



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

If you earn \$40,000 or more:	Bimonthly Deductions Are:			
(EE 40% - APS 60% of Total Premium)	Single	Two Party	Family	
Davis Vision	\$1.18	\$2.23	\$3.28	
	Single	EE+Spouse	EE+Child(ren)	Family
Delta Comprehensive Dental	\$6.15	\$14.14	\$15.37	\$25.08
Delta Basic Dental	\$2.93	\$5.87	\$6.18	\$10.23

If you earn \$34,500 to \$39,999:	Bimonthly Deductions Are:			
(EE 30% - APS 70% of Total Premium)	Single	Two Party	Family	
Davis Vision	\$0.89	\$1.67	\$2.46	
	Single	EE+Spouse	EE+Child(ren)	Family
Delta Comprehensive Dental	\$4.61	\$10.61	\$11.53	\$18.81
Delta Basic Dental	\$2.20	\$4.40	\$4.63	\$7.67

If you earn less than \$34,500:	Bimonthly Deductions Are:			
(EE 20% - APS 80% of Total Premium)	Single	Two Party	Family	
Davis Vision	\$0.59	\$1.12	\$1.64	
	Single	EE+Spouse	EE+Child(ren)	Family
Delta Comprehensive Dental	\$3.07	\$7.07	\$7.69	\$12.54
Delta Basic Dental	\$1.47	\$2.93	\$3.09	\$5.11

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	\$0.030	<i>Please see Dependent Life Worksheet for Dependent Life Insurance Options.</i>
30-34	\$0.040	
35-39	\$0.046	
40-44	\$0.051	
45-49	\$0.080	
50-54	\$0.106	
55-59	\$0.191	
60-64	\$0.292	
65-69	\$0.548	
70+	\$0.883	

<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 \$0.080 100 x \$0.080 = \$8.00
Multiply total premium by employee cost share of 50%		\$8.00 x 50% = \$4.00 bimonthly

The Standard Long Term Disability (LTD)	
Coverage	Rate
60%	\$0.128
<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 \$0.128 = \$4.27
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	\$4.27 x 40% = \$1.71 bimonthly