

City of Albuquerque

Biweekly Insurance Rates FY2011

July 1, 2013 - June 30, 2014

Medical Insurance Employee pays 20% City pays 80%

Presbyterian My Care Health Plan			
	Employee*	City	Total
Single	38.78	155.13	193.91
Couple	78.91	315.66	394.57
S/Parent	62.29	249.18	311.47
Family	113.87	455.50	569.37

Vision Insurance Employee pays 20% City pays 80%

VSP			
	Employee*	City	Total
Single	0.44	1.76	2.20
Couple	0.88	3.52	4.40
S/Parent	0.94	3.77	4.71
Family	1.53	6.13	7.66

Short-Term Disability Insurance Employee Paid

Hartford	Weekly Benefit = 60% base salary	
Age	Rate per \$10 of Weekly Benefit	
	Monthly Rate	BW Rate*
<25	0.564	0.2603
25-29	0.480	0.2215
30-34	0.526	0.2428
35-39	0.421	0.1943
40-44	0.401	0.1851
45-49	0.449	0.2072
50-54	0.563	0.2598
55-59	0.672	0.3102
60-64	0.781	0.3605
65+	0.859	0.3965

Long-Term Disability Insurance Employee Paid

Hartford	Monthly Benefit = 60% base salary	
Age	Rate per \$100 of BW Salary	
	Monthly Rate	BW Rate*
<30	0.218	0.1006
30-39	0.338	0.1560
40-44	0.446	0.2058
45-49	0.641	0.2958
50-54	0.835	0.3854
55-59	0.997	0.4602
60+	1.030	0.4754

* Biweekly = monthly times 12 divided by 26

Dental Insurance Employee pays 20% City pays 80%

Delta Dental			
	Employee*	City	Total
Single	2.71	10.83	13.54
Couple	5.47	21.90	27.37
S/Parent	6.01	24.06	30.07
Family	8.14	32.57	40.71

Legal Insurance Employee Paid

Arag Legal	Employee*
Single	8.63
Employee +1	10.75
Family	11.03

Basic Life and AD&D

Hartford (100% Paid by City \$315 per \$1,000)	
Amount of coverage is 140% of gross annual salary	
Minimum	Maximum
\$25,000	\$50,000

Voluntary Term Life Insurance Employee Paid

Hartford Biweekly Rates Per \$1,000		
Age	Smoker	Non Smoker
<30	0.0328	0.0102
30-34	0.0434	0.0162
35-39	0.0766	0.0328
40-44	0.1103	0.0545
45-49	0.2142	0.1154
50-54	0.3268	0.1763
55-59	0.4809	0.2594
60-64	0.6134	0.3369
65-69	0.9115	0.5082
70-74	1.7460	0.9669
75+	2.7175	1.5078

*Spouse age limit is 75

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

Flexible Spending Account

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