



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* *EPO PLAN OPTION ENDING 12/31/2025	\$1,004.34	\$1,910.06	\$2,551.10
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

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	