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Date: 7/7/2023

To: New Mexico State Employees

From: Robert Doucette, GSD Cabinet Secretary

Re: Potential Effect of Employee Pay Increases on Benefits Salary

Dear State Employees:

During the 2023 New Mexico Legislative Session, the Legislature passed and the Governor signed a comprehensive 6% pay increase for all state employees effective July 8, 2023. One percent of this increase was intended to offset increased health care premiums.

What does this mean for you? In practical terms, you will receive a salary increase in your July 28 paycheck. During this same pay period GSD will implement a healthcare premium increase for the first time in three years. Put differently, a small percentage of the salary increase you receive will offset your additional health care premiums. The chart below shows the amount you will pay based on your previously selected provider.

For some state employees, the salary increase could affect which tier you fall into. In the event that your new salary places you in a higher tier, you can expect to see an additional increase in your health care premiums. The State continues to pay the majority of health care and other benefits costs for employees. The employer share of health care benefit costs ranges from 60% to 80%.

In addition I would like to encourage you to use your free annual preventative medical visit with your primary care doctor and to take advantage of the Stay Well Health Center at the Montoya building. The center offers a range of free health care services, including immunizations and lab work, to covered employees and their families.

If you have questions regarding your benefits I encourage you to reach out to our Benefits Bureau at 505-827-0493 or 505-476-2199 or by email at GSDRMD.EBB@gsd.nm.gov.

**NEW HEALTH BENEFIT RATES FOR FY24
BI-WEEKLY CONTRIBUTION**

EMPLOYEE ONLY COVERAGE							
	GROSS RATE	Salary Tier Less than \$50k		Salary Tier \$50K to \$59,999K		Salary Tier \$60K and Over	
		Employee	State	Employee	State	Employee	State
		<u>20%</u>	<u>80%</u>	<u>30%</u>	<u>70%</u>	<u>40%</u>	<u>60%</u>
Presbyterian - HMO	\$ 272.78	\$ 54.56	\$ 218.22	\$ 81.83	\$ 190.95	\$ 109.11	\$ 163.67
BCBS - HMO	\$ 272.78	\$ 54.56	\$ 218.22	\$ 81.83	\$ 190.95	\$ 109.11	\$ 163.67
Cigna-HMO	\$ 270.05	\$ 54.01	\$ 216.04	\$ 81.02	\$ 189.03	\$ 108.02	\$ 162.03
BCBS - PPO	\$ 317.23	\$ 63.45	\$ 253.78	\$ 95.17	\$ 222.06	\$ 126.89	\$ 190.34
Cigna-PPO	\$ 314.06	\$ 62.81	\$ 251.25	\$ 94.22	\$ 219.84	\$ 125.62	\$ 188.44
Delta Dental	\$ 16.41	\$ 3.28	\$ 13.13	\$ 4.92	\$ 11.49	\$ 6.56	\$ 9.85
EyeMed	\$ 3.05	\$ 0.61	\$ 2.44	\$ 0.92	\$ 2.13	\$ 1.22	\$ 1.83

EMPLOYEE PLUS SPOUSE COVERAGE							
	GROSS RATE	Salary Tier Less than \$50k		Salary Tier \$50K to \$59,999K		Salary Tier \$60K and Over	
		Employee	State	Employee	State	Employee	State
		<u>20%</u>	<u>80%</u>	<u>30%</u>	<u>70%</u>	<u>40%</u>	<u>60%</u>
Presbyterian - HMO	\$ 613.76	\$ 122.75	\$ 491.01	\$ 184.13	\$ 429.63	\$ 245.50	\$ 368.26
BCBS - HMO	\$ 613.76	\$ 122.75	\$ 491.01	\$ 184.13	\$ 429.63	\$ 245.50	\$ 368.26
Cigna-HMO	\$ 607.62	\$ 121.52	\$ 486.10	\$ 182.29	\$ 425.33	\$ 243.05	\$ 364.57
BCBS - PPO	\$ 713.82	\$ 142.76	\$ 571.06	\$ 214.15	\$ 499.67	\$ 285.53	\$ 428.29
Cigna-PPO	\$ 706.68	\$ 141.34	\$ 565.34	\$ 212.00	\$ 494.68	\$ 282.67	\$ 424.01
Delta Dental	\$ 32.80	\$ 6.56	\$ 26.24	\$ 9.84	\$ 22.96	\$ 13.12	\$ 19.68
EyeMed	\$ 5.74	\$ 1.15	\$ 4.59	\$ 1.72	\$ 4.02	\$ 2.30	\$ 3.44

EMPLOYEE PLUS DOMESTIC PARTNER (EMPLOYEE + SPOUSE)

	GROSS RATE	Salary Tier Less than \$50k			Salary Tier \$50K to \$59,999K			Salary Tier \$60K and Over		
		EE Pre	EE After	State	EE Pre	EE After	State	EE Pre	EE After	State
		20%		80%	30%	70%	40%		60%	
Pres - HMO	\$ 613.76	\$ 54.56	\$ 68.19	\$ 491.01	\$ 81.83	\$ 102.30	\$ 429.63	\$ 109.11	\$ 136.39	\$ 368.26
BCBS - HMO	\$ 613.76	\$ 54.56	\$ 68.19	\$ 491.01	\$ 81.83	\$ 102.30	\$ 429.63	\$ 109.11	\$ 136.39	\$ 368.26
Cigna-HMO	\$ 607.62	\$ 54.01	\$ 67.51	\$ 486.10	\$ 81.02	\$ 101.27	\$ 425.33	\$ 108.02	\$ 135.03	\$ 364.57
BCBS - PPO	\$ 713.82	\$ 63.45	\$ 79.31	\$ 571.06	\$ 95.17	\$ 118.98	\$ 499.67	\$ 126.89	\$ 158.64	\$ 428.29
Cigna-PPO	\$ 706.68	\$ 62.81	\$ 78.53	\$ 565.34	\$ 94.22	\$ 117.78	\$ 494.68	\$ 125.62	\$ 157.05	\$ 424.01
Delta Dental	\$ 32.80	\$ 3.28	\$ 3.28	\$ 26.24	\$ 4.92	\$ 4.92	\$ 22.96	\$ 6.56	\$ 6.56	\$ 19.68
EyeMed	\$ 5.74	\$ 0.61	\$ 0.54	\$ 4.59	\$ 0.92	\$ 0.80	\$ 4.02	\$ 1.22	\$ 1.08	\$ 3.44

EMPLOYEE PLUS CHILD/CHILDREN COVERAGE

	GROSS RATE	Salary Tier Less than \$50k		Salary Tier \$50K to \$59,999K		Salary Tier \$60K and Over	
		Employee	State	Employee	State	Employee	State
		20%	80%	30%	70%	40%	60%
Presbyterian - HMO	\$ 491.01	\$ 98.20	\$ 392.81	\$ 147.30	\$ 343.71	\$ 196.40	\$ 294.61
BCBS - HMO	\$ 491.01	\$ 98.20	\$ 392.81	\$ 147.30	\$ 343.71	\$ 196.40	\$ 294.61
Cigna-HMO	\$ 486.10	\$ 97.22	\$ 388.88	\$ 145.83	\$ 340.27	\$ 194.44	\$ 291.66
BCBS - PPO	\$ 571.04	\$ 114.21	\$ 456.83	\$ 171.31	\$ 399.73	\$ 228.42	\$ 342.62
Cigna-PPO	\$ 565.33	\$ 113.07	\$ 452.26	\$ 169.60	\$ 395.73	\$ 226.13	\$ 339.20
Delta Dental	\$ 37.74	\$ 7.55	\$ 30.19	\$ 11.32	\$ 26.42	\$ 15.10	\$ 22.64
EyeMed	\$ 6.68	\$ 1.34	\$ 5.34	\$ 2.00	\$ 4.68	\$ 2.67	\$ 4.01

FAMILY COVERAGE

	GROSS RATE	Salary Tier Less than \$50k		Salary Tier \$50K to \$59,999K		Salary Tier \$60K and Over	
		Employee	State	Employee	State	Employee	State
		20%	80%	30%	70%	40%	60%
Presbyterian - HMO	\$ 804.69	\$ 160.94	\$ 643.75	\$ 241.41	\$ 563.28	\$ 321.88	\$ 482.81
BCBS - HMO	\$ 804.69	\$ 160.94	\$ 643.75	\$ 241.41	\$ 563.28	\$ 321.88	\$ 482.81
Cigna-HMO	\$ 796.64	\$ 159.33	\$ 637.31	\$ 238.99	\$ 557.65	\$ 318.66	\$ 477.98
BCBS - PPO	\$ 935.91	\$ 187.18	\$ 748.73	\$ 280.77	\$ 655.14	\$ 374.36	\$ 561.55
Cigna-PPO	\$ 926.55	\$ 185.31	\$ 741.24	\$ 277.97	\$ 648.58	\$ 370.62	\$ 555.93
Delta Dental	\$ 49.21	\$ 9.84	\$ 39.37	\$ 14.76	\$ 34.45	\$ 19.68	\$ 29.53
EyeMed	\$ 8.46	\$ 1.69	\$ 6.77	\$ 2.54	\$ 5.92	\$ 3.38	\$ 5.08

EMPLOYEE PLUS DOMESTIC PARTNER PLUS CHILDREN (FAMILY)

	GROSS RATE	Salary Tier Less than \$50k			Salary Tier \$50K to \$59,999K			Salary Tier \$60K and Over		
		EE Pre <u>20%</u>	EE After	State <u>80%</u>	EE Pre <u>30%</u>	EE After	State <u>70%</u>	EE Pre <u>40%</u>	EE After	State <u>60%</u>
Pres- HMO	\$ 804.69	\$ 98.20	\$ 62.74	\$ 643.75	\$ 147.30	\$ 94.11	\$ 563.28	\$ 196.40	\$ 125.48	\$ 482.81
BCBS - HMO	\$ 804.69	\$ 98.20	\$ 62.74	\$ 643.75	\$ 147.30	\$ 94.11	\$ 563.28	\$ 196.40	\$ 125.48	\$ 482.81
Cigna-HMO	\$ 796.64	\$ 97.22	\$ 62.11	\$ 637.31	\$ 145.83	\$ 93.16	\$ 557.65	\$ 194.44	\$ 124.22	\$ 477.98
BCBS - PPO	\$ 935.91	\$ 114.21	\$ 72.97	\$ 748.73	\$ 171.31	\$ 109.46	\$ 655.14	\$ 228.42	\$ 145.94	\$ 561.55
Cigna-PPO	\$ 926.55	\$ 113.07	\$ 72.24	\$ 741.24	\$ 169.60	\$ 108.37	\$ 648.58	\$ 226.13	\$ 144.49	\$ 555.93
Delta Dental	\$ 49.21	\$ 7.55	\$ 2.29	\$ 39.37	\$ 11.32	\$ 3.44	\$ 34.45	\$ 15.10	\$ 4.58	\$ 29.53
EyeMed	\$ 8.46	\$ 1.34	\$ 0.35	\$ 6.77	\$ 2.00	\$ 0.54	\$ 5.92	\$ 2.67	\$ 0.71	\$ 5.08