



**ALBUQUERQUE PUBLIC SCHOOLS**  
**BENEFIT PREMIUM RATES - FOOD SERVICES**  
 January 1, 2020 - December 31, 2020

<b>If you earn \$45,000 or more:</b>	<b>Bimonthly Deductions Are:</b>			
(EE 40% - APS 60% of Total Premium)	Single	Two Party	Family	
Davis Vision	\$1.64	\$3.11	\$4.56	
	Single	EE+Spouse	EE+Child(ren)	Family
Delta Comprehensive Dental	\$8.56	\$19.71	\$21.41	\$34.95
Delta Basic Dental	\$4.08	\$8.17	\$8.60	\$14.25

<b>If you earn \$39,500 to \$44,999:</b>	<b>Bimonthly Deductions Are:</b>			
(EE 30% - APS 70% of Total Premium)	Single	Two Party	Family	
Davis Vision	\$1.23	\$2.33	\$3.43	
	Single	EE+Spouse	EE+Child(ren)	Family
Delta Comprehensive Dental	\$6.43	\$14.77	\$16.07	\$26.21
Delta Basic Dental	\$3.07	\$6.13	\$6.45	\$10.69

<b>If you earn less than \$39,500:</b>	<b>Bimonthly Deductions Are:</b>			
(EE 20% - APS 80% of Total Premium)	Single	Two Party	Family	
Davis Vision	\$0.83	\$1.56	\$2.28	
	Single	EE+Spouse	EE+Child(ren)	Family
Delta Comprehensive Dental	\$4.28	\$9.85	\$10.71	\$17.48
Delta Basic Dental	\$2.04	\$4.09	\$4.31	\$7.12

<b>The Standard Life and AD&amp;D Insurance</b>		
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	\$0.042	<i>Please see Dependent Life Worksheet for Dependent Life Insurance Options.</i>
30-34	\$0.057	
35-39	\$0.065	
40-44	\$0.072	
45-49	\$0.113	
50-54	\$0.151	
55-59	\$0.275	
60-64	\$0.419	
65-69	\$0.789	
70+	\$1.273	

To calculate your Life bimonthly payroll deduction, follow these steps:

*Example: \$100,000 Coverage, Age 46*

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 \$0.113 $100 \times \$0.113 = \$11.30$
Multiply total premium by employee cost share of 50%	$\$11.30 \times 50\% = \$5.65$ bimonthly

<b>The Standard Long Term Disability (LTD)</b>	
Coverage	Rate
60%	\$0.171
<p>To calculate your LTD bimonthly payroll deduction, follow these steps:</p>	
<i>Example: \$45,000 Salary, 60% Coverage</i>	
Enter Contracted Annual Salary but not more than \$100,000	\$45,000
Divide Salary by 12 to get Monthly Salary	$\$45,000/12 = \$3,750.00$
Divide Monthly Salary by 100	$\$3,750.00/100 = \$37.50$
Multiply by plan rate	$\$37.50 \times \$0.171 = \$6.40$
Multiply total premium by employee cost share % 40% if you earn \$45,000 or more 30% if you earn 39,500 to \$44,999 20% if you earn less than \$39,500	$\$6.40 \times 40\% = \$2.56$ bimonthly

<b>Dependent Life Plan 1 - Spouse and/or Children</b>
Provides coverage for your Spouse and/or Children for the amount of \$5,000 each. The cost of this coverage is \$0.70 bimonthly.

<b>Dependent Life Plan 2 - Spouse</b>		
Age bands as below:	Rates per \$1,000 coverage	Coverage available in increments of \$10,000 from \$10,000 up to \$300,000.
<29	\$0.029	
30-34	\$0.043	
35-39	\$0.051	
40-44	\$0.059	
45-49	\$0.100	
50-54	\$0.138	
55-59	\$0.261	
60-64	\$0.406	
65-69	\$0.775	
>69	\$1.259	
<p>To calculate your Dependent Life bimonthly payroll deduction for a spouse follow these steps:</p>		
<i>Example: \$100,000 Coverage, Age 37</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 Spouse's age group to get the Dependent Life Insurance bimonthly premium	Dependent Life Plan 2 rate for ages 35-39 is \$0.051 $100 \times \$0.051 = \$5.10$	

<b>Dependent Life Plan 2 - Child</b>
Provides coverage for your Child(ren) for the amount of \$10,000 each at a cost of \$1.27 bimonthly.