

New Mexico Highlands University
 Contribution Schedule - Rates Effective 07/01/26
 Union

For additional medical, dental, vision, life, and disability carrier information please go to:
<https://www.mybenefitsnm.com/benefits-info.html>

Employee Only	Salary 25,000 and up				Employee 100%	NMHU 100%
	Total Monthly Premium	Employee 37%	NMHU 63%	Employee Per Payroll Cost		
Admin Fee	1.65					1.65
Clear Cost Platinum HMO	897.40	332.04	565.36	166.02		
Basic Gold HMO	752.47	278.41	474.06	139.21		
Basic Gold PPO	1,048.12	387.80	660.32	193.90		
High-Deductible Silver PPO	592.20	219.11	373.09	109.56		
Basic Dental	35.20	13.02	22.18	6.51		
Dental Buy-Up	37.53	13.89	23.64	6.94		
Basic Vision	6.56					6.56
Vision Buy-Up	8.53	0.73	1.24	0.36	Difference between Basic and Buy-Up	
Basic Term Life	7.06					7.06
Disability	11.96					11.96

Employee + Spouse	Salary 25,000 and up				Employee 100%	NMHU 100%
	Total Monthly Premium	Employee 37%	NMHU 63%	Employee Per Payroll Cost		
Admin Fee	1.65					1.65
Clear Cost Platinum HMO	2021.47	\$747.94	\$1,273.53	\$373.97		
Basic Gold HMO	1695.39	\$627.29	\$1,068.10	\$313.65		
Basic Gold PPO	2360.77	\$873.48	\$1,487.29	\$436.74		
High-Deductible Silver PPO	1334.88	\$493.91	\$840.97	\$246.95		
Basic Dental	70.36	\$26.03	\$44.33	\$13.02		
Dental Buy-Up	75.01	\$27.75	\$47.26	\$13.88		
Basic Vision	12.3					12.30
Vision Buy-Up	15.99	1.37	2.32	0.68	Difference between Basic and Buy-Up	
Basic Term Life	7.06					7.06
Disability	11.96					11.96

Employee + Children	Salary 25,000 and up				Employee 100%	NMHU 100%
	Total Monthly Premium	Employee 37%	NMHU 63%	Employee Per Payroll Cost		
Admin Fee	1.65					1.65
Clear Cost Platinum HMO	1617.23	\$598.38	\$1,018.85	\$299.19		
Basic Gold HMO	1356.35	\$501.85	\$854.50	\$250.92		
Basic Gold PPO	1888.59	\$698.78	\$1,189.81	\$349.39		
High-Deductible Silver PPO	1067.89	\$395.12	\$672.77	\$197.56		
Basic Dental	80.94	\$29.95	\$50.99	\$14.97		
Dental Buy-Up	86.29	\$31.93	\$54.36	\$15.96		
Basic Vision	14.34					14.34
Vision Buy-Up	18.64	1.59	2.71	0.80	Difference between Basic and Buy-Up	
Basic Term Life	7.06					7.06
Disability	11.96					11.96

Family	Salary 25,000 and up				Employee 100%	NMHU 100%
	Total Monthly Premium	Employee 37%	NMHU 63%	Employee Per Payroll Cost		
Admin Fee	1.65					1.65
Clear Cost Platinum HMO	2650.35	\$980.63	\$1,669.72	\$490.31		
Basic Gold HMO	2222.82	\$822.44	\$1,400.38	\$411.22		
Basic Gold PPO	3095.3	\$1,145.26	\$1,950.04	\$572.63		
High-Deductible Silver PPO	1750.22	\$647.58	\$1,102.64	\$323.79		
Basic Dental	105.56	\$39.06	\$66.50	\$19.53		
Dental Buy-Up	112.53	\$41.64	\$70.89	\$20.82		
Basic Vision	18.16					18.16
Vision Buy-Up	23.61	2.02	3.43	1.01	Difference between Basic and Buy-Up	
Basic Term Life	7.06					7.06
Disability	11.96					11.96

Employee & Domestic Partner	Salary 25,000 and up				Employee 100%	NMHU 100%
	Total Monthly Premium	Employee 37%	NMHU 63%	Employee Per Payroll Cost		
Admin Fee	1.65					1.65
Clear Cost Platinum HMO - Post Tax, DP Portion	1132.02	418.85	713.17			
Clear Cost Platinum HMO - Pre Tax, Employee Portion	889.45	329.10	560.35			
Total Premium	2021.47			373.97		
Basic Gold HMO - Post Tax, DP Portion	949.42	351.28	598.13			
Basic Gold HMO - Pre Tax, Employee Portion	745.97	276.01	469.96			
Total Premium	1695.39			313.65		
Basic Gold PPO - Post Tax, DP Portion	1322.03	489.15	832.88			
Basic Gold PPO - Pre Tax, Employee Portion	1038.74	384.33	654.41			
Total Premium	2360.77			436.74		
High-Deductible Silver PPO - Post Tax, DP Portion	747.53	276.59	470.95			
High-Deductible Silver PPO - Pre Tax, Employee Portion	587.35	217.32	370.03			
Total Premium	1334.88			246.95		
Basic Dental - Post Tax, DP Portion	39.40	14.58	24.82			
Basic Dental - Pre Tax, Employee Portion	30.96	11.45	19.50			
Total Premium	70.36			13.02		
Dental Buy-Up - Post Tax, DP Portion	42.01	15.54	26.46			
Dental Buy-Up - Pre Tax, Employee Portion	33.00	12.21	20.79			
Total Premium	75.01			13.88		
Basic Vision - Post Tax, DP Portion	6.89	2.55	4.34			
Basic Vision - Pre Tax, Employee Portion	5.41	2.00	3.41			
Total Premium	12.30			2.28		
Vision Buy-Up - Post Tax, DP Portion	8.95	3.31	5.64			
Vision Buy-Up - Pre Tax, Employee Portion	7.04	2.60	4.43			
Total Premium	15.99			2.96		
Basic Term Life	7.06					7.06
Disability	11.96					11.96

Employee & Domestic Partner + Children	Salary 25,000 and up				Employee 100%	NMHU 100%
	Total Monthly Premium	Employee 37%	NMHU 63%	Employee Per Payroll Cost		
Admin Fee	1.65					1.65
Clear Cost Platinum HMO - Post Tax, DP Portion	1484.20	549.15	935.04			
Clear Cost Platinum HMO - Pre Tax, Employee Portion	1166.15	431.48	734.68			
Total Premium	2650.35			490.31		
Basic Gold HMO - Post Tax, DP Portion	1244.78	460.57	784.21			
Basic Gold HMO - Pre Tax, Employee Portion	978.04	361.88	616.17			
Total Premium	2222.82			411.22		
Basic Gold PPO - Post Tax, DP Portion	1733.37	641.35	1092.02			
Basic Gold PPO - Pre Tax, Employee Portion	1361.93	503.91	858.02			
Total Premium	3095.30			572.63		
High-Deductible Silver PPO - Post Tax, DP Portion	980.12	362.65	617.48			

High-Deductible Silver PPO - Pre Tax, Employee Portion	770.10	284.94	485.16			
Total Premium	1750.22				323.79	
Basic Dental - Post Tax, DP Portion	59.11	21.87	37.24			
Basic Dental - Pre Tax, Employee Portion	46.45	17.19	29.26			
Total Premium	105.56				19.53	
Dental Buy-Up - Post Tax, DP Portion	63.02	23.32	39.70			
Dental Buy-Up - Pre Tax, Employee Portion	49.51	18.32	31.19			
Total Premium	112.53				20.82	
Basic Vision - Post Tax, DP Portion	10.17	3.76	6.41			
Basic Vision - Pre Tax, Employee Portion	7.99	2.96	5.03			
Total Premium	18.16				3.36	
Vision Buy-Up - Post Tax, DP Portion	13.22	4.89	8.33			
Vision Buy-Up - Pre Tax, Employee Portion	10.39	3.84	6.54			
Total Premium	23.61				4.37	
Basic Term Life	7.06					7.06
Disability	11.96					11.96

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 from 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

New employees are allowed to pick up to \$150,000 without providing proof of good health (evidence of insurability). Existing employees must provide evidence of insurability. With matching AD&D (accidental 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 & 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.

ASI FLEXIBLE 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.

For additional FSA information please go to:

<https://asiflex.com/HCFSA.aspx>

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.

For additional retirement information please go to:

<https://www.erp.nm.gov/>