

# NMSU Benefit Premiums

## Effective September 1, 2024

Premium Contributions for Medical, Group Life, and Long-Term Disability are shared between NMSU and the employees based on the following salary schedule:

Annual Salary	NMSU %	Employee %
\$0 - \$54,999	82	18
\$55,000 - \$80,000	70	30
>\$80,000	60	40

**9-month premiums are calculated by taking the 12-month premium, multiplying by 24 pays and dividing by 18 paychecks.  
9-month premiums are collected over the 9-month academic year (August-May) for the fiscal year coverage (July 1-June 30).  
See ARP 8.21 through 8.27 for information about coverage after termination of employment.**

### Medical Premiums Per Paycheck

Plan	Premiums for 12-month employees				Premiums for 9-month employees			
	Total Per Pay Period	Employee 18%	Employee 30%	Employee 40%	Total Per Pay Period	Employee 18%	Employee 30%	Employee 40%
Presbyterian HMO Employee Only	\$325.06	\$58.51	\$97.52	\$130.02	\$433.41	\$78.01	\$130.02	\$173.37
Presbyterian HMO Employee + Spouse	\$731.39	\$131.65	\$219.42	\$292.56	\$975.19	\$175.53	\$292.56	\$390.07
Presbyterian HMO Employee + Child	\$585.13	\$105.32	\$175.54	\$234.05	\$780.17	\$140.43	\$234.05	\$312.07
Presbyterian HMO Family	\$958.93	\$172.61	\$287.68	\$383.57	\$1,278.57	\$230.14	\$383.57	\$511.43
BCBSNM HMO Employee Only	\$325.06	\$58.51	\$97.52	\$130.02	\$433.41	\$78.01	\$130.02	\$173.37
BCBSNM HMO Employee + Spouse	\$731.39	\$131.65	\$219.42	\$292.56	\$975.19	\$175.53	\$292.56	\$390.07
BCBSNM HMO Employee + Child	\$585.13	\$105.32	\$175.54	\$234.05	\$780.17	\$140.43	\$234.05	\$312.07
BCBSNM HMO Family	\$958.93	\$172.61	\$287.68	\$383.57	\$1,278.57	\$230.14	\$383.57	\$511.43
Cigna HMO(OAPIN) Employee Only	\$321.81	\$57.93	\$96.54	\$128.72	\$429.08	\$77.23	\$128.72	\$171.63
Cigna HMO(OAPIN) Employee + Spouse	\$724.08	\$130.33	\$217.22	\$289.63	\$965.43	\$173.78	\$289.63	\$386.17
Cigna HMO(OAPIN) Employee + Child	\$579.27	\$104.27	\$173.78	\$231.71	\$772.36	\$139.02	\$231.71	\$308.94
Cigna HMO(OAPIN) Family	\$949.33	\$170.88	\$284.80	\$379.73	\$1,265.77	\$227.84	\$379.73	\$506.31

BCBSNM PPO Employee Only	\$378.04	\$68.05	\$113.41	\$151.21
BCBSNM PPO Employee + Spouse	\$850.64	\$153.12	\$255.19	\$340.26
BCBSNM PPO Employee + Child	\$680.50	\$122.49	\$204.15	\$272.20
BCBSNM PPO Family	\$1,115.30	\$200.75	\$334.59	\$446.12
Cigna PPO (OAP) Employee Only	\$374.26	\$67.37	\$112.28	\$149.70
Cigna PPO (OAP) Employee + Spouse	\$842.14	\$151.59	\$252.64	\$336.86
Cigna PPO (OAP) Employee + Child	\$673.69	\$121.26	\$202.11	\$269.47
Cigna PPO (OAP) Family	\$1,104.15	\$198.75	\$331.24	\$441.66

\$504.05	\$90.73	\$151.21	\$201.62
\$1,134.19	\$204.15	\$340.26	\$453.67
\$907.33	\$163.32	\$272.20	\$362.93
\$1,487.07	\$267.67	\$446.12	\$594.83
\$499.01	\$89.82	\$149.70	\$199.60
\$1,122.85	\$202.11	\$336.86	\$449.14
\$898.25	\$161.68	\$269.47	\$359.30
\$1,472.19	\$264.99	\$441.66	\$588.88

### Dental Premiums Per Paycheck

	Premiums for 12-month employees	
	Total Per Pay Period Contribution	Employee Pay Period Contribution
Employee Only	\$19.56	\$7.82
Employee + Spouse	\$39.09	\$15.64
Employee + Child	\$44.98	\$17.99
Family	\$58.59	\$23.44

	Premiums for 9-month employees	
	Total Per Pay Period Contribution	Employee Pay Period Contribution
	\$26.08	\$10.43
	\$52.12	\$20.85
	\$59.97	\$23.99
	\$78.13	\$31.25

### Vision Premiums Per Paycheck

	Premiums for 12-month employees
Employee Only	\$2.50
Employee + Spouse	\$5.26
Employee + Child	\$5.63
Family	\$8.99

	Premiums for 9-month employees
	\$3.33
	\$7.01
	\$7.51
	\$11.99