

CONTRIBUTIONS EFFECTIVE OCTOBER 1, 2025 MONTHLY COST SHARING based on salary and EMPLOYER MINIMUM CONTRIBUTION REQUIREMENTS set forth in NM State Statute			Less than \$50,000 20%/80%	1/2 20%/80%	\$50,000 \$59,999 30%/70%	1/2 30%/70%	\$60,000 and Over 40%/60%	1/2 40%/60%
MEDICAL BCBS High Option	Single	Employee share	\$223.20	\$111.60	\$334.78	\$167.39	\$446.38	\$223.19
		Employer	\$892.78	\$446.39	\$781.20	\$390.60	\$669.60	\$334.80
	Two-Party	Employee share	\$424.46	\$212.23	\$636.70	\$318.35	\$848.92	\$424.46
		Employer	\$1,697.86	\$848.93	\$1,485.62	\$742.81	\$1,273.40	\$636.70
	Family	Employee share	\$566.92	\$283.46	\$850.38	\$425.19	\$1,133.84	\$566.92
Employer		\$2,267.70	\$1,133.85	\$1,984.24	\$992.12	\$1,700.78	\$850.39	
BCBS Low Option	Single	Employee share	\$154.74	\$77.37	\$232.12	\$116.06	\$309.48	\$154.74
		Employer	\$618.98	\$309.49	\$541.60	\$270.80	\$464.24	\$232.12
	Two-Party	Employee share	\$294.30	\$147.15	\$441.44	\$220.72	\$588.60	\$294.30
		Employer	\$1,177.20	\$588.60	\$1,030.06	\$515.03	\$882.90	\$441.45
	Family	Employee share	\$393.10	\$196.55	\$589.64	\$294.82	\$786.18	\$393.09
Employer		\$1,572.38	\$786.19	\$1,375.84	\$687.92	\$1,179.30	\$589.65	
BCBS EPO Option <i>*EPO PLAN OPTION ENDING 12/31/2025</i>	Single	Employee share	\$200.86	\$100.43	\$301.30	\$150.65	\$401.74	\$200.87
		Employer	\$803.48	\$401.74	\$703.04	\$351.52	\$602.60	\$301.30
	Two-Party	Employee share	\$382.00	\$191.00	\$573.02	\$286.51	\$764.02	\$382.01
		Employer	\$1,528.06	\$764.03	\$1,337.04	\$668.52	\$1,146.04	\$573.02
	Family	Employee share	\$510.22	\$255.11	\$765.32	\$382.66	\$1,020.44	\$510.22
Employer		\$2,040.88	\$1,020.44	\$1,785.78	\$892.89	\$1,530.66	\$765.33	
Presbyterian High Option	Single	Employee share	\$180.48	\$90.24	\$270.72	\$135.36	\$360.98	\$180.49
		Employer	\$721.96	\$360.98	\$631.72	\$315.86	\$541.46	\$270.73
	Two-Party	Employee share	\$379.00	\$189.50	\$568.48	\$284.24	\$757.98	\$378.99
		Employer	\$1,515.98	\$757.99	\$1,326.50	\$663.25	\$1,137.00	\$568.50
	Family	Employee share	\$505.36	\$252.68	\$758.04	\$379.02	\$1,010.74	\$505.37
Employer		\$2,021.48	\$1,010.74	\$1,768.80	\$884.40	\$1,516.10	\$758.05	
Presbyterian Low Option	Single	Employee share	\$125.16	\$62.58	\$187.72	\$93.86	\$250.30	\$125.15
		Employer	\$500.62	\$250.31	\$438.06	\$219.03	\$375.48	\$187.74
	Two-Party	Employee share	\$262.78	\$131.39	\$394.16	\$197.08	\$525.56	\$262.78
		Employer	\$1,051.12	\$525.56	\$919.74	\$459.87	\$788.34	\$394.17
	Family	Employee share	\$350.40	\$175.20	\$525.58	\$262.79	\$700.78	\$350.39
Employer		\$1,401.58	\$700.79	\$1,226.40	\$613.20	\$1,051.20	\$525.60	
DENTAL BCBS Dental High Option	Single	Employee share	\$5.76	\$2.88	\$8.66	\$4.33	\$11.54	\$5.77
		Employer	\$23.10	\$11.55	\$20.20	\$10.10	\$17.32	\$8.66
	Two-Party	Employee share	\$10.98	\$5.49	\$16.48	\$8.24	\$21.96	\$10.98
		Employer	\$43.94	\$21.97	\$38.44	\$19.22	\$32.96	\$16.48
	Family	Employee share	\$17.26	\$8.63	\$25.88	\$12.94	\$34.50	\$17.25
Employer		\$69.02	\$34.51	\$60.40	\$30.20	\$51.78	\$25.89	
BCBS Dental Low Option	Single	Employee share	\$2.88	\$1.44	\$4.34	\$2.17	\$5.78	\$2.89
		Employer	\$11.58	\$5.79	\$10.12	\$5.06	\$8.68	\$4.34
	Two-Party	Employee share	\$5.50	\$2.75	\$8.24	\$4.12	\$11.00	\$5.50
		Employer	\$22.00	\$11.00	\$19.26	\$9.63	\$16.50	\$8.25
	Family	Employee share	\$8.62	\$4.31	\$12.94	\$6.47	\$17.26	\$8.63
Employer		\$34.52	\$17.26	\$30.20	\$15.10	\$25.88	\$12.94	
Delta Dental High Option	Single	Employee share	\$5.84	\$2.92	\$8.74	\$4.37	\$11.66	\$5.83
		Employer	\$23.34	\$11.67	\$20.44	\$10.22	\$17.52	\$8.76
	Two-Party	Employee share	\$11.10	\$5.55	\$16.66	\$8.33	\$22.20	\$11.10
		Employer	\$44.44	\$22.22	\$38.88	\$19.44	\$33.34	\$16.67
	Family	Employee share	\$17.44	\$8.72	\$26.18	\$13.09	\$34.90	\$17.45
Employer		\$69.82	\$34.91	\$61.08	\$30.54	\$52.36	\$26.18	
Delta Dental Low Option	Single	Employee share	\$2.92	\$1.46	\$4.38	\$2.19	\$5.84	\$2.92
		Employer	\$11.70	\$5.85	\$10.24	\$5.12	\$8.78	\$4.39
	Two-Party	Employee share	\$5.56	\$2.78	\$8.34	\$4.17	\$11.12	\$5.56
		Employer	\$22.26	\$11.13	\$19.48	\$9.74	\$16.70	\$8.35
	Family	Employee share	\$8.72	\$4.36	\$13.08	\$6.54	\$17.46	\$8.73
Employer		\$34.92	\$17.46	\$30.56	\$15.28	\$26.18	\$13.09	
United Concordia High Option	Single	Employee share	\$6.56	\$3.28	\$9.82	\$4.91	\$13.10	\$6.55
		Employer	\$26.22	\$13.11	\$22.96	\$11.48	\$19.68	\$9.84
	Two-Party	Employee share	\$12.48	\$6.24	\$18.70	\$9.35	\$24.94	\$12.47
		Employer	\$49.90	\$24.95	\$43.68	\$21.84	\$37.44	\$18.72
	Family	Employee share	\$19.60	\$9.80	\$29.40	\$14.70	\$39.20	\$19.60
Employer		\$78.42	\$39.21	\$68.62	\$34.31	\$58.82	\$29.41	
United Concordia Low Option	Single	Employee share	\$3.28	\$1.64	\$4.92	\$2.46	\$6.56	\$3.28
		Employer	\$13.14	\$6.57	\$11.50	\$5.75	\$9.86	\$4.93
	Two-Party	Employee share	\$6.24	\$3.12	\$9.36	\$4.68	\$12.50	\$6.25
		Employer	\$25.00	\$12.50	\$21.88	\$10.94	\$18.74	\$9.37
	Family	Employee share	\$9.80	\$4.90	\$14.70	\$7.35	\$19.62	\$9.81
Employer		\$39.24	\$19.62	\$34.34	\$17.17	\$29.42	\$14.71	
VISION Davis Vision	Single	Employee share	\$1.28	\$0.64	\$1.94	\$0.97	\$2.58	\$1.29
		Employer	\$5.18	\$2.59	\$4.52	\$2.26	\$3.88	\$1.94
	Two-Party	Employee share	\$2.16	\$1.08	\$3.24	\$1.62	\$4.32	\$2.16
		Employer	\$8.64	\$4.32	\$7.56	\$3.78	\$6.48	\$3.24
	Family	Employee share	\$2.90	\$1.45	\$4.36	\$2.18	\$5.82	\$2.91
Employer		\$11.66	\$5.83	\$10.20	\$5.10	\$8.74	\$4.37	



MONTHLY CONTRIBUTIONS EFFECTIVE OCTOBER 1, 2025

NEW MEXICO PUBLIC SCHOOLS INSURANCE AUTHORITY

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

THE STANDARD: ADDITIONAL LIFE (Employee, Spouse, & Children) and **AD&D** (Employee Only)
Employee pays 100% of premium

	Person's Age	Rate per \$1,000
	24 & under	\$0.06
	25 - 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.

THE STANDARD: 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 <i>Employer contributes premium (see reverse side)</i>	<u>Single</u>	<u>Two-Party</u>	<u>Family</u>
Blue Cross Blue Shield New Mexico – High Option	\$1,115.98	\$2,122.32	\$2,834.62
Blue Cross Blue Shield New Mexico – Low Option	\$773.72	\$1,471.50	\$1,965.48
Blue Cross Blue Shield New Mexico – Exclusive Provider Organization (EPO) Option*	\$1,004.34	\$1,910.06	\$2,551.10
*EPO PLAN OPTION ENDING 12/31/2025			
Presbyterian – High Option	\$902.44	\$1,894.98	\$2,526.84
Presbyterian – Low Option	\$625.78	\$1,313.90	\$1,751.98
Blue Cross Blue Shield Dental - High Option	\$28.86	\$54.92	\$86.28
Blue Cross Blue Shield Dental - Low Option	\$14.46	\$27.50	\$43.14
Delta Dental – High Option	\$29.18	\$55.54	\$87.26
Delta Dental – Low Option	\$14.62	\$27.82	\$43.64
United Concordia Dental – High Option	\$32.78	\$62.38	\$98.02
United Concordia Dental – Low Option	\$16.42	\$31.24	\$49.04
Davis Vision Plan	\$6.46	\$10.80	\$14.56

* 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).

9.95% increase on High, Low and EPO medical options

4% increase with varying Plan schedule on Basic and Comprehensive Dental