



New Mexico Public Schools Insurance Authority

Created 1986 - Statutes 22-29-2 and 22-29-4

Employee Benefits 2025 Spring Budget Workshop April 10, 2025

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About NMPSIA

- A state agency created in 1986 by the legislature to provide group health insurance and risk-related coverage for public schools, charter schools and voluntary educational entities
- NMPSIA's revenues are derived from other state funds (i.e., premiums, investment funds, etc.)

Purpose of act. 22-29-2.

The purpose of the Public School Insurance Authority Act is to provide comprehensive core insurance programs, including reimbursement coverage for the costs of providing due process to students with disabilities, for all participating public schools, school board members, school board retirees and public school employees and retirees by expanding the pool of subscribers to maximize cost containment opportunities for required insurance coverage.

Authority created. 22-29-4.

There is created the "public school insurance authority", which is established to provide for group health insurance, other risk-related coverage and due process reimbursement with the exception of the mandatory coverage provided by the risk management division on the effective date of the Public School Insurance Authority Act.

Title 6, Chapter 50, Part 1-18 of the New Mexico Administrative Code (NMAC)

Pertains to "General Provisions" within the context of "Insurance" related to "Primary and Secondary Education" issued by the New Mexico Public Schools Insurance Authority (NMPSIA).

NMPSIA Today

■ Employee Benefits

■ Mandatory Members

- *88 Public Schools (Excludes APS)*
- *99 Charter Schools*

■ Voluntary Members

- *10 Higher Education*
- *18 Other Educational Entities*

■ Membership

- *78,835 Employees & Dependents*
- *51,426 Eligible Employees*
- *Employees & Dependents by Coverage*
 - *47,852 Medical*
 - *55,930 Dental*
 - *48,874 Vision*
 - *13,070 Long-Term Disability*
 - *19,047 Additional Life*

■ Staff

- 12 FTE

■ Board of Directors

■ 11 Board Members

■ Governor Appointees

- Alfred Park, President
- Denise Balderas
- Sammy J. Quintana

■ NM Association of School Business Officials

- Chris Parrino, Vice President

■ Educational Entities at Large

- Trish Ruiz, Secretary

■ AFT-NM

- Tim Crone

■ NEA-NM

- Bethany Jarrell
- David Martinez, Jr.

■ Public Education Commission

- K.T. Manis

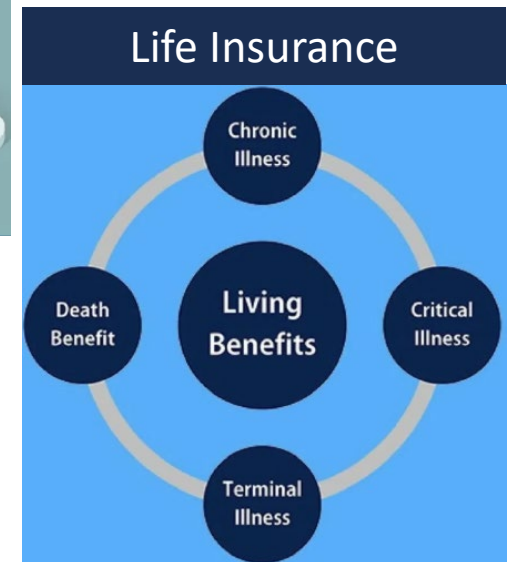
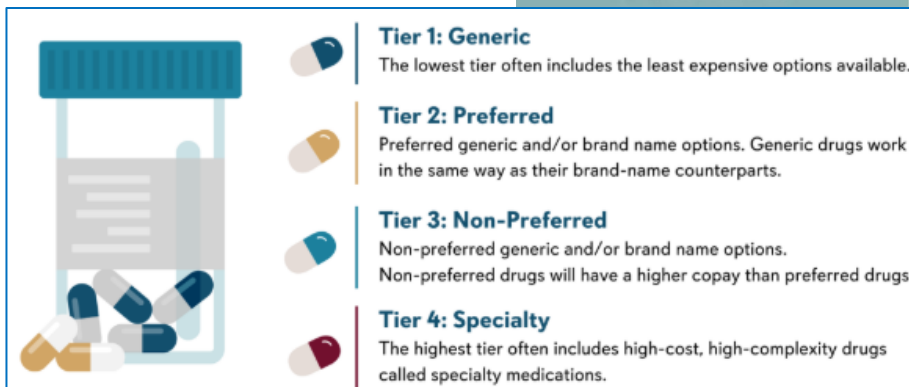
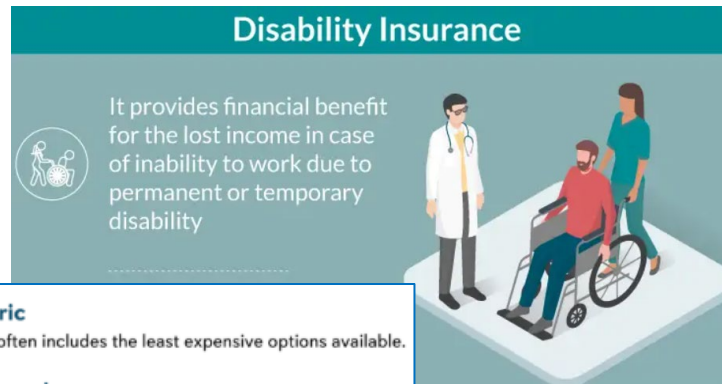
■ School Boards Association

- Pauline Jaramillo

■ Superintendents' Association

- William Hawkins

Unlock the Value of NMPSIA Health Benefits









Benefit Plans



NMPSIA Medical Plan Coverage Self-Insured Medical Plan High & Low Options 01/01/2026	 BlueCross BlueShield of New Mexico	 PRESBYTERIAN	
Wellness & Well-Being Program <i>Discounted Gym Memberships, Member Wellness & Well-Being Strategic Planning, Member Health and Wellness Onsite Events, Screenings, and Activities</i>			
NMPSIA Prescription Drug Coverage Self-Insured Coverage for all on a Medical Plan			
NMPSIA Musculoskeletal Surgical Services	 Formerly Surgery Plus		
NMPSIA Dental Plan Coverage Self-Insured Dental Plan High & Low Options	BlueCare DentalSM	 DELTA DENTAL[®]	United Concordia dental[™]
NMPSIA Vision Plan Coverage Fully-Insured Vision Plan	 DavisVision[™]		
NMPSIA Life and Long-Term Disability Coverage Fully-Insured Plan			
NMPSIA Customer Service <i>Claim Issues and Reconsideration of Enrollment Determinations</i>	 New Mexico Public Schools Insurance Authority		
Employer Benefits Administration <i>Support with Enrollment, Billing and Premium Collection, COBRA Administration</i>	 EASI <small>Erisa Administrative Services, Inc.</small>		



[Program Guide](#) & [Medical Plan Side-By-Side Comparison](#)



Visit the [NMPSIA Website](#)

Included Wellness Programs

Online Platforms	 	 
	<p>Wellness at Work: Online wellness portal with tons of wellness tools you can utilize. Everything is covered from nutrition, physical activities, health challenges, event registration, and health education.</p>	<p>Well onTarget: Online Member Wellness Portal with several tools and resources to assist you in a personalized health & wellness journey.</p>
	<p>Mobile App: Virgin Pulse</p> 	<p>Mobile App: Always On</p> 

Weight Loss		
	<p>Health Coaching through The Solutions Group</p> <p>Health Coaching through Good Measures</p> <p>Noom: App that is a Psychology-based program to help individuals make healthier choices.</p>	<p>Wondr Health Obesity & Metabolic Syndrome Reversal Program</p>

Mental Health		
	<p>*Life on Mindfulness: Online Platform with live workshops & daily live guided meditations</p> <p>Talkspace: Messaging Therapy for emotional wellbeing</p> <p>My Stress Tools: Online suite of stress management and resilience-building resources</p>	<p>Learn to Live: Digital programming with lessons, activities and one-to-one support.</p>

Incentives & Discounts			
	Rewards	<p>NMPSIA Wellness Rewards: Earn up to \$75 in Amazon.com gift cards by participating in wellness activities.</p>	<p>Blue Points: Redeem points in the online Shopping mall with over a million products.</p>
	Gym Memberships	<p>Fitness Pass Membership</p>	<p>Fitness Programs- Unlimited access to tiered national gym network including digital programs.</p>
	Discounts	<p>Presbyterian MemberPerks</p>	<p>Blue 365 Health & Wellness Discounts</p>

Benefit Plan Design Background

- Last Cost Neutral Plan Design Changes were in 2022
- NMPSIA Board of Directors volunteered to create a NMPSIA Benefits Plan Design Committee
- The Committee agreed that the Plan design should be reviewed simultaneously with the review of annual Benefit premium rate increases
- Seeing a large migration of enrollment from the High Option Plan to the Low Option Plan, it is important to have a more substantial difference between the High and Low Option Plan design
 - Along with reviewing the Plan design for Low Option, a Low Option Prescription Plan was considered
- The low enrollment in the EPO Option Plan was also considered to be modified or eliminated

Medical Benefit Plan Design

Effective January 1, 2026

	Medical Plan Design – High Option				Medical Plan Design – Low Option			
	Current		Approved		Current		Approved	
	IN	OON	IN	OON	IN	OON	IN	OON
Deductible	\$750 person, \$1,500 family	\$1,500 person, \$3,000 family	\$825 person, \$1,650 family	\$3,000 person, \$6,000 family	\$2,000/person, \$4,000/family	\$4,000/person, \$8,000/family	\$2,200/person, \$4,400/family	\$6,000/person, \$12,000/family
Coinsurance	20%	40%	25%	50%	25%	50%	30%	60%
Medical Out-of-Pocket Maximum	\$4,100 person, \$8,200 family	\$9,500 person, \$19,000 family	\$4,500 person, \$9,000 family	\$10,000 person, \$20,000 family	\$4,100/person, \$8,200/family	\$9,500/person, \$19,000/family	\$5,500/person, \$11,000/family	\$10,000/person, \$20,000/family
Office Visits - Primary Care	\$25 copay (deductible waived)	40% coinsurance after deductible	\$30 copay (deductible waived)	50% coinsurance after deductible	\$30 copay (deductible waived)	50% coinsurance after deductible	\$35 copay (deductible waived)	60% coinsurance after deductible
Office Visits - Specialist	\$50 copay (deductible waived)	40% coinsurance after deductible	\$55 copay (deductible waived)	50% coinsurance after deductible	\$60 copay (deductible waived)	50% coinsurance after deductible	\$70 copay (deductible waived)	60% coinsurance after deductible
Office Visits - Urgent Care	\$50 copay (deductible waived)	40% coinsurance after deductible	\$55 copay (deductible waived)	50% coinsurance after deductible	\$60 copay (deductible waived)	50% coinsurance after deductible	\$70 copay (deductible waived)	60% coinsurance after deductible
Emergency Room	\$450 copay (deductible waived)		\$550 copay (deductible waived)		\$450 copay after deductible		\$550 copay after deductible	
Inpatient Hospital Stay	20% coinsurance after deductible	40% coinsurance after deductible	25% coinsurance after deductible	50% coinsurance after deductible	25% coinsurance after deductible	50% coinsurance after deductible	30% coinsurance after deductible	60% coinsurance after deductible
Outpatient Surgery	20% coinsurance after deductible	40% coinsurance after deductible	25% coinsurance after deductible	50% coinsurance after deductible	25% coinsurance after deductible	50% coinsurance after deductible	30% coinsurance after deductible	60% coinsurance after deductible
Ambulance / Emergency Air Transport	\$50 copay/trip (deductible waived)		\$55 copay/trip (deductible waived)		25% coinsurance after deductible		30% coinsurance after deductible	

Eliminates the BCBSNM EPO Plan 1/1/2026

Pharmacy Benefit Plan Design

Effective January 1, 2026

	Current Plan	Approved High Option	Approved Low Option
Out-of-Pocket Maximum (Employee/ Family)	\$3,000/\$6,000		
Generic (30/31-90 day) Copay	\$10/\$22		\$15/\$35
Preferred Brand Drugs (30; 31-90 day)	30% Coins with Min \$30 and Max \$60; \$60	30% Coins with Min \$30 and Max \$75; \$150	30% Coins with Min \$45 and Max \$112; \$175
Non-preferred brand drugs	70% Coins.		
Specialty (30-day)	Generic: \$55		
	Preferred: \$80 Non-Preferred: \$130		Preferred: \$120; Non-Preferred: \$170
Mail Order Generic (90-day)	\$22 Copay		\$35
Mail Order Preferred Brand Drugs (90-day)	\$60 Copay	\$150	\$175
Mail Order Non-Preferred Brand Drugs	70% Coins.		

Creates a Low Option Plan 1/1/2026

Benefit Premium Rate Increase Background

- NMPSIA's rate setting analysis includes projecting trends for five years
- The budgetary responsibility is to maintain a target of one month's claims in fund balance for self-insured medical, prescription, and dental claims
- The FY2025 through FY2030 trend is projected at 7.0% for medical, 14.0% for prescription drugs, and 4.0% for dental
- Scenarios considered include:
 - A "Baseline" which brings the fund balance to equal one month of claims by the end of FY2030
 - Scenario A "Breakeven" which brings the fund balance to \$0 by the end of FY2026
 - Scenario B, with recommended Plan design changes, which incorporates a \$65 million appropriation that would equal 1.2 months of claims at the end of FY2025.

October 1, 2025 Rate Setting

Key Cost Drivers & Fund Balance

FY2025 Experience and Projection

\$27.5M

Projected **loss**
for FY2025

Projected fund balance of
-\$16.5M is -0.4 months of
claims



Key Drivers

- Recent Rx claims experience outpacing expectations
- Medical high-cost claimants
- Continued migration from High Option plans to Low Option plans
- Impact of mandated legislative changes to plan benefits

October 1, 2025 Rate Setting Projections & Fund Balance

Includes Plan Design Changes

	Description	Baseline:	Scenario A: FY26 "Breakeven"	Approved Scenario B: \$65M Appropriation in FY25
Rate Action*				
	Eff. 10/1/2025	9.91% Medical / 4.0% Dental	17.69% Medical / 4.0% Dental	9.95% Medical / 4.0% Dental
	Eff. 10/1/2026	9.91%	6.29%	9.95%
	Eff. 10/1/2027	9.91%	6.29%	7.59%
	Eff. 10/1/2028	9.91%	6.29%	7.59%
	Eff. 10/1/2029	9.91%	6.29%	7.59%
Fund Balance				
	Revenue	\$423,971,659	\$423,971,659	\$423,971,659
End of FY2025	Appropriation Funds	\$0	\$0	\$65,000,000
	Fund Balance	-\$16,494,440	-\$16,494,440	\$48,505,560
	Months of Claims	(0.4)	(0.4)	1.2
	Revenue	\$469,462,112	\$493,204,205	\$469,577,508
End of FY2026	Fund Balance	-\$23,742,093	\$0	\$41,373,304
	Months of Claims	(0.6)	0.0	1.0
	Revenue	\$513,623,567	\$534,640,676	\$513,915,897
End of FY2027	Fund Balance	-\$17,105,473	\$27,653,729	\$48,302,253
	Months of Claims	(0.4)	0.6	1.1
	Revenue	\$561,597,260	\$566,532,317	\$553,401,648
End of FY2028	Fund Balance	-\$2,112,630	\$47,581,629	\$55,099,484
	Months of Claims	(0.0)	1.0	1.1
	Revenue	\$614,304,168	\$600,419,789	\$593,233,830
End of FY2029	Fund Balance	\$22,402,023	\$58,211,903	\$58,543,799
	Months of Claims	0.4	1.1	1.1
	Revenue	\$672,212,931	\$636,428,439	\$636,075,590
End of FY2030	Fund Balance	\$57,653,535	\$57,678,924	\$57,657,971
	Months of Claims	1.0	1.0	1.0

Eliminates the EPO option effective January 1, 2026; then assumes no material migration between plans from the experience period to the projection periods






100% Monthly Premiums Effective October 1, 2025

HEALTH COVERAGES	<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* (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

Employee Monthly Payroll Deduction Estimated Medical Increase Per Month

Scenario B - includes Medical/Rx Plan Design Changes

- **9.95% increase** in an *estimated* monthly payroll deduction for High, Low, and EPO Options
- Effective **October 1, 2025** (deductions taken in September)

Carrier Plan	Premium Tier	Salary less than \$50,000	Salary \$50,000 to \$59,999	Salary \$60,000 and over
 BlueCross BlueShield of New Mexico BCBSNM High Option	Single	\$20.19	\$30.30	\$40.40
	Two-Party	\$38.41	\$57.62	\$76.82
	Family	\$51.30	\$76.96	\$102.61
 BlueCross BlueShield of New Mexico BCBSNM Low Option	Single	\$14.00	\$21.01	\$28.01
	Two-Party	\$26.63	\$39.95	\$53.26
	Family	\$35.57	\$53.36	\$71.15
 BlueCross BlueShield of New Mexico BCBSNM EPO Option	Single	\$18.18	\$27.27	\$36.35
	Two-Party	\$34.57	\$51.86	\$69.14
	Family	\$46.17	\$69.26	\$92.34
 PRESBYTERIAN Presbyterian High Option	Single	\$16.34	\$24.50	\$32.67
	Two-Party	\$34.30	\$51.45	\$68.60
	Family	\$45.74	\$68.60	\$91.47
 PRESBYTERIAN Presbyterian Low Option	Single	\$11.32	\$16.99	\$22.65
	Two-Party	\$23.78	\$35.67	\$47.56
	Family	\$31.71	\$47.56	\$63.42

Subject to change after rounding of employee and employer contribution rates.



Medical Three-Tier Rate Schedules

Effective October 1, 2025



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 Ending 12/31/2025	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



Employee Monthly Payroll Deduction Estimated Dental Increase Per Month

Scenario B - Dental Increase

- **4% increase** in an *estimated* monthly payroll deduction for High, Low, and EPO Options
- Effective **October 1, 2025** (deductions taken in September)

Carrier Plan	Premium Tier	Salary less than \$50,000	Salary \$50,000 to \$59,999	Salary \$60,000 and over
BlueCare DentalSM BlueCare Dental High Option	Single	\$0.22	\$0.33	\$0.44
	Two-Party	\$0.42	\$0.64	\$0.85
	Family	\$0.67	\$0.99	\$1.33
BlueCare DentalSM BlueCare Dental Low Option	Single	\$0.11	\$0.17	\$0.22
	Two-Party	\$0.21	\$0.32	\$0.42
	Family	\$0.33	\$0.50	\$0.67
 DELTA DENTAL[®] Delta Dental High Option	Single	\$0.23	\$0.33	\$0.45
	Two-Party	\$0.43	\$0.64	\$0.86
	Family	\$0.67	\$1.01	\$1.34
 DELTA DENTAL[®] Delta Dental Low Option	Single	\$0.11	\$0.17	\$0.23
	Two-Party	\$0.22	\$0.32	\$0.43
	Family	\$0.34	\$0.50	\$0.68
United Concordia <i>dental[™]</i> United Concordia Dental High Option	Single	\$0.26	\$0.37	\$0.50
	Two-Party	\$0.48	\$0.72	\$0.96
	Family	\$0.75	\$1.13	\$1.50
United Concordia <i>dental[™]</i> United Concordia Dental Low Option	Single	\$0.12	\$0.19	\$0.25
	Two-Party	\$0.24	\$0.36	\$0.48
	Family	\$0.38	\$0.57	\$0.75

Subject to change after rounding of employee and employer contribution rates.



Dental Three-Tier Rate Schedules

Effective October 1, 2025

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 <i>20%:180%</i>	1/2 <i>20%:180%</i>	\$50,000 \$59,999 <i>30%:170%</i>	1/2 <i>30%:170%</i>	\$60,000 and Over <i>40%:160%</i>	1/2 <i>40%:160%</i>
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

Benefits Enrollment Administration

Upcoming Events and Initiatives

Upcoming Events

- 2025 Annual Regional Training June 9th, 12th, 16th, 17th, and 18th
 - Be sure to register by responding to the Erisa Administrative Services Inc. (EASI) Annual Regional Training Survey (*Complete agenda coming soon*)
- EASI Monthly Benefits Administration Trainings and Roundtables
 - We encourage attendance and interactive participation with peers

Upcoming Initiatives by EASI

- Collection of Employee Personal Email Address (*not Employer email address*)
 - Employers and Employees should not block or unsubscribe from emails from NMPSIA, EASI or enrolled carrier communications
- Collection of Employee & Spouse Medicare Part A and B Data
 - For medical enrollment
- Audit and Collection of Spouse & Dependent Social Security Number or Individual Tax Identification Number
 - Employees should provide this data by the next tax filing period after enrollment (*current alternate identification numbers issued by EASI will be suspended until the data is provided*)

NMPSIA Employee Benefits Administration

Erisa Administrative Services, Inc. (EASI)

P.O. Box 9054

Santa Fe, NM 87504-9054

Santa Fe: (505) 988-4974 • Toll Free: (800) 233-3164

Email: sf@easitpa.com

Kathy Payanes: kpayanes@easitpa.com

Contact EASI for assistance with:

NMPSIA rules of enrollment and administrative practices,
enrollment, eligibility, premium billing, premium collection and
employer & employee online system

NMPSIA

**410 Old Taos Highway
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Phone: 505.988.2736 or 1.800.548.3724
Fax: 505.983.8670
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