

# Albuquerque Bernalillo County Water Utility Authority Biweekly Insurance Rates FY2021 July 1, 2020 - June 30, 2021

## Medical Insurance Employee pays 20% Utility pays 80%

| Presbyterian My Care Health Plan |           |         |        |
|----------------------------------|-----------|---------|--------|
|                                  | Employee* | Utility | Total  |
| Single                           | 48.95     | 195.79  | 244.74 |
| Couple                           | 99.59     | 398.38  | 497.97 |
| S/Parent                         | 78.63     | 314.51  | 393.14 |
| Family                           | 143.74    | 574.94  | 718.68 |

## Dental Insurance Employee pays 20% Utility pays 80%

| Delta Dental |           |         |       |
|--------------|-----------|---------|-------|
|              | Employee* | Utility | Total |
| Single       | 2.92      | 11.68   | 14.60 |
| Couple       | 5.91      | 23.62   | 29.53 |
| S/Parent     | 6.49      | 25.95   | 32.44 |
| Family       | 8.78      | 35.14   | 43.92 |

## Vision Insurance Employee pays 20% Utility pays 80%

| Davis Vision |           |         |       |
|--------------|-----------|---------|-------|
|              | Employee* | Utility | Total |
| Single       | 0.44      | 1.74    | 2.18  |
| Couple       | 0.87      | 3.50    | 4.37  |
| S/Parent     | 0.93      | 3.74    | 4.67  |
| Family       | 1.52      | 6.08    | 7.60  |

## Legal Insurance Employee Paid

| ARAG Legal  | Employee* |
|-------------|-----------|
| Single      | 8.63      |
| Employee +1 | 10.75     |
| Family      | 11.03     |

## Short-Term Disability Insurance Employee Paid

| Mutual of Omaha - Weekly Benefit = 60% base salary<br>Rate per \$10 of Weekly Benefit |        |
|---|--------|
| BW Rate*  |        |
| All Ages  | 0.1482 |

## Basic Life and AD&D

| Mutual of Omaha (100% Paid by Water Authority equal to 140% of gross annual salary up to a maximum of \$50,000) |          |
|---|----------|
| Minimum   | Maximum  |
| \$25,000  | \$50,000 |

## Long-Term Disability Insurance Employee Paid

| Mutual of Omaha - Monthly Benefit = 60% base salary<br>Rate per \$100 of BW Salary |          |
|--|----------|
| Age  | BW Rate* |
| <30  | 0.1006   |
| 30-39  | 0.1560   |
| 40-44  | 0.2058   |
| 45-49  | 0.2958   |
| 50-54  | 0.3854   |
| 55-59  | 0.4597   |
| 60+  | 0.4754   |

## Voluntary Term Life Employee Paid

| Mutual of Omaha Biweekly Rates Per \$1,000 |        |            |
|--|--------|------------|
| Age  | Smoker | Non Smoker |
| <30  | 0.0397 | 0.0171     |
| 30-34                                      | 0.0503 | 0.0231     |
| 35-39                                      | 0.0835 | 0.0397     |
| 40-44                                      | 0.1172 | 0.0614     |
| 45-49                                      | 0.2211 | 0.1223     |
| 50-54                                      | 0.3337 | 0.1832     |
| 55-59                                      | 0.4878 | 0.2663     |
| 60-64                                      | 0.6203 | 0.3438     |
| 65-69                                      | 0.9185 | 0.5151     |
| 70-74                                      | 1.7529 | 0.9729     |
| 75+  | 2.7217 | 1.5143     |

## Accident Insurance Employee Paid

| The Hartford | BW Rates* |
|--------------|-----------|
| Single       | 3.78      |
| Couple       | 5.95      |
| S/Parent     | 6.45      |
| Family       | 10.09     |

## Critical Illness Insurance Employee Paid

| Benefit Amount | \$15,000 | \$30,000 |
|----------------|----------|----------|
| Single         | 11.46    | 22.38    |
| Couple         | 16.89    | 32.74    |
| S/Parent       | 12.57    | 24.27    |
| Family         | 18.18    | 34.93    |

## Mutual of Omaha Dependent Child Term Life

| Coverage | BW Rate |
|----------|---------|
| \$2,500  | 0.24    |
| \$5,000  | 0.48    |
| \$7,500  | 0.72    |
| \$10,000 | 0.96    |

## Flexible Spending Account

| BASIC (medical, dependent care, parking or transit fee) |                      |                     |
|---|----------------------|---------------------|
| \$4.30  | Utility Paid Monthly | Flex and Debit Card |
| \$3.25  | Utility Paid Monthly | Parking Transit     |

\* Biweekly = monthly times 12 divided by 26