

# City of Albuquerque

## Biweekly Insurance Rates FY2012

### July 1, 2011 - June 30, 2012

**Medical Insurance - Employee pays 20% Employer pays 80%**

<b>Presbyterian My Care Health Plan</b>			
	Employee*	City	Total
Single	32.89	131.58	164.47
Couple	66.93	267.72	334.65
S/Parent	52.84	211.35	264.19
Family	96.59	386.36	482.95

**Dental Insurance - Employee pays 20% Employer pays 80%**

<b>Delta Dental</b>				<b>United Concordia Dental</b>			
	Employee*	City	Total		Employee*	City	Total
Single	2.93	11.72	14.65	Single	2.94	11.77	14.71
Couple	5.86	23.42	29.28	Couple	6.29	25.16	31.45
S/Parent	6.08	24.32	30.40	S/Parent	6.50	26.00	32.50
Family	8.19	32.77	40.96	Family	8.76	35.06	43.82

**Vision Insurance - Employee pays 20% Employer pays 80%**

<b>Davis Vision</b>			
	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	5.54	6.93

**Basic Life and AD&D**

<b>CIGNA (100% Paid by City \$ .32 per \$1,000)</b>	
Amount of coverage is 140% of gross annual salary	
Minimum	Maximum
\$25,000	\$50,000

**Supplemental Term Life (voluntary)**

<b>CIGNA Biweekly Rates Per \$10,000</b>		
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)**

<b>CIGNA Biweekly</b>	
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)**

<b>UNUM</b>	
Rates vary by age and benefit amount selected	

**Flexible Spending Account (voluntary)**

<b>BASIC (medical, dependent care, parking or transit fee)</b>	\$3.75 City Paid Monthly
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<b>CIGNA Dependent Child Term Life</b>	
Coverage	Rate
\$2,500	0.240
\$5,000	0.480
\$7,500	0.720
\$10,000	0.960

\* Biweekly = monthly times 12 divided by 26