



**ALBUQUERQUE PUBLIC SCHOOLS
BENEFIT PREMIUM RATES - FOOD SERVICES
January 1, 2019 - December 31, 2019**

If you earn \$40,000 or more: (EE 40% - APS 60% of Total Premium)	Bimonthly Deductions Are:			
	Single	Two Party	Family	
Davis Vision	\$1.57	\$2.97	\$4.37	
	Single	EE+Spouse	EE+Child(ren)	Family
Delta Comprehensive Dental	\$8.20	\$18.85	\$20.49	\$33.44
Delta Basic Dental	\$3.91	\$7.83	\$8.24	\$13.64

If you earn \$34,500 to \$39,999: (EE 30% - APS 70% of Total Premium)	Bimonthly Deductions Are:			
	Single	Two Party	Family	
Davis Vision	\$1.19	\$2.23	\$3.28	
	Single	EE+Spouse	EE+Child(ren)	Family
Delta Comprehensive Dental	\$6.15	\$14.15	\$15.37	\$25.08
Delta Basic Dental	\$2.93	\$5.87	\$6.17	\$10.23

If you earn less than \$34,500: (EE 20% - APS 80% of Total Premium)	Bimonthly Deductions Are:			
	Single	Two Party	Family	
Davis Vision	\$0.79	\$1.49	\$2.19	
	Single	EE+Spouse	EE+Child(ren)	Family
Delta Comprehensive Dental	\$4.09	\$9.43	\$10.25	\$16.72
Delta Basic Dental	\$1.96	\$3.91	\$4.12	\$6.81

The Standard Life and AD&D Insurance		
Basic Life Coverage for \$10,000 - 100% Employer Paid		
Additional Life Coverage Age bands as below:	Rates per \$1,000 coverage	Coverage available in increments of \$10,000 from \$10,000 up to \$400,000.
<30	\$0.040	<i>Please see Dependent Life Worksheet for Dependent Life Insurance Options.</i>
30-34	\$0.054	
35-39	\$0.060	
40-44	\$0.068	
45-49	\$0.107	
50-54	\$0.141	
55-59	\$0.255	
60-64	\$0.389	
65-69	\$0.730	
70+	\$1.178	

<i>To calculate your Life bimonthly payroll deduction, follow these steps:</i>		<i>Example: \$100,000 Coverage, Age 46</i>
Enter Amount of Coverage		\$100,000
Divide by 1,000 (for # of units of \$1,000)		\$100,000/\$1,000 = 100
Multiply by the rate for Employee's age group to get the Employee Life Insurance total bimonthly premium		Additional Life rate for ages 45-49 is \$0.107 100 x \$0.107 = \$10.70
Multiply total premium by employee cost share of 50%		\$10.70 x 50% = \$5.35 bimonthly

The Standard Long Term Disability (LTD)	
Coverage	Rate
60%	\$0.171
<i>To calculate your LTD bimonthly payroll deduction, follow these steps:</i>	
<i>Example: \$40,000 Salary, 60% Coverage</i>	
Enter Contracted Annual Salary but not more than \$100,000	\$40,000
Divide Salary by 12 to get Monthly Salary	\$40,000/12 = \$3,333.33
Divide Monthly Salary by 100	\$3,333.33/100 = \$33.33
Multiply by plan rate	\$33.33 x \$0.171 = \$5.69
Multiply total premium by employee cost share % 40% if you earn \$40,000 or more 30% if you earn 34,500 to \$39,999 20% if you earn less than \$34,500	\$5.69 x 40% = \$2.28 bimonthly