New Mexico Highlands University
Bi-Weekly Contribution Schedule - Rates Effective 7/1/12 – 6/30/13

EMPLOYEE ONLY

		Salary 0-14,999		Salary 15,000-19,999		Salary 20,000-24,999		Salary 25,000 & Up	
	TOTAL COST	Employee 25%	NMHU 75%	Employee 30%	NMHU 70%	Employee 35%	NMHU 65%	Employee 40%	NMHU 60%
Blue Cross/Blue Shield	198.71	49.68	149.03	59.61	139.10	69.55	129.16	79.48	119.23
Presbyterian HMO ***OR*** Lovelace	170.86	42.72	128.15	51.26	119.60	59.80	111.06	68.34	102.52
Presbyterian / High Deductible Health Plan	136.69	34.17	102.52	41.01	95.68	47.84	88.85	54.68	82.01
Delta Dental	13.39	3.35	10.04	4.02	9.37	4.69	8.70	5.36	8.03

EMPLOYEE + SPOUSE

		Salary 0-14,999		Salary 15,000-19,999		Salary 20,000-24,999		Salary 25,000 & Up	
	TOTAL COST	Employee 25%	NMHU 75%	Employee 30%	NMHU 70%	Employee 35%	NMHU 65%	Employee 40%	NMHU 60%
Blue Cross/Blue Shield	447.11	111.78	335.33	134.13	312.98	156.49	290.62	178.84	268.27
Presbyterian HMO ***OR*** Lovelace	384.42	96.11	288.32	115.33	269.09	134.55	249.87	153.76	230.66
Presbyterian / High Deductible Health Plan	307.54	76.88	230.66	92.26	215.28	107.64	199.90	123.02	184.52
Delta Dental	26.77	6.69	20.08	8.03	18.74	9.37	17.40	10.71	16.06

EMPLOYEE + CHILD

		Salary 0-14,999		Salary 15,000-19,999		Salary 20,000-24,999		Salary 25,000 & Up	
	TOTAL COST	Employee 25%	NMHU 75%	Employee 30%	NMHU 70%	Employee 35%	NMHU 65%	Employee 40%	NMHU 60%
Blue Cross/Blue Shield	278.20	69.55	208.65	83.46	194.74	97.37	180.83	111.28	166.92
Presbyterian HMO ***OR*** Lovelace	239.20	59.80	179.40	71.76	167.44	83.72	155.48	95.68	143.52
Presbyterian / High Deductible Health Plan	191.36	47.84	143.52	57.41	133.95	66.98	124.38	76.54	114.82
Delta Dental	26.77	6.69	20.08	8.03	18.74	9.37	17.40	10.71	16.06

FAMILY

		Salary 0-14,999		Salary 15,000-19,999		Salary 20,000-24,999		Salary 25,000 & Up	
	TOTAL COST	Employee 25%	NMHU 75%	Employee 30%	NMHU 70%	Employee 35%	NMHU 65%	Employee 40%	NMHU 60%
Blue Cross/Blue Shield	586.20	146.55	439.65	175.86	410.34	205.17	381.03	234.48	351.72
Presbyterian HMO ***OR*** Lovelace	504.02	126.01	378.02	151.21	352.81	176.41	327.61	201.61	302.41
Presbyterian / High Deductible Health Plan	403.22	100.80	302.42	120.97	282.25	141.13	262.09	161.29	241.93
Delta Dental	40.16	10.04	30.12	12.05	28.11	14.06	26.10	16.06	24.10

DOMESTIC PARTNER ADULT ONLY

		Salary 0-14,999		Salary 15,000-19,999		Salary 20,000-24,999		Salary 25,000 & Up	
	TOTAL COST	Employee 25%	NMHU 75%	Employee 30%	NMHU 70%	Employee 35%	NMHU 65%	Employee 40%	NMHU 60%
Blue Cross/Blue Shield	248.40	62.10	186.30	74.52	173.88	86.94	161.46	99.36	149.04
Presbyterian HMO ***OR*** Lovelace	213.56	53.39	160.17	64.07	149.49	74.75	138.81	85.43	128.13
Presbyterian / High Deductible Health Plan	170.85	42.71	128.14	51.25	119.60	59.80	111.05	68.34	102.51
Delta Dental	13.38	3.34	10.04	4.01	9.37	4.68	8.70	5.35	8.03

DOMESTIC CHILD ONLY

		Salary 0-14,999		Salary 15,000-19,999		Salary 20,000-24,999		Salary 25,000 & Up	
	TOTAL COST	Employee 25%	NMHU 75%	Employee 30%	NMHU 70%	Employee 35%	NMHU 65%	Employee 40%	NMHU 60%
Blue Cross/Blue Shield	79.49	19.87	59.62	23.85	55.64	27.82	51.67	31.80	47.69
Presbyterian HMO ***OR*** Lovelace	68.34	17.08	51.26	20.50	47.84	23.92	44.42	27.34	41.00
Presbyterian / High Deductible Health Plan	54.67	13.67	41.00	16.40	38.27	19.13	35.54	21.87	32.80
Delta Dental	13.38	3.11	9.33	4.01	9.37	4.68	8.70	5.35	8.03

PARTNER w/EMPLOYEE + CHILD

		Salary 0-14,999		Salary 15,000-19,999		Salary 20,000-24,999		Salary 25,000 & Up	
	TOTAL COST	Employee 25%	NMHU 75%	Employee 30%	NMHU 70%	Employee 35%	NMHU 65%	Employee 40%	NMHU 60%
Blue Cross/Blue Shield	308.00	77.00	231.00	92.40	215.60	107.80	200.20	123.20	184.80
Presbyterian HMO ***OR*** Lovelace	264.82	66.20	198.62	79.45	185.37	92.69	172.13	105.93	158.89
Presbyterian / High Deductible Health Plan	211.86	52.96	158.90	63.56	148.30	74.15	137.71	84.74	127.12
Delta Dental	13.39	3.35	10.04	4.02	9.37	4.69	8.70	5.36	8.03

PARTNER + MULTIPLE DEPENDENTS

		Salary 0-14,999		Salary 15,000-19,999		Salary 20,000-24,999		Salary 25,000 & Up	
	TOTAL COST	Employee 25%	NMHU 75%	Employee 30%	NMHU 70%	Employee 35%	NMHU 65%	Employee 40%	NMHU 60%
Blue Cross/Blue Shield	387.49	96.87	290.62	116.25	271.24	135.62	251.87	155.00	232.49
Presbyterian HMO ***OR*** Lovelace	333.16	83.29	249.87	99.95	233.21	116.61	216.55	133.26	199.90
Presbyterian / High Deductible Health Plan	266.53	66.63	199.90	79.96	186.57	93.29	173.24	106.61	159.92
Delta Dental	26.77	6.69	20.08	8.03	18.74	9.37	17.40	10.71	16.06

VISON SERVICE PLAN

Regular Vision

100% Employee Paid	Employee Only	Employee + Spouse	Employee + Child	Family
	2.48	4.68	4.68	6.90

Domestic Vision

100% Employee Paid	Domestic Partner Adult Only	Domestic Child Only	Domestic w/Employee + Child	Domestic + Multiple Dependents
	2.20	2.20	2.22	4.42

ARAG LEGAL

Regular Legal

100% Employee Paid	Employee Only	Employee + Spouse	Employee + Child	Family
	7.90	10.06	10.06	10.35

Legal + Senior Advocate

100% Employee Paid	Employee Only	Employee + Spouse	Employee + Child	Family
	11.82	13.98	13.98	14.28

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.

SUPPLEMENTAL LIFE INSURANCE (Optional)

GLOBE LIFE (WHOLE LIFE INSURANCE)

100% Employee Paid	
	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

STANDARD LIFE (TERM LIFE)

100% Employee Paid	
	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.
	Dependent life is available for your spouse ($10,000) and dependent child(ren) ($5,000)

FLEX SPENDING ACCOUNTS (Medical & Dependent Care)

100% Employee Paid	
	Risk Management allows for up to $5,000 per calendar year to be set aside for out-of-pocket medical expenses and dependent care.