

New Mexico Highlands University
Contribution Schedule - Rates Effective 07/01/24
Bi-Weekly Installs-CBA Faculty

EMPLOYEE ONLY	Salary \$25,000 & UP				
	Total Cost	Employee 37%	NMHU 63%	NMHU 100%	Employee 100%
Admin Fee	\$1.65				\$1.65
Presbyterian HMO	\$325.06	\$120.27	\$204.79		
BCBS NM HMO	\$325.06	\$120.27	\$204.79		
CIGNA -HMO (OAPIN)	\$321.81	\$119.07	\$202.74		
BCBS NM PPO	\$378.04	\$139.87	\$238.17		
CIGNA-PPO (OAP)	\$374.26	\$138.48	\$235.78		
Delta Dental	\$19.56	\$7.24	\$12.32		
EyeMed	\$3.63			\$3.63	
Basic Term Life	\$3.53			\$3.53	
Disability	\$5.98				\$5.98

EMPLOYEE & SPOUSE	Salary \$25,000 & UP				
	Total Cost	Employee 37%	NMHU 63%	NMHU 100%	Employee 100%
Admin Fee	\$1.65				\$1.65
Presbyterian HMO	\$731.39	\$270.61	\$460.78		
BCBS NM HMO	\$731.39	\$270.61	\$460.78		
CIGNA -HMO (OAPIN)	\$724.08	\$267.91	\$456.17		
BCBS NM PPO	\$850.64	\$314.74	\$535.90		
CIGNA-PPO (OAP)	\$842.15	\$311.60	\$530.55		
Delta Dental	\$39.09	\$14.46	\$24.63		
EyeMed	\$6.84			\$6.84	
Basic Term Life	\$3.53			\$3.53	
Disability	\$5.98				\$5.98

EMPLOYEE & CHILD(REN)	Salary \$25,000 & UP				
	Total Cost	Employee 37%	NMHU 63%	NMHU 100%	Employee 100%
Admin Fee	\$1.65				\$1.65
Presbyterian HMO	\$585.13	\$216.50	\$368.63		
BCBS NM HMO	\$585.13	\$216.50	\$368.63		
CIGNA -HMO (OAPIN)	\$579.27	\$214.33	\$364.94		
BCBS NM PPO	\$680.50	\$251.79	\$428.72		
CIGNA-PPO (OAP	\$673.69	\$249.27	\$424.42		
Delta Dental	\$44.98	\$16.64	\$28.34		
EyeMed	\$7.96			\$7.96	
Basic Term Life	\$3.53			\$3.53	
Disability	\$5.98				\$5.98

FAMILY	Salary \$25,000 & UP				
	Total Cost	Employee 37%	NMHU 63%	NMHU 100%	Employee 100%
Admin Fee	\$1.65				\$1.65
Presbyterian HMO	\$958.93	\$354.80	\$604.13		
BCBS NM HMO	\$958.93	\$354.80	\$604.13		
CIGNA -HMO (OAPIN)	\$949.33	\$351.25	\$598.08		
BCBS NM PPO	\$1,115.30	\$412.66	\$702.64		
CIGNA-PPO (OAP	\$1,104.15	\$408.54	\$695.61		
Delta Dental	\$58.64	\$21.70	\$36.94		
EyeMed	\$10.08			\$10.08	
Basic Term Life	\$3.53			\$3.53	
Disability	\$5.98				\$5.98

Domestic Partner Adult	Salary \$25,000 & UP				
	Total Cost	Employee 37%	NMHU 63%	NMHU 100%	Employee 100%
Admin Fee	\$1.65				\$1.65
Presbyterian HMO	\$406.34	\$150.35	\$255.99		
BCBS NM HMO	\$406.34	\$150.35	\$255.99		

CIGNA -HMO (OAPIN)	\$402.27	\$148.84	\$253.43	
BCBS NM PPO	\$472.60	\$174.86	\$297.74	
CIGNA-PPO (OAP)	\$467.87	\$173.11	\$294.76	
Delta Dental	\$20.11	\$7.44	\$12.67	
EyeMed	\$3.30		\$3.30	
Basic Term Life	\$3.53		\$3.53	
Disability	\$5.98			\$5.98

DOMESTIC CHILD	Salary \$25,000 & UP				
	Total Cost	Employee 37%	NMHU 63%	NMHU 100%	Employee 100%
Admin Fee	\$1.65				\$1.65
Presbyterian HMO	\$260.06	\$96.22	\$163.84		
BCBS NM HMO	\$260.06	\$96.22	\$163.84		
CIGNA -HMO (OAPIN)	\$254.47	\$94.15	\$160.32		
BCBS NM PPO	\$302.47	\$111.91	\$190.56		
CIGNA-PPO (OAP)	\$299.44	\$110.79	\$188.65		
Delta Dental	\$26.18	\$9.69	\$16.49		
EyeMed	\$4.43			\$4.43	
Basic Term Life	\$3.53			\$3.53	
Disability	\$5.98				\$5.98

EMPLOYEE + CHILD(REN) W/DOMESTIC PARTNER	Salary \$25,000 & UP				
	Total Cost	Employee 37%	NMHU 63%	NMHU 100%	Employee 100%
Admin Fee	\$1.65				\$1.65
Presbyterian HMO	\$373.80	\$138.31	\$235.49		
BCBS NM HMO	\$373.80	\$138.31	\$235.49		
CIGNA -HMO (OAPIN)	\$370.08	\$136.93	\$233.15		
BCBS NM PPO	\$434.82	\$160.88	\$273.94		
CIGNA-PPO (OAP)	\$430.46	\$159.27	\$271.19		
Delta Dental	\$14.08	\$5.21	\$8.87		
EyeMed	\$2.19			\$2.19	

Basic Term Life	\$3.53	\$3.53	
Disability	\$5.98		\$5.98

EMPLOYEE + DOMESTIC PARTNER & CHILD(REN)	Salary \$25,000 & UP				
	Total Cost	Employee 37%	NMHU 63%	NMHU 100%	Employee 100%
Admin Fee	\$1.65				\$1.65
Presbyterian HMO	\$633.88	\$234.54	\$399.34		
BCBS NM HMO	\$633.88	\$234.54	\$399.34		
CIGNA -HMO (OAPIN)	\$627.53	\$232.19	\$395.34		
BCBS NM PPO	\$737.28	\$272.79	\$464.49		
CIGNA-PPO (OAP)	\$729.84	\$270.04	\$459.80		
Delta Dental	\$40.26	\$14.90	\$25.36		
EyeMed	\$6.62			\$6.62	
Basic Term Life	\$3.53			\$3.53	
Disability	\$5.98				\$5.98

Basic Term Life Insurance
 NMHU provides \$50,000 of Basic Term Life insurance to each of their Regular or Interim employees who work at least 20 hours or more per week.

Disability 100 % Paid By Employee
 Work related injuries or illnesses are not covered under this plan.
 To be eligible to file a claim (must be filed within 90 days form first day out of work) the employee must have paid premiums for at least 12 consecutive months.

 28 day elimination period (length of time between when an employee is unable to work due to a disability before qualifying for short term disability (max of 24 weeks based on proper medical documentation).

Long Term Disability - (maximum of 2 years) Begins after Short Term Disability has ended as long as the employee still meets all eligibility requirements.

SUPPLEMENTAL LIFE INSURANCE (OPTIONAL)

100% Employee Paid

Harford

Employees are allowed to pick up to \$150,000 without providing proof of good health (evidence of insurability). With match AD&D (accidental death & dismemberment) benefit.

Spouse - Newly eligible spouses/domestic partners can elect coverage up to \$30,000 without providing proof of good health (evidence of insurability). With a matching AD&D (accidental death & dismemberment) benefit.

Children - are eligible from live birth to age 26 to a maximum of \$15,000 with a matching AD&D benefit

RATES - Are based on age and salary

UNUM PROVIDENT (TERM LIFE)

Employees have a guaranteed issued amount of 5x their salary or \$100,000, the lesser of the two amounts that may be picked up in increments of \$10,000

Dependents - Spouse - have a guaranteed issued amount of \$25,000 that may be picked up in increments of \$5,000. Child(ren) - have a guaranteed issued amount of \$10,000 that may be picked up in increments of \$2,000.

RATES - Are determined by age

ASI FLEX SPENDING ACCOUNTS

This program allows employees to set aside a specific dollar amount per calendar year for out-of-pocket medical expenses and dependent care.

SUPPLEMENTAL RETIREMENT

The University offers a 403(b) and a 457(b). This program allows employees to set aside additional dollars as a supplement to your main retirement.