

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

<b>EMPLOYEE ONLY</b>	<b>Salary \$20,000-24,999</b>			<b>Salary \$25,000 &amp; UP</b>			
	<b>Total Cost</b>	<b>Employee 30%</b>	<b>NMHU 70%</b>	<b>Employee 37%</b>	<b>NMHU 63%</b>	<b>NMHU 100%</b>	<b>Employee 100%</b>
Admin Fee	\$1.65						\$1.65
Presbyterian	\$325.06	\$97.52	\$227.54	\$120.27	\$204.79		
BCBS NM HMO	\$325.06	\$97.52	\$227.54	\$120.27	\$204.79		
CIGNA -HMO (OAPIN)	\$321.81	\$96.54	\$225.27	\$119.07	\$202.74		
BCBS NM PPO	\$378.04	\$113.41	\$264.63	\$139.87	\$238.17		
CIGNA-PPO (OAP	\$374.26	\$112.28	\$261.98	\$138.48	\$235.78		
Delta Dental	\$19.56	\$5.87	\$13.69	\$7.24	\$12.32		
EyeMed	\$3.63					\$3.63	
Basic Term Life	\$3.53					\$3.53	
Disability	\$5.98						\$5.98

<b>EMPLOYEE &amp; SPOUSE</b>	<b>Salary \$20,000-24,999</b>			<b>Salary \$25,000 &amp; UP</b>			
	<b>Total Cost</b>	<b>Employee 30%</b>	<b>NMHU 70%</b>	<b>Employee 37%</b>	<b>NMHU 63%</b>	<b>NMHU 100%</b>	<b>Employee 100%</b>
Admin Fee	\$1.65						\$1.65
Presbyterian	\$731.39	\$219.42	\$511.97	\$270.61	\$460.78		
BCBS NM HMO	\$731.39	\$219.42	\$511.97	\$270.61	\$460.78		
CIGNA -HMO (OAPIN)	\$724.08	\$217.22	\$506.86	\$267.91	\$456.17		
BCBS NM PPO	\$850.64	\$255.19	\$595.45	\$314.74	\$535.90		
CIGNA-PPO (OAP	\$842.15	\$252.65	\$589.51	\$311.60	\$530.55		
Delta Dental	\$39.09	\$11.73	\$27.36	\$14.46	\$24.63		
EyeMed	\$6.84					\$6.84	
Basic Term Life	\$3.53					\$3.53	
Disability	\$5.98						\$5.98

<b>EMPLOYEE &amp; CHILD(REN)</b>	<b>Salary \$20,000-24,999</b>			<b>Salary \$25,000 &amp; UP</b>			
	<b>Total Cost</b>	<b>Employee 30%</b>	<b>NMHU 70%</b>	<b>Employee 37%</b>	<b>NMHU 63%</b>	<b>NMHU 100%</b>	<b>Employee 100%</b>
Admin Fee	\$1.65						\$1.65
Presbyterian	\$585.13	\$175.54	\$409.59	\$216.50	\$368.63		
BCBS NM HMO	\$585.13	\$175.54	\$409.59	\$216.50	\$368.63		

<b>CIGNA -HMO (OAPIN)</b>	\$579.27	\$173.78	\$405.49	\$214.33	\$364.94		
<b>BCBS NM PPO</b>	\$680.50	\$204.15	\$476.35	\$251.79	\$428.72		
<b>CIGNA-PPO (OAP)</b>	\$673.69	\$202.11	\$471.58	\$249.27	\$424.42		
<b>Delta Dental</b>	\$44.98	\$13.49	\$31.49	\$16.64	\$28.34		
<b>EyeMed</b>	\$7.96					\$7.96	
<b>Basic Term Life</b>	\$3.53					\$3.53	
<b>Disability</b>	\$5.98						\$5.98

<b>FAMILY</b>	<b>Salary \$20,000-24,999</b>			<b>Salary \$25,000 &amp; UP</b>			
	<b>Total Cost</b>	<b>Employee 30%</b>	<b>NMHU 70%</b>	<b>Employee 37%</b>	<b>NMHU 63%</b>	<b>NMHU 100%</b>	<b>Employee 100%</b>
<b>Admin Fee</b>	\$1.65						\$1.65
<b>Presbyterian</b>	\$958.93	\$287.68	\$671.25	\$354.80	\$604.13		
<b>BCBS NM HMO</b>	\$958.93	\$287.68	\$671.25	\$354.80	\$604.13		
<b>CIGNA -HMO (OAPIN)</b>	\$949.33	\$284.80	\$664.53	\$351.25	\$598.08		
<b>BCBS NM PPO</b>	\$1,115.30	\$334.59	\$780.71	\$412.66	\$702.64		
<b>CIGNA-PPO (OAP)</b>	\$1,104.15	\$331.25	\$772.91	\$408.54	\$695.61		
<b>Delta Dental</b>	\$58.64	\$17.59	\$41.05	\$21.70	\$36.94		
<b>EyeMed</b>	\$10.08					\$10.08	
<b>Basic Term Life</b>	\$3.53					\$3.53	
<b>Disability</b>	\$5.98						\$5.98

<b>Domestic Partner Adult</b>	<b>Salary \$20,000-24,999</b>			<b>Salary \$25,000 &amp; UP</b>			
	<b>Total Cost</b>	<b>Employee 30%</b>	<b>NMHU 70%</b>	<b>Employee 37%</b>	<b>NMHU 63%</b>	<b>NMHU 100%</b>	<b>Employee 100%</b>
<b>Admin Fee</b>	\$1.65						\$1.65
<b>Presbyterian</b>	\$406.34	\$121.90	\$284.44	\$150.35	\$255.99		
<b>BCBS NM HMO</b>	\$406.34	\$121.90	\$284.44	\$150.35	\$255.99		
<b>CIGNA -HMO (OAPIN)</b>	\$402.27	\$120.68	\$281.59	\$148.84	\$253.43		
<b>BCBS NM PPO</b>	\$472.60	\$141.78	\$330.82	\$174.86	\$297.74		
<b>CIGNA-PPO (OAP)</b>	\$467.87	\$140.36	\$327.51	\$173.11	\$294.76		
<b>Delta Dental</b>	\$20.11	\$6.03	\$14.08	\$7.44	\$12.67		
<b>EyeMed</b>	\$3.30					\$3.30	
<b>Basic Term Life</b>	\$3.53					\$3.53	
<b>Disability</b>	\$5.98						\$5.98

<b>DOMESTIC CHILD</b>	<b>Salary \$20,000-24,999</b>			<b>Salary \$25,000 &amp; UP</b>			
	<b>Total Cost</b>	<b>Employee 30%</b>	<b>NMHU 70%</b>	<b>Employee 37%</b>	<b>NMHU 63%</b>	<b>NMHU 100%</b>	<b>Employee 100%</b>

Admin Fee	\$1.65						\$1.65
Presbyterian	\$260.06	\$78.02	\$182.04	\$96.22	\$163.84		
BCBS NM HMO	\$260.06	\$78.02	\$182.04	\$96.22	\$163.84		
CIGNA -HMO (OAPIN)	\$254.47	\$76.34	\$178.13	\$94.15	\$160.32		
BCBS NM PPO	\$302.47	\$90.74	\$211.73	\$111.91	\$190.56		
CIGNA-PPO (OAP)	\$299.44	\$89.83	\$209.61	\$110.79	\$188.65		
Delta Dental	\$26.18	\$7.85	\$18.33	\$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 \$20,000-24,999			Salary \$25,000 & UP			
	Total Cost	Employee 30%	NMHU 70%	Employee 37%	NMHU 63%	NMHU 100%	Employee 100%
Admin Fee	\$1.65						\$1.65
Presbyterian	\$373.80	\$112.14	\$261.66	\$138.31	\$235.49		
BCBS NM HMO	\$373.80	\$112.14	\$261.66	\$138.31	\$235.49		
CIGNA -HMO (OAPIN)	\$370.08	\$111.02	\$259.06	\$136.93	\$233.15		
BCBS NM PPO	\$434.82	\$130.45	\$304.37	\$160.88	\$273.94		
CIGNA-PPO (OAP)	\$430.46	\$129.14	\$301.32	\$159.27	\$271.19		
Delta Dental	\$14.08	\$4.22	\$9.86	\$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 \$20,000-24,999			Salary \$25,000 & UP			
	Total Cost	Employee 30%	NMHU 70%	Employee 37%	NMHU 63%	NMHU 100%	Employee 100%
Admin Fee	\$1.65						\$1.65
Presbyterian	\$633.88	\$190.16	\$443.72	\$234.54	\$399.34		
BCBS NM HMO	\$633.88	\$190.16	\$443.72	\$234.54	\$399.34		
CIGNA -HMO (OAPIN)	\$627.53	\$188.26	\$439.27	\$232.19	\$395.34		
BCBS NM PPO	\$737.28	\$221.18	\$516.10	\$272.79	\$464.49		
CIGNA-PPO (OAP)	\$729.84	\$218.95	\$510.89	\$270.04	\$459.80		
Delta Dental	\$40.26	\$12.08	\$28.18	\$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.