\$ 746.14	\$ 517.40	\$ 881.02	\$ 613.70	\$ 28.60	\$ 14.32	\$ 28.60	\$ 14.32	\$ 6.26
b. FMV Child 1	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
c. FMV Child 2	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
d. Preliminary Total	\$1,477.00	\$1,024.12	\$1,329.26	\$1,237.85	\$ 858.29	\$1,425.79	\$ 993.18	\$ 57.87	\$ 28.93	\$ 57.87	\$ 28.93	\$ 9.70
e. Maximum (Family Rate)	2,343.72	1,625.08	2,109.30	2,089.24	1,448.56	2,279.56	1,587.88	85.54	42.78	85.54	42.78	14.14
f. Maximum FMV (min of d. and e.)	\$1,477.00	\$1,024.12	\$1,329.26	\$1,237.85	\$ 858.29	\$1,425.79	\$ 993.18	\$ 57.87	\$ 28.93	\$ 57.87	\$ 28.93	\$ 9.70
g. Employee after-tax contribution (Family rate less 2-Party rate)	235.58	163.36	212.02	208.98	144.88	231.52	161.28	12.44	6.22	12.44	6.22	1.48
h. Imputed Income (f. - g.)	\$1,241.42	\$ 860.76	\$ 1,117.24	\$ 1,028.87	\$ 713.41	\$ 1,194.27	\$ 831.90	\$ 45.43	\$ 22.71	\$ 45.43	\$ 22.71	\$ 8.22

3 Children:												
	BCBS High	BCBS Low	BCBS EPO	Pres High	Pres Low	Cigna High	Cigna Low	Delta High	Delta Low	UCCI High	UCCI Low	Vision
a. FMV Child 1	\$ 277.15	\$ 192.20	\$ 249.43	\$ 245.85	\$ 170.45	\$ 272.39	\$ 189.74	\$ 14.64	\$ 7.30	\$ 14.64	\$ 7.30	\$ 1.72
b. FMV Child 2	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
c. FMV Child 3	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
d. Preliminary Total	\$ 831.44	\$ 576.59	\$ 748.29	\$ 737.56	\$ 511.34	\$ 817.16	\$ 569.22	\$ 43.91	\$ 21.91	\$ 43.91	\$ 21.91	\$ 5.17
e. Maximum (Family Rate)	2,343.72	1,625.08	2,109.30	2,089.24	1,448.56	2,279.56	1,587.88	85.54	42.78	85.54	42.78	14.14
f. Maximum FMV (min of d. and e.)	\$ 831.44	\$ 576.59	\$ 748.29	\$ 737.56	\$ 511.34	\$ 817.16	\$ 569.22	\$ 43.91	\$ 21.91	\$ 43.91	\$ 21.91	\$ 5.17
g. Employee after-tax contribution (Family rate less 2-Party rate)	235.58	163.36	212.02	208.98	144.88	231.52	161.28	12.44	6.22	12.44	6.22	1.48
h. Imputed Income (f. - g.)	\$ 595.86	\$ 413.23	\$ 536.27	\$ 528.58	\$ 366.46	\$ 585.64	\$ 407.94	\$ 31.47	\$ 15.69	\$ 31.47	\$ 15.69	\$ 3.69

Domestic Partner + 3 Children:												
	BCBS High	BCBS Low	BCBS EPO	Pres High	Pres Low	Cigna High	Cigna Low	Delta High	Delta Low	UCCI High	UCCI Low	Vision
a. FMV Domestic Partner	\$ 922.70	\$ 639.72	\$ 830.40	\$ 746.14	\$ 517.40	\$ 881.02	\$ 613.70	\$ 28.60	\$ 14.32	\$ 28.60	\$ 14.32	\$ 6.26
b. FMV Child 1	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
c. FMV Child 2	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
d. FMV Child 3	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
e. Preliminary Total	\$1,754.14	\$1,216.31	\$1,578.69	\$1,483.70	\$1,028.74	\$1,698.18	\$1,182.92	\$ 72.51	\$ 36.23	\$ 72.51	\$ 36.23	\$ 11.43
f. Maximum (Family Rate)	2,343.72	1,625.08	2,109.30	2,089.24	1,448.56	2,279.56	1,587.88	85.54	42.78	85.54	42.78	14.14
g. Maximum FMV (min of e. and f.)	\$1,754.14	\$1,216.31	\$1,578.69	\$1,483.70	\$1,028.74	\$1,698.18	\$1,182.92	\$ 72.51	\$ 36.23	\$ 72.51	\$ 36.23	\$ 11.43
h. Employee after-tax contribution (Family rate less 2-Party rate)	235.58	163.36	212.02	208.98	144.88	231.52	161.28	12.44	6.22	12.44	6.22	1.48
i. Imputed Income (g. - h.)	\$1,518.56	\$1,052.95	\$1,366.67	\$1,274.72	\$ 883.86	\$1,466.66	\$1,021.64	\$ 60.07	\$ 30.01	\$ 60.07	\$ 30.01	\$ 9.95

4 Children:												
	BCBS High	BCBS Low	BCBS EPO	Pres High	Pres Low	Cigna High	Cigna Low	Delta High	Delta Low	UCCI High	UCCI Low	Vision
a. FMV Child 1	\$ 277.15	\$ 192.20	\$ 249.43	\$ 245.85	\$ 170.45	\$ 272.39	\$ 189.74	\$ 14.64	\$ 7.30	\$ 14.64	\$ 7.30	\$ 1.72
b. FMV Child 2	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
c. FMV Child 3	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
d. FMV Child 4	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
e. Preliminary Total	\$1,108.59	\$ 768.79	\$ 997.72	\$ 983.42	\$ 681.79	\$1,089.54	\$ 758.96	\$ 58.54	\$ 29.21	\$ 58.54	\$ 29.21	\$ 6.89
f. Maximum (Family Rate)	2,343.72	1,625.08	2,109.30	2,089.24	1,448.56	2,279.56	1,587.88	85.54	42.78	85.54	42.78	14.14
g. Maximum FMV (min of e. and f.)	\$1,108.59	\$ 768.79	\$ 997.72	\$ 983.42	\$ 681.79	\$1,089.54	\$ 758.96	\$ 58.54	\$ 29.21	\$ 58.54	\$ 29.21	\$ 6.89
h. Employee after-tax contribution (Family rate less 2-Party rate)	235.58	163.36	212.02	208.98	144.88	231.52	161.28	12.44	6.22	12.44	6.22	1.48
i. Imputed Income (g. - h.)	\$ 873.01	\$ 605.43	\$ 785.70	\$ 774.44	\$ 536.91	\$ 858.02	\$ 597.68	\$ 46.10	\$ 22.99	\$ 46.10	\$ 22.99	\$ 5.41

Domestic Partner + 4 Children:												
	BCBS High	BCBS Low	BCBS EPO	Pres High	Pres Low	Cigna High	Cigna Low	Delta High	Delta Low	UCCI High	UCCI Low	Vision
a. FMV Domestic Partner	\$ 922.70	\$ 639.72	\$ 830.40	\$ 746.14	\$ 517.40	\$ 881.02	\$ 613.70	\$ 28.60	\$ 14.32	\$ 28.60	\$ 14.32	\$ 6.26
b. FMV Child 1	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
c. FMV Child 2	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30			



**New Mexico Public Schools Insurance Authority
Fair Market Value of Domestic Partner Benefits
Effective October 1, 2023**



for Employees otherwise electing Two-Party Coverage for a Tax Qualified Dependent with Rates Shared 40% Employee/60% Employer

Domestic Partner + 5 Children:												
	BCBS High	BCBS Low	BCBS EPO	Pres High	Pres Low	Cigna High	Cigna Low	Delta High	Delta Low	UCCI High	UCCI Low	Vision
a. FMV Domestic Partner	\$ 922.70	\$ 639.72	\$ 830.40	\$ 746.14	\$ 517.40	\$ 881.02	\$ 613.70	\$ 28.60	\$ 14.32	\$ 28.60	\$ 14.32	\$ 6.26
b. FMV Child 1	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
c. FMV Child 2	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
d. FMV Child 3	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
e. FMV Child 4	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
f. FMV Child 5	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
g. Preliminary Total	\$2,308.44	\$1,600.71	\$2,077.55	\$1,975.41	\$1,369.64	\$2,242.95	\$1,562.41	\$ 101.78	\$ 50.84	\$ 101.78	\$ 50.84	\$ 14.87
h. Maximum (Family Rate)	2,343.72	1,625.08	2,109.30	2,089.24	1,448.56	2,279.56	1,587.88	85.54	42.78	85.54	42.78	14.14
i. Maximum FMV (min of g. and h.)	\$2,308.44	\$1,600.71	\$2,077.55	\$1,975.41	\$1,369.64	\$2,242.95	\$1,562.41	\$ 85.54	\$ 42.78	\$ 85.54	\$ 42.78	\$ 14.14
j. Employee after-tax contribution (Family rate less 2-Party rate)	235.58	163.36	212.02	208.98	144.88	231.52	161.28	12.44	6.22	12.44	6.22	1.48
k. Imputed Income (i. - j.)	\$2,072.86	\$1,437.35	\$1,865.53	\$1,766.43	\$1,224.76	\$2,011.43	\$1,401.13	\$ 73.10	\$ 36.56	\$ 73.10	\$ 36.56	\$ 12.66

Domestic Partner + 6 Children:												
	BCBS High	BCBS Low	BCBS EPO	Pres High	Pres Low	Cigna High	Cigna Low	Delta High	Delta Low	UCCI High	UCCI Low	Vision
a. FMV Domestic Partner	\$ 922.70	\$ 639.72	\$ 830.40	\$ 746.14	\$ 517.40	\$ 881.02	\$ 613.70	\$ 28.60	\$ 14.32	\$ 28.60	\$ 14.32	\$ 6.26
b. FMV Child 1	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
c. FMV Child 2	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
d. FMV Child 3	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
e. FMV Child 4	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
f. FMV Child 5	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
g. FMV Child 6	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
h. Preliminary Total	\$2,585.59	\$1,792.91	\$2,326.98	\$2,221.26	\$1,540.08	\$2,515.34	\$1,752.15	\$ 116.41	\$ 58.14	\$ 116.41	\$ 58.14	\$ 16.59
i. Maximum (Family Rate)	2,343.72	1,625.08	2,109.30	2,089.24	1,448.56	2,279.56	1,587.88	85.54	42.78	85.54	42.78	14.14
j. Maximum FMV (min of h. and i.)	\$2,343.72	\$1,625.08	\$2,109.30	\$2,089.24	\$1,448.56	\$2,279.56	\$1,587.88	\$ 85.54	\$ 42.78	\$ 85.54	\$ 42.78	\$ 14.14
k. Employee after-tax contribution (Family rate less 2-Party rate)	235.58	163.36	212.02	208.98	144.88	231.52	161.28	12.44	6.22	12.44	6.22	1.48
l. Imputed Income (j. - k.)	\$2,108.14	\$1,461.72	\$1,897.28	\$1,880.26	\$1,303.68	\$2,048.04	\$1,426.60	\$ 73.10	\$ 36.56	\$ 73.10	\$ 36.56	\$ 12.66

Domestic Partner + 7 or more Children:												
	BCBS High	BCBS Low	BCBS EPO	Pres High	Pres Low	Cigna High	Cigna Low	Delta High	Delta Low	UCCI High	UCCI Low	Vision
a. FMV Domestic Partner	\$ 922.70	\$ 639.72	\$ 830.40	\$ 746.14	\$ 517.40	\$ 881.02	\$ 613.70	\$ 28.60	\$ 14.32	\$ 28.60	\$ 14.32	\$ 6.26
b. FMV Child 1	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
c. FMV Child 2	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
d. FMV Child 3	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
e. FMV Child 4	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
f. FMV Child 5	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
g. FMV Child 6	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
h. FMV Child 7	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
i. Preliminary Total	\$2,862.74	\$1,985.10	\$2,576.41	\$2,467.12	\$1,710.53	\$2,787.72	\$1,941.89	\$ 131.05	\$ 65.44	\$ 131.05	\$ 65.44	\$ 18.32
j. Maximum (Family Rate)	2,343.72	1,625.08	2,109.30	2,089.24	1,448.56	2,279.56	1,587.88	85.54	42.78	85.54	42.78	14.14
k. Maximum FMV (min of i. and j.)	\$2,343.72	\$1,625.08	\$2,109.30	\$2,089.24	\$1,448.56	\$2,279.56	\$1,587.88	\$ 85.54	\$ 42.78	\$ 85.54	\$ 42.78	\$ 14.14
l. Employee after-tax contribution (Family rate less 2-Party rate)	235.58	163.36	212.02	208.98	144.88	231.52	161.28	12.44	6.22	12.44	6.22	1.48
m. Imputed Income (k. - l.)	\$2,108.14	\$1,461.72	\$1,897.28	\$1,880.26	\$1,303.68	\$2,048.04	\$1,426.60	\$ 73.10	\$ 36.56	\$ 73.10	\$ 36.56	\$ 12.66

6 Children:												
	BCBS High	BCBS Low	BCBS EPO	Pres High	Pres Low	Cigna High	Cigna Low	Delta High	Delta Low	UCCI High	UCCI Low	Vision
a. FMV Child 1	\$ 277.15	\$ 192.20	\$ 249.43	\$ 245.85	\$ 170.45	\$ 272.39	\$ 189.74	\$ 14.64	\$ 7.30	\$ 14.64	\$ 7.30	\$ 1.72
b. FMV Child 2	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
c. FMV Child 3	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
d. FMV Child 4	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
e. FMV Child 5	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
f. FMV Child 6	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
g. Preliminary Total	\$1,662.89	\$1,153.19	\$1,496.58	\$1,475.12	\$1,022.68	\$1,634.32	\$1,138.45	\$ 87.81	\$ 43.82	\$ 87.81	\$ 43.82	\$ 10.33
h. Maximum (Family Rate)	2,343.72	1,625.08	2,109.30	2,089.24	1,448.56	2,279.56	1,587.88	85.54	42.78	85.54	42.78	14.14
i. Maximum FMV (min of g. and h.)	\$1,662.89	\$1,153.19	\$1,496.58	\$1,475.12	\$1,022.68	\$1,634.32	\$1,138.45	\$ 85.54	\$ 42.78	\$ 85.54	\$ 42.78	\$ 10.33
j. Employee after-tax contribution (Family rate less 2-Party rate)	235.58	163.36	212.02	208.98	144.88	231.52	161.28	12.44	6.22	12.44	6.22	1.48
k. Imputed Income (i. - j.)	\$1,427.31	\$ 989.83	\$1,284.56	\$1,266.14	\$ 877.80	\$1,402.80	\$ 977.17	\$ 73.10	\$ 36.56	\$ 73.10	\$ 36.56	\$ 8.85

7 Children:												
	BCBS High	BCBS Low	BCBS EPO	Pres High	Pres Low	Cigna High	Cigna Low	Delta High	Delta Low	UCCI High	UCCI Low	Vision
a. FMV Child 1	\$ 277.15	\$ 192.20	\$ 249.43	\$ 245.85	\$ 170.45	\$ 272.39	\$ 189.74	\$ 14.64	\$ 7.30	\$ 14.64	\$ 7.30	\$ 1.72
b. FMV Child 2	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
c. FMV Child 3	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
d. FMV Child 4	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
e. FMV Child 5	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
f. FMV Child 6	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
g. FMV Child 7	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
h. Preliminary Total	\$1,940.04	\$1,345.38	\$1,746.01	\$1,720.98	\$1,193.13	\$1,906.70	\$1,328.19	\$ 102.45	\$ 51.12	\$ 102.45	\$ 51.12	\$ 12.06
i. Maximum (Family Rate)	2,343.72	1,625.08	2,109.30	2,089.24	1,448.56	2,279.56	1,587.88	85.54	42.78	85.54	42.78	14.14
j. Maximum FMV (min of h. and i.)	\$1,940.04	\$1,345.38	\$1,746.01	\$1,720.98	\$1,193.13	\$1,906.70	\$1,328.19	\$ 85.54	\$ 42.78	\$ 85.54	\$ 42.78	\$ 12.06
k. Employee after-tax contribution (Family rate less 2-Party rate)	235.58	163.36	212.02	208.98	144.88	231.52	161.28	12.44	6.22	12.44	6.22	1.48
l. Imputed Income (j. - k.)	\$1,704.46	\$1,182.02	\$1,533.99	\$1,512.00	\$1,048.25	\$1,675.18	\$1,166.91	\$ 73.10	\$ 36.56	\$ 73.10	\$ 36.56	\$ 10.58

8 Children:												
	BCBS High	BCBS Low	BCBS EPO	Pres High	Pres Low	Cigna High	Cigna Low	Delta High	Delta Low	UCCI High	UCCI Low	Vision
a. FMV Child 1	\$ 277.15	\$ 192.20	\$ 249.43	\$ 245.85	\$ 170.45	\$ 272.39	\$ 189.74	\$ 14.64	\$ 7.30	\$ 14.64	\$ 7.30	\$ 1.72
b. FMV Child 2	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
c. FMV Child 3	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
d. FMV Child 4	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
e. FMV Child 5	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
f. FMV Child 6	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
g. FMV Child 7	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
h. FMV Child 8	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
i. Preliminary Total	\$2,217.19	\$1,537.58	\$1,995.44	\$1,966.83	\$1,363.							



**New Mexico Public Schools Insurance Authority
Fair Market Value of Domestic Partner Benefits
Effective October 1, 2023**



for Employees otherwise electing Two-Party Coverage for a Tax Qualified Dependent with Rates Shared 40% Employee/60% Employer

10 or more Children:												
	BCBS High	BCBS Low	BCBS EPO	Pres High	Pres Low	Cigna High	Cigna Low	Delta High	Delta Low	UCCI High	UCCI Low	Vision
a. FMV Child 1	\$ 277.15	\$ 192.20	\$ 249.43	\$ 245.85	\$ 170.45	\$ 272.39	\$ 189.74	\$ 14.64	\$ 7.30	\$ 14.64	\$ 7.30	\$ 1.72
b. FMV Child 2	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
c. FMV Child 3	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
d. FMV Child 4	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
e. FMV Child 5	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
f. FMV Child 6	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
g. FMV Child 7	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
h. FMV Child 8	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
i. FMV Child 9	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
j. FMV Child 10	277.15	192.20	249.43	245.85	170.45	272.39	189.74	14.64	7.30	14.64	7.30	1.72
k. Preliminary Total	\$2,771.48	\$ 1,921.98	\$ 2,494.31	\$ 2,458.54	\$ 1,704.47	\$ 2,723.86	\$ 1,897.41	\$ 146.35	\$ 73.04	\$ 146.35	\$ 73.04	\$ 17.22
l. Maximum (Family Rate)	2,343.72	1,625.08	2,109.30	2,089.24	1,448.56	2,279.56	1,587.88	85.54	42.78	85.54	42.78	14.14
m. Maximum FMV (min of k. and l.)	\$ 2,343.72	\$ 1,625.08	\$ 2,109.30	\$ 2,089.24	\$ 1,448.56	\$ 2,279.56	\$ 1,587.88	\$ 85.54	\$ 42.78	\$ 85.54	\$ 42.78	\$ 14.14
n. Employee after-tax contribution (Family rate less 2-Party rate)	235.58	163.36	212.02	208.98	144.88	231.52	161.28	12.44	6.22	12.44	6.22	1.48
o. Imputed Income (m. - n.)	\$ 2,108.14	\$ 1,461.72	\$ 1,897.28	\$ 1,880.26	\$ 1,303.68	\$ 2,048.04	\$ 1,426.60	\$ 73.10	\$ 36.56	\$ 73.10	\$ 36.56	\$ 12.66