City of Albuquerque
Biweekly Insurance Rates FY2011
July 1, 2012 - June 30, 2013

Medical Insurance - Employee pays 20% Employer pays 80%

Presbyterian My Care Health Plan	Employee*	City	Total
Single	35.45	141.78	177.23
Couple	72.12	288.47	360.59
S/Parent	56.94	227.74	284.68
Family	104.08	416.31	520.39

Dental Insurance - Employee pays 20% Employer pays 80%

Delta Dental	Employee*	City	Total
Single	2.86	11.43	14.29
Couple	5.67	22.70	28.37
S/Parent	6.36	25.42	31.78
Family	8.62	34.49	43.11

United Concordia Dental	Employee*	City	Total
Single	2.91	11.62	14.53
Couple	6.22	24.86	31.08
S/Parent	6.42	25.69	32.11
Family	8.66	34.64	43.30

Vision Insurance - Employee pays 20% Employer pays 80%

Davis Vision	Employee*	City	Total
Single	0.45	1.82	2.27
Couple	0.85	3.42	4.27
S/Parent	0.91	3.62	4.53
Family	1.36	5.43	6.79

Long-Term Disability Insurance (voluntary)

CIGNA	Biweekly
Age	Rate per $1 of BW Salary
<30	0.00288
30-39	0.00447
40-44	0.00590
45-49	0.00847
50-54	0.01104
55-59	0.01319
60>	0.01362

Whole Life Insurance (voluntary)

UNUM
Rates vary by age and benefit amount selected

Flexible Spending Account (voluntary)

BASIC (medical, dependent care, parking or transit fee) $3.75 City Paid Monthly

* Biweekly = monthly times 12 divided by 26

Basic Life and AD&D

CIGNA (100% Paid by City $.315 per $1,000)
Amount of coverage is 140% of gross annual salary

Minimum	Maximum
$25,000	$50,000

Supplemental Term Life (voluntary)

CIGNA Biweekly Rates Per $10,000

Age	Smoker	Non Smoker
<30	0.443	0.215
30-34	0.550	0.275
35-39	0.882	0.443
40-44	1.218	0.658
45-49	2.258	1.271
50-54	3.381	1.880
55-59	4.925	2.709
60-64	6.248	3.486
65-69	9.230	5.198
70-74	17.577	9.786
75-79*	27.290	15.194
80 +	65.573	36.572

*Spouse age limit is 75

CIGNA Dependent Child Term Life

Coverage	Rate
$2,500	0.240
$5,000	0.480
$7,500	0.720
$10,000	0.960