

City of Albuquerque

Biweekly Insurance Rates FY2011

July 1, 2010 - June 30, 2011

Medical Insurance - Employee pays 20% Employer pays 80%

Presbyterian My Care Health Plan				BCBSNM			
	Employee*	City	Total		Employee*	City	Total
Single	34.84	139.36	174.19	Single	30.56	122.24	152.80
Couple	70.89	283.55	354.43	Couple	58.96	235.85	294.81
S/Parent	55.96	223.85	279.81	S/Parent	53.28	213.12	266.40
Family	102.30	409.20	511.50	Family	87.36	349.44	436.80

Dental Insurance - Employee pays 20% Employer pays 80%

Delta Dental				United Concordia Dental			
	Employee*	City	Total		Employee*	City	Total
Single	2.93	11.72	14.65	Single	2.67	10.70	13.37
Couple	5.86	23.42	29.28	Couple	5.72	22.87	28.59
S/Parent	6.08	24.32	30.40	S/Parent	5.91	23.63	29.54
Family	8.19	32.77	40.96	Family	7.97	31.87	39.84

Vision Insurance - Employee pays 20% Employer pays 80%

Davis Vision			
	Employee*	City	Total
Single	0.46	1.85	2.31
Couple	0.87	3.49	4.36
S/Parent	0.92	3.70	4.62
Family	1.39	5.55	6.93

Basic Life and AD&D

CIGNA (100% Paid by City \$.32 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

Long-Term Disability Insurance (voluntary)

CIGNA	
Age	Biweekly Rate per \$1 of BW Salary
<30	0.00262
30-39	0.00406
40-44	0.00536
45-49	0.00770
50-54	0.01004
55-59	0.01199
60>	0.01238

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

CIGNA Dependent Child Term Life	
Coverage	Rate
\$2,500	0.240
\$5,000	0.480
\$7,500	0.720
\$10,000	0.960