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Date: 6/21/2024

To: New Mexico State Employees

From: Robert Doucette, GSD Cabinet Secretary

Re: Potential Effect of Employee Pay Increases on Benefits Salary

Dear State Employees:

I write to inform you about recent developments affecting your compensation and healthcare benefits. During the 2024 New Mexico Legislative Session the Legislature and Governor approved a FY25 increase for health care premiums. In addition the Legislature and Governor approved a 3% compensation increase for all employees who meet qualifications. Both the premium change and pay increase will be reflected in your July 26, 2024, paycheck.

In summary, the pay increase will elevate some employees into a higher salary tier, affecting their healthcare benefits deduction accordingly. The specific amounts can be found in the chart below, based on your current provider selection. State agencies will continue to cover the majority of healthcare and other benefits costs, ranging from 60% to 80%, depending on your tier and salary level.

For example, an employee earning \$59,000 annually will see a gross wage increase of \$1,770 per year, bringing their total to \$60,770 annually, moving them into salary tier C. As a result, their healthcare benefits deduction per pay period will adjust based on their current enrollment plan.

I have included information on healthcare benefit tiers for your reference, so you can determine how these changes may affect you.

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 the Benefits Bureau at 505-827-0493 or 505-476-2199.

**NEW HEALTH BENEFIT RATES FOR FY25
BI-WEEKLY CONTRIBUTION**

EMPLOYEE ONLY COVERAGE							
Plan	GROSS RATE	Salary Tier A Less than \$50k		Salary Tier B \$50K to \$59,999K		Salary Tier C \$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	\$ 300.06	\$ 60.01	\$ 240.05	\$ 90.02	\$ 210.04	\$ 120.02	\$ 180.04
BCBS - HMO	\$ 300.06	\$ 60.01	\$ 240.05	\$ 90.02	\$ 210.04	\$ 120.02	\$ 180.04
Cigna-HMO	\$ 297.06	\$ 59.41	\$ 237.65	\$ 89.12	\$ 207.94	\$ 118.82	\$ 178.24
BCBS - PPO	\$ 348.95	\$ 69.79	\$ 279.16	\$ 104.69	\$ 244.27	\$ 139.58	\$ 209.37
Cigna-PPO	\$ 345.47	\$ 69.09	\$ 276.38	\$ 103.64	\$ 241.83	\$ 138.19	\$ 207.28
Delta Dental	\$ 18.05	\$ 3.61	\$ 14.44	\$ 5.42	\$ 12.64	\$ 7.22	\$ 10.83
EyeMed	\$ 3.36	\$ 0.67	\$ 2.69	\$ 1.01	\$ 2.35	\$ 1.34	\$ 2.02

EMPLOYEE PLUS SPOUSE COVERAGE							
Plan	GROSS RATE	Salary Tier A Less than \$50k		Salary Tier B \$50K to \$59,999K		Salary Tier C \$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	\$ 675.14	\$ 135.03	\$ 540.11	\$ 202.54	\$ 472.60	\$ 270.06	\$ 405.08
BCBS - HMO	\$ 675.14	\$ 135.03	\$ 540.11	\$ 202.54	\$ 472.60	\$ 270.06	\$ 405.08
Cigna-HMO	\$ 668.38	\$ 133.68	\$ 534.70	\$ 200.51	\$ 467.87	\$ 267.35	\$ 401.03
BCBS - PPO	\$ 785.20	\$ 157.04	\$ 628.16	\$ 235.56	\$ 549.64	\$ 314.08	\$ 471.12
Cigna-PPO	\$ 777.35	\$ 155.47	\$ 621.88	\$ 233.21	\$ 544.15	\$ 310.94	\$ 466.41
Delta Dental	\$ 36.08	\$ 7.22	\$ 28.86	\$ 10.82	\$ 25.26	\$ 14.43	\$ 21.65
EyeMed	\$ 6.31	\$ 1.26	\$ 5.05	\$ 1.89	\$ 4.42	\$ 2.52	\$ 3.79

EMPLOYEE PLUS CHILD/CHILDREN COVERAGE							
Plan	GROSS RATE	Salary Tier A Less than \$50k		Salary Tier B \$50K to \$59,999K		Salary Tier C \$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	\$ 540.11	\$ 108.02	\$ 432.09	\$ 162.03	\$ 378.08	\$ 216.04	\$ 324.07
BCBS - HMO	\$ 540.11	\$ 108.02	\$ 432.09	\$ 162.03	\$ 378.08	\$ 216.04	\$ 324.07
Cigna-HMO	\$ 534.71	\$ 106.94	\$ 427.77	\$ 160.41	\$ 374.30	\$ 213.88	\$ 320.83
BCBS - PPO	\$ 628.14	\$ 125.63	\$ 502.51	\$ 188.44	\$ 439.70	\$ 251.26	\$ 376.88
Cigna-PPO	\$ 621.86	\$ 124.37	\$ 497.49	\$ 186.56	\$ 435.30	\$ 248.74	\$ 373.12
Delta Dental	\$ 41.51	\$ 8.30	\$ 33.21	\$ 12.45	\$ 29.06	\$ 16.60	\$ 24.91
EyeMed	\$ 7.35	\$ 1.47	\$ 5.88	\$ 2.21	\$ 5.15	\$ 2.94	\$ 4.41

EMPLOYEE PLUS DOMESTIC PARTNER PLUS CHILDREN (FAMILY)

Plan	GROSS RATE	Salary Tier A Less than \$50k			Salary Tier B \$50K to \$59,999K			Salary Tier C \$60K and Over		
		EE Pre 20%	EE After	State 80%	EE Pre 30%	EE After	State 70%	EE Pre 40%	EE After	State 60%
Pres- HMO	\$ 885.16	\$ 108.02	\$ 69.01	\$ 708.13	\$ 162.03	\$ 103.52	\$ 619.61	\$ 216.04	\$ 138.02	\$ 531.10
BCBS - HMO	\$ 885.16	\$ 108.02	\$ 69.01	\$ 708.13	\$ 162.03	\$ 103.52	\$ 619.61	\$ 216.04	\$ 138.02	\$ 531.10
Cigna-HMO	\$ 876.30	\$ 106.94	\$ 68.32	\$ 701.04	\$ 160.41	\$ 102.48	\$ 613.41	\$ 213.88	\$ 136.64	\$ 525.78
BCBS - PPO	\$ 1,029.50	\$ 125.63	\$ 80.27	\$ 823.60	\$ 188.44	\$ 120.41	\$ 720.65	\$ 251.26	\$ 160.54	\$ 617.70
Cigna-PPO	\$ 1,019.21	\$ 124.37	\$ 79.47	\$ 815.37	\$ 186.56	\$ 119.21	\$ 713.45	\$ 248.74	\$ 158.94	\$ 611.53
Delta Dental	\$ 54.13	\$ 8.30	\$ 2.52	\$ 43.30	\$ 12.45	\$ 3.79	\$ 37.89	\$ 16.60	\$ 5.05	\$ 32.48
EyeMed	\$ 9.31	\$ 1.47	\$ 0.39	\$ 7.45	\$ 2.21	\$ 0.59	\$ 6.52	\$ 2.94	\$ 0.78	\$ 5.59

FAMILY COVERAGE

Plan	GROSS RATE	Salary Tier A Less than \$50k		Salary Tier B \$50K to \$59,999K		Salary Tier C \$60K and Over	
		Employee 20%	State 80%	Employee 30%	State 70%	Employee 40%	State 60%
Presbyterian - HMO	\$ 885.16	\$ 177.03	\$ 708.13	\$ 265.55	\$ 619.61	\$ 354.06	\$ 531.10
BCBS - HMO	\$ 885.16	\$ 177.03	\$ 708.13	\$ 265.55	\$ 619.61	\$ 354.06	\$ 531.10
Cigna-HMO	\$ 876.30	\$ 175.26	\$ 701.04	\$ 262.89	\$ 613.41	\$ 350.52	\$ 525.78
BCBS - PPO	\$ 1,029.50	\$ 205.90	\$ 823.60	\$ 308.85	\$ 720.65	\$ 411.80	\$ 617.70
Cigna-PPO	\$ 1,019.21	\$ 203.84	\$ 815.37	\$ 305.76	\$ 713.45	\$ 407.68	\$ 611.53
Delta Dental	\$ 54.13	\$ 10.83	\$ 43.30	\$ 16.24	\$ 37.89	\$ 21.65	\$ 32.48
EyeMed	\$ 9.31	\$ 1.86	\$ 7.45	\$ 2.79	\$ 6.52	\$ 3.72	\$ 5.59

EMPLOYEE PLUS DOMESTIC PARTNER (EMPLOYEE + SPOUSE)

Plan	GROSS RATE	Salary Tier A Less than \$50k			Salary Tier B \$50K to \$59,999K			Salary Tier C \$60K and Over		
		EE Pre 20%	EE After	State 80%	EE Pre 30%	EE After	State 70%	EE Pre 40%	EE After	State 60%
Pres - HMO	\$ 675.14	\$ 60.01	\$ 75.02	\$ 540.11	\$ 90.02	\$ 112.52	\$ 472.60	\$ 120.02	\$ 150.03	\$ 405.08
BCBS - HMO	\$ 675.14	\$ 60.01	\$ 75.02	\$ 540.11	\$ 90.02	\$ 112.52	\$ 472.60	\$ 120.02	\$ 150.03	\$ 405.08
Cigna-HMO	\$ 668.38	\$ 59.41	\$ 74.26	\$ 534.70	\$ 89.12	\$ 111.40	\$ 467.87	\$ 118.82	\$ 148.53	\$ 401.03
BCBS - PPO	\$ 785.20	\$ 69.79	\$ 87.25	\$ 628.16	\$ 104.69	\$ 130.88	\$ 549.64	\$ 139.58	\$ 174.50	\$ 471.12
Cigna-PPO	\$ 777.35	\$ 69.09	\$ 86.38	\$ 621.88	\$ 103.64	\$ 129.56	\$ 544.15	\$ 138.19	\$ 172.75	\$ 466.41
Delta Dent	\$ 36.08	\$ 3.61	\$ 3.61	\$ 28.86	\$ 5.42	\$ 5.41	\$ 25.26	\$ 7.22	\$ 7.21	\$ 21.65
EyeMed	\$ 6.31	\$ 0.67	\$ 0.59	\$ 5.05	\$ 1.01	\$ 0.89	\$ 4.42	\$ 1.34	\$ 1.18	\$ 3.79