



ALBUQUERQUE PUBLIC SCHOOLS  
BENEFIT PREMIUM RATES  
January 1, 2021 - December 31, 2021

If you earn \$45,000 or more: (EE 40% - APS 60% of Total Premium)	Bimonthly Deductions Are:			
	Single	Two Party	Family	
Davis Vision	\$1.30	\$2.47	\$3.63	
	Single	EE+Spouse	EE+Child(ren)	Family
Delta Comprehensive Dental	\$6.81	\$15.66	\$17.03	\$27.78
Delta Basic Dental	\$3.25	\$6.50	\$6.84	\$11.33

If you earn \$39,500 to \$44,999: (EE 30% - APS 70% of Total Premium)	Bimonthly Deductions Are:			
	Single	Two Party	Family	
Davis Vision	\$0.98	\$1.85	\$2.72	
	Single	EE+Spouse	EE+Child(ren)	Family
Delta Comprehensive Dental	\$5.11	\$11.75	\$12.77	\$20.84
Delta Basic Dental	\$2.44	\$4.88	\$5.13	\$8.50

If you earn less than \$39,500: (EE 20% - APS 80% of Total Premium)	Bimonthly Deductions Are:			
	Single	Two Party	Family	
Davis Vision	\$0.65	\$1.24	\$1.81	
	Single	EE+Spouse	EE+Child(ren)	Family
Delta Comprehensive Dental	\$3.40	\$7.83	\$8.51	\$13.89
Delta Basic Dental	\$1.62	\$3.25	\$3.42	\$5.66

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	\$0.032	<i>Please see Dependent Life Worksheet for Dependent Life Insurance Options.</i>
30-34	\$0.043	
35-39	\$0.049	
40-44	\$0.054	
45-49	\$0.085	
50-54	\$0.114	
55-59	\$0.206	
60-64	\$0.315	
65-69	\$0.592	
70+	\$0.955	

<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 \$0.085 100 x \$0.085 = \$8.50
Multiply total premium by employee cost share of 50%		\$8.50 x 50% = \$4.25 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: \$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 x \$0.128 = \$4.80
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	\$4.80 x 40% = \$1.92 bimonthly