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

**For additional medial, dental, vision, life, and disability carrier information please go to:**
https://www.mybenefitsnm.com/benefitsInformation.html

| 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 | | |
| BCBS NM PPO | $378.04 | $139.87 | $238.17 | | |
| 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 (Non-Domestic Partner) | | 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 | | |
| BCBS NM PPO | $850.64 | $314.74 | $535.90 | | |
| 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 | | |
| BCBS NM PPO | $680.50 | $251.79 | $428.72 | | |
| 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 | | |
| BCBS NM PPO | $1,115.30 | $412.66 | $702.64 | | |
| 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 |

| EMPLOYEE & 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 - Post Tax | $406.34 | $150.35 | $255.99 | | |
| Presbyterian HMO - Pre Tax | $325.06 | $120.27 | $204.78 | | |
| **Presbyterian Total:** | **$731.39** | **$270.62** | **$460.77** | | |
| BCBS NM HMO - Post Tax | $406.33 | $150.34 | $255.99 | | |
| BCBS NM HMO - Pre Tax | $325.06 | $120.27 | $204.79 | | |
| **BCBS HMO Total:** | **$731.39** | **$270.61** | **$460.78** | | |
| BCBS NM PPO - Post Tax | $472.60 | $174.86 | $297.74 | | |
| BCBS NM PPO - Pre Tax | $378.04 | $139.87 | $238.17 | | |
| **BCBS PPO Total:** | **$850.64** | **$314.74** | **$535.90** | | |
| Delta Dental - Post Tax | $19.54 | $7.23 | $12.31 | | |
| Delta Dental - Pre Tax | $19.56 | $7.24 | $12.31 | | |
| **Dental Total:** | **$39.09** | **$14.47** | **$24.62** | | |
| EyeMed - Post Tax | $3.21 | | | $3.21 | |
| EyeMed - Pre Tax | $3.63 | | | $3.63 | |

| | | | | | |
|---|---|---|---|---|---|
| **Vision Total:** | **$6.84** | | | **$6.84** | |
| **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 - Post Tax** | $373.80 | $138.31 | $235.49 | | |
| **Presbyterian HMO - Pre Tax** | $585.13 | $216.50 | $368.63 | | |
| **Presbyterian Total:** | **$958.93** | **$354.81** | **$604.12** | | |
| **BCBS NM HMO - Post Tax** | $373.80 | $138.31 | $235.49 | | |
| **BCBS NM HMO - Pre Tax** | $585.13 | $216.50 | $368.63 | | |
| **BCBS HMO Total:** | **$958.93** | **$354.80** | **$604.13** | | |
| **BCBS NM PPO - Post Tax** | $434.80 | $160.88 | $273.92 | | |
| **BCBS NM PPO - Pre Tax** | $680.50 | $251.79 | $428.72 | | |
| **BCBS PPO Total:** | **$1,115.30** | **$412.66** | **$702.64** | | |
| **Delta Dental - Post Tax** | $13.66 | $5.05 | $8.61 | | |
| **Delta Dental - Pre Tax** | $44.98 | $16.64 | $28.34 | | |
| **Dental Total:** | **$58.64** | **$21.70** | **$36.94** | | |
| **EyeMed - Post Tax** | $2.12 | | | $2.12 | |
| **EyeMed - Pre Tax** | $7.96 | | | $7.96 | |
| **Vision Total:** | **$10.08** | | | **$10.08** | |
| **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

## 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 matching 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.

## 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.erb.nm.gov/