

New Mexico Highlands University
(20 INSTALLMENT) Bi-Weekly Contribution Schedule - Rates Effective 7/1/09 – 6/30/10

EMPLOYEE ONLY

	TOTAL COST	Salary 0-14,999		Salary 15,000-19,999		Salary 20,000-24,999		Salary 25,000 & Up	
		Employee 25%	NMHU 75%	Employee 30%	NMHU 70%	Employee 35%	NMHU 65%	Employee 40%	NMHU 60%
Blue Cross/Blue Shield <u>OR</u> United Health Care	258.32	64.58	193.74	77.50	180.82	90.41	167.91	103.32	155.00
Presbyterian <u>OR</u> Lovelace	222.11	55.52	166.58	66.63	155.48	77.73	144.38	88.84	133.27
Delta Dental	17.41	4.35	13.05	5.22	12.18	6.09	11.31	6.96	10.44

EMPLOYEE + SPOUSE

	TOTAL COST	Salary 0-14,999		Salary 15,000-19,999		Salary 20,000-24,999		Salary 25,000 & Up	
		Employee 25%	NMHU 75%	Employee 30%	NMHU 70%	Employee 35%	NMHU 65%	Employee 40%	NMHU 60%
Blue Cross/Blue Shield <u>OR</u> United Health Care	581.24	145.31	435.93	174.37	406.87	203.43	377.81	232.50	348.74
Presbyterian <u>OR</u> Lovelace	499.75	124.94	374.81	149.92	349.83	174.91	324.84	199.90	299.85
Delta Dental	34.80	8.70	26.10	10.44	24.36	12.18	22.62	13.92	20.88

EMPLOYEE + CHILD

	TOTAL COST	Salary 0-14,999		Salary 15,000-19,999		Salary 20,000-24,999		Salary 25,000 & Up	
		Employee 25%	NMHU 75%	Employee 30%	NMHU 70%	Employee 35%	NMHU 65%	Employee 40%	NMHU 60%
Blue Cross/Blue Shield <u>OR</u> United Health Care	361.66	90.41	271.25	108.50	253.16	126.58	235.08	144.66	217.00
Presbyterian <u>OR</u> Lovelace	310.96	77.74	233.22	93.29	217.67	108.84	202.12	124.38	186.58
Delta Dental	34.80	8.70	26.10	10.44	24.36	12.18	22.62	13.92	20.88

FAMILY

	TOTAL COST	Salary 0-14,999		Salary 15,000-19,999		Salary 20,000-24,999		Salary 25,000 & Up	
		Employee 25%	NMHU 75%	Employee 30%	NMHU 70%	Employee 35%	NMHU 65%	Employee 40%	NMHU 60%
Blue Cross/Blue Shield <u>OR</u> United Health Care	762.06	190.51	571.55	228.62	533.44	266.72	495.34	304.82	457.24
Presbyterian <u>OR</u> Lovelace	655.23	163.80	491.43	196.57	458.66	229.33	425.90	262.09	393.14
Delta Dental	52.21	13.05	39.16	15.66	36.55	18.27	33.94	20.88	31.33

DOMESTIC PARTNER ADULT ONLY

	TOTAL COST	Salary 0-14,999		Salary 15,000-19,999		Salary 20,000-24,999		Salary 25,000 & Up	
		Employee 25%	NMHU 75%	Employee 30%	NMHU 70%	Employee 35%	NMHU 65%	Employee 40%	NMHU 60%
Blue Cross/Blue Shield <u>OR</u> United Health Care	322.92	80.73	242.19	96.88	226.04	113.02	209.90	129.17	193.75
Presbyterian <u>OR</u> Lovelace	277.63	69.41	208.22	83.29	194.34	97.17	180.46	111.05	166.58
Delta Dental	17.39	4.35	13.04	5.22	12.17	6.09	11.30	6.96	10.43

DOMESTIC CHILD ONLY

	TOTAL COST	Salary 0-14,999		Salary 15,000-19,999		Salary 20,000-24,999		Salary 25,000 & Up	
		Employee 25%	NMHU 75%	Employee 30%	NMHU 70%	Employee 35%	NMHU 65%	Employee 40%	NMHU 60%
Blue Cross/Blue Shield <u>OR</u> United Health Care	103.34	25.83	77.51	31.00	72.34	36.17	67.17	41.34	62.00
Presbyterian <u>OR</u> Lovelace	88.84	22.21	66.63	26.65	62.19	31.09	57.75	35.54	53.30
Delta Dental	17.39	4.35	13.04	5.22	12.17	6.09	11.30	6.96	10.43

PARTNER w/EMPLOYEE + CHILD

	TOTAL COST	Salary 0-14,999		Salary 15,000-19,999		Salary 20,000-24,999		Salary 25,000 & Up	
		Employee 25%	NMHU 75%	Employee 30%	NMHU 70%	Employee 35%	NMHU 65%	Employee 40%	NMHU 60%
Blue Cross/Blue Shield <u>OR</u> United Health Care	400.40	100.10	300.30	120.12	280.28	140.14	260.26	160.16	240.24
Presbyterian <u>OR</u> Lovelace	344.27	86.07	258.20	103.28	240.99	120.49	223.78	137.71	206.56
Delta Dental	17.41	4.35	13.06	5.22	12.19	6.09	11.32	6.96	10.45

PARTNER + MULTIPLE DEPENDENTS

	TOTAL COST	Salary 0-14,999		Salary 15,000-19,999		Salary 20,000-24,999		Salary 25,000 & Up	
		Employee 25%	NMHU 75%	Employee 30%	NMHU 70%	Employee 35%	NMHU 65%	Employee 40%	NMHU 60%
Blue Cross/Blue Shield OR United Health Care	503.74	125.93	377.81	151.12	352.62	176.31	327.43	201.50	302.24
Presbyterian OR Lovellace	433.11	108.28	324.83	129.93	303.18	151.59	281.52	173.24	259.87
Delta Dental	34.80	8.70	26.10	10.44	24.36	12.18	22.62	13.92	20.88

VISON SERVICE PLAN

Regular Vision				
100% Employee Paid	Employee Only	Employee + Spouse	Employee + Child	Family
	3.22	6.08	6.08	8.97

Domestic Vision				
100% Employee Paid	Domestic Partner Adult Only	Domestic Child Only	Domestic w/Employee + Child	Domestic + Multiple Dependents
	2.86	2.86	2.89	5.75

ARAG LEGAL

Regular Legal				
100% Employee Paid	Employee Only	Employee + Spouse	Employee + Child	Family
	10.27	13.08	13.08	13.46

Legal + Senior Advocate				
100% Employee Paid	Employee Only	Employee + Spouse	Employee + Child	Family
	15.37	18.17	18.17	18.56

BASIC LIFE

Paid by NMHU	NMHU provides \$50,000 of Basic Term Life to each of their regular or Interim employees who work at least 20 hours or more per week
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SUPPLEMENTAL LIFE INSURANCE (Optional)

100% Employee Paid		GLOBE LIFE (WHOLE LIFE INSURANCE)
		Paid up to age 65 (issue age 0-55) Guaranteed issue \$75,000; Cash value
		Paid up to age 100 (issue age 0-80) Guaranteed issue \$30,000; Cash value

100% Employee Paid		STANDARD LIFE (TERM LIFE)
		Employees are allowed to pick up to 3 times their annual salary or \$150,000, the lesser of the two amounts.
		Rates are based on age and salary.

SUPPLEMENTAL PLANS (Optional)

100% Employee Paid		AUTO & HOME OWNER INSURANCE
		Metlife & Liberty Mutual offer free telephone quotes for auto and homeowners insurance. Premiums are payroll deducted.

100% Employee Paid		SUPPLEMENTAL POLICIES
		AFLAC, COLONIAL & CONSECO offer supplemental accidental, disability, cancer, etc. policies.

100% Employee Paid		FLEX SPENDING ACCOUNTS (Medical & Dependent Care)
		Risk Management through ASI allows for up to \$5,000 per calendar year to be set aside for out-of-pocket medical expenses and dependent care.

100% Employee Paid		DEFERRED COMPENSATION PLAN
		Nationwide allows for as little as \$10 per paycheck to be set aside not to exceed \$15,000 per year. There are special 457 catch up provisions.