



**ALBUQUERQUE PUBLIC SCHOOLS  
BENEFIT PREMIUM RATES  
January 1, 2017 - December 31, 2017**

If you earn \$30,000 or more: (EE 40% - APS 60% of Total Premium)	Bimonthly Deductions Are:			
	Single	Two Party	Family	
Davis Vision	\$1.11	\$2.09	\$3.07	
	Single	EE+Spouse	EE+Child(ren)	Family
Delta Comprehensive Dental	\$5.76	\$13.24	\$14.39	\$23.48
Delta Basic Dental	\$2.75	\$5.49	\$5.78	\$9.57

If you earn less than \$30,000: (EE 20% - APS 80% of Total Premium)	Bimonthly Deductions Are:			
	Single	Two Party	Family	
Davis Vision	\$0.55	\$1.04	\$1.54	
	Single	EE+Spouse	EE+Child(ren)	Family
Delta Comprehensive Dental	\$2.88	\$6.62	\$7.19	\$11.74
Delta Basic Dental	\$1.37	\$2.75	\$2.89	\$4.79

**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	

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

**The Standard Long Term Disability (LTD)**

Coverage	Rate
60%	\$0.120

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

*Example: \$40,000 Salary, 60% Coverage*

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	$\$33.33 \times \$0.120 = \$4.00$
Multiply total premium by employee cost share % 40% if you earn \$30,000 or more 20% if you earn less than \$30,000	$\$4.00 \times 40\% = \$1.60$ bimonthly