



**New Mexico State Health Benefits Premium Rates for State Employees
Plan Year July 1, 2026 – June 30, 2027**

The following tables show how much state employees will pay per pay period for health, dental, and vision coverage, based on household income and who is covered (e.g. employee only or employee and a spouse). The tables include options for the regular 80/20 plan and the State Employee Premium Assistance (SEPA) Program, which lowers an employee’s costs if they qualify based on income.

Employee Only

	Gross Bi-weekly Rate	Standard 80/20		SEPA Group 1 (138-175% FPL)		SEPA Group 2 (175-212% FPL)		SEPA Group 3 (212-250% FPL)		SEPA Group 4 (Salary \$39,125-\$50,000)	
		Employee 20%	State 80%	Employee 0%	State 100%	Employee 5%	State 95%	Employee 10%	State 90%	Employee 10%	State 90%
Clear Cost Platinum HMO	\$414.18	\$82.84	\$331.34	\$0.00	\$414.18	\$20.71	\$393.47	\$41.42	\$372.76	\$41.42	\$372.76
Basic Gold HMO	\$347.29	\$69.46	\$277.83	\$0.00	\$347.29	\$17.36	\$329.93	\$34.73	\$312.56	\$34.73	\$312.56
Basic Gold PPO	\$483.75	\$96.75	\$387.00	\$0.00	\$483.75	\$24.19	\$459.56	\$48.37	\$435.38	\$48.37	\$435.38
High Deductible Silver PPO	\$273.32	\$54.66	\$218.66	\$0.00	\$273.32	\$13.67	\$259.65	\$27.33	\$245.99	\$27.33	\$245.99
Basic Dental	\$16.25	\$3.25	\$13.00	\$0.00	\$16.25	\$0.81	\$15.44	\$1.62	\$14.63	\$1.62	\$14.63
Buy-up Dental	\$17.32	\$4.32	\$13.00	\$1.07	\$16.25	\$1.88	\$15.44	\$2.69	\$14.63	\$2.69	\$14.63
Basic Vision	\$3.03	\$0.61	\$2.42	\$0.00	\$3.03	\$0.15	\$2.88	\$0.30	\$2.73	\$0.30	\$2.73
Buy-up Vision	\$3.94	\$1.52	\$2.42	\$0.91	\$3.03	\$1.06	\$2.88	\$1.21	\$2.73	\$1.21	\$2.73

Employee + Spouse

	Gross Bi-weekly Rate	Standard 80/20		SEPA Group 1 (138-175% FPL)		SEPA Group 2 (175-212% FPL)		SEPA Group 3 (212-250% FPL)	
		Employee 20%	State 80%	Employee 0%	State 100%	Employee 5%	State 95%	Employee 10%	State 90%
Clear Cost Platinum HMO	\$932.99	\$186.60	\$746.39	\$0.00	\$932.99	\$46.65	\$886.34	\$93.30	\$839.69
Basic Gold HMO	\$782.49	\$156.50	\$625.99	\$0.00	\$782.49	\$39.12	\$743.37	\$78.25	\$704.24
Basic Gold PPO	\$1,089.59	\$217.92	\$871.67	\$0.00	\$1,089.59	\$54.48	\$1,035.11	\$108.96	\$980.63
High Deductible Silver PPO	\$616.10	\$123.22	\$492.88	\$0.00	\$616.10	\$30.80	\$585.30	\$61.61	\$554.49
Basic Dental	\$32.47	\$6.49	\$25.98	\$0.00	\$32.47	\$1.62	\$30.85	\$3.25	\$29.22
Buy-up Dental	\$34.62	\$8.64	\$25.98	\$2.15	\$32.47	\$3.77	\$30.85	\$5.40	\$29.22
Basic Vision	\$5.68	\$1.14	\$4.54	\$0.00	\$5.68	\$0.28	\$5.40	\$0.57	\$5.11
Buy-up Vision	\$7.38	\$2.84	\$4.54	\$1.70	\$5.68	\$1.98	\$5.40	\$2.27	\$5.11

Employee + Children

	Gross Bi-weekly Rate	Standard 80/20		SEPA Group 1 (138-175% FPL)		SEPA Group 2 (175-212% FPL)		SEPA Group 3 (212-250% FPL)	
		Employee 20%	State 80%	Employee 5%	State 95%	Employee 10%	State 90%	Employee 15%	State 85%
Clear Cost Platinum HMO	\$746.41	\$149.28	\$597.13	\$37.32	\$709.09	\$74.64	\$671.77	\$111.96	\$634.45
Basic Gold HMO	\$626.01	\$125.20	\$500.81	\$31.30	\$594.71	\$62.60	\$563.41	\$93.90	\$532.11
Basic Gold PPO	\$871.66	\$174.33	\$697.33	\$43.58	\$828.08	\$87.17	\$784.49	\$130.75	\$740.91
High Deductible Silver PPO	\$492.87	\$98.57	\$394.30	\$24.64	\$468.23	\$49.29	\$443.58	\$73.93	\$418.94
Basic Dental	\$37.36	\$7.47	\$29.89	\$1.87	\$35.49	\$3.74	\$33.62	\$5.60	\$31.76
Buy-up Dental	\$39.83	\$9.94	\$29.89	\$4.34	\$35.49	\$6.21	\$33.62	\$8.07	\$31.76
Basic Vision	\$6.62	\$1.32	\$5.30	\$0.33	\$6.29	\$0.66	\$5.96	\$0.99	\$5.63
Buy-up Vision	\$8.60	\$3.30	\$5.30	\$2.31	\$6.29	\$2.64	\$5.96	\$2.97	\$5.63



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Family

	Gross Bi-weekly Rate	Standard 80/20		SEPA Group 1 (138-175% FPL)		SEPA Group 2 (175-212% FPL)		SEPA Group 3 (212-250% FPL)	
		Employee 20%	State 80%	Employee 5%	State 95%	Employee 10%	State 90%	Employee 15%	State 85%
Clear Cost Platinum HMO	\$1,223.24	\$244.65	\$978.59	\$61.16	\$1,162.08	\$122.32	\$1,100.92	\$183.49	\$1,039.75
Basic Gold HMO	\$1,025.92	\$205.18	\$820.74	\$51.30	\$974.62	\$102.59	\$923.33	\$153.89	\$872.03
Basic Gold PPO	\$1,428.60	\$285.72	\$1,142.88	\$71.43	\$1,357.17	\$142.86	\$1,285.74	\$214.29	\$1,214.31
High Deductible Silver PPO	\$807.79	\$161.56	\$646.23	\$40.39	\$767.40	\$80.78	\$727.01	\$121.17	\$686.62
Basic Dental	\$48.72	\$9.74	\$38.98	\$2.44	\$46.28	\$4.87	\$43.85	\$7.31	\$41.41
Buy-up Dental	\$51.94	\$12.96	\$38.98	\$5.66	\$46.28	\$8.09	\$43.85	\$10.53	\$41.41
Basic Vision	\$8.38	\$1.68	\$6.70	\$0.42	\$7.96	\$0.84	\$7.54	\$1.26	\$7.12
Buy-up Vision	\$10.90	\$4.20	\$6.70	\$2.94	\$7.96	\$3.36	\$7.54	\$3.78	\$7.12

Employee + Domestic Partner

	Gross Bi-weekly Rate	Standard 80/20			SEPA Group 1 (138-175% FPL)			SEPA Group 2 (175-212% FPL)			SEPA Group 3 (212-250% FPL)		
		Employee 20%		State 80%	Employee 0%		State 100%	Employee 5%		State 95%	Employee 10%		State 90%
		Pre-Tax	After-Tax		Pre-Tax	After-Tax		Pre-Tax	After-Tax		Pre-Tax	After-Tax	
Clear Cost Platinum HMO	\$932.99	\$93.30	\$93.30	\$746.39	\$0.00	\$0.00	\$932.99	\$23.33	\$23.32	\$886.34	\$46.65	\$46.65	\$839.69
Basic Gold HMO	\$782.49	\$78.25	\$78.25	\$625.99	\$0.00	\$0.00	\$782.49	\$19.56	\$19.56	\$743.37	\$39.13	\$39.12	\$704.24
Basic Gold PPO	\$1,089.59	\$108.96	\$108.96	\$871.67	\$0.00	\$0.00	\$1,089.59	\$27.24	\$27.24	\$1,035.11	\$54.48	\$54.48	\$980.63
High Deductible Silver PPO	\$616.10	\$61.61	\$61.61	\$492.88	\$0.00	\$0.00	\$616.10	\$15.40	\$15.40	\$585.30	\$30.81	\$30.80	\$554.49
Basic Dental	\$32.47	\$3.25	\$3.24	\$25.98	\$0.00	\$0.00	\$32.47	\$0.81	\$0.81	\$30.85	\$1.63	\$1.62	\$29.22
Buy-up Dental	\$34.62	\$4.32	\$4.32	\$25.98	\$1.07	\$1.08	\$32.47	\$1.89	\$1.88	\$30.85	\$2.70	\$2.70	\$29.22
Basic Vision	\$5.68	\$0.57	\$0.57	\$4.54	\$0.00	\$0.00	\$5.68	\$0.14	\$0.14	\$5.40	\$0.29	\$0.28	\$5.11
Buy-up Vision	\$7.38	\$1.42	\$1.42	\$4.54	\$0.85	\$0.85	\$5.68	\$0.99	\$0.99	\$5.40	\$1.14	\$1.13	\$5.11



Family with Domestic Partner													
	Gross Bi-weekly Rate	Standard 80/20			SEPA Group 1 (138-175% FPL)			SEPA Group 2 (175-212% FPL)			SEPA Group 3 (212-250% FPL)		
		Employee		State	Employee		State	Employee		State	Employee		State
		20%		80%	5%		95%	10%		90%	15%		85%
		Pre-Tax	After-Tax		Pre-Tax	After-Tax		Pre-Tax	After-Tax		Pre-Tax	After-Tax	
Clear Cost Platinum HMO	\$1,223.24	\$163.92	\$80.73	\$978.59	\$40.98	\$20.18	\$1,162.08	\$81.95	\$40.37	\$1,100.92	\$122.94	\$60.55	\$1,039.75
Basic Gold HMO	\$1,025.92	\$137.47	\$67.71	\$820.74	\$34.37	\$16.93	\$974.62	\$68.74	\$33.85	\$923.33	\$103.11	\$50.78	\$872.03
Basic Gold PPO	\$1,428.60	\$191.43	\$94.29	\$1,142.88	\$47.86	\$23.57	\$1,357.17	\$95.72	\$47.14	\$1,285.74	\$143.57	\$70.72	\$1,214.31
High Deductible Silver PPO	\$807.79	\$108.25	\$53.31	\$646.23	\$27.06	\$13.33	\$767.40	\$54.12	\$26.66	\$727.01	\$81.18	\$39.99	\$686.62
Basic Dental	\$48.72	\$6.53	\$3.21	\$38.98	\$1.63	\$0.81	\$46.28	\$3.26	\$1.61	\$43.85	\$4.90	\$2.41	\$41.41
Buy-up Dental	\$51.94	\$8.68	\$4.28	\$38.98	\$3.79	\$1.87	\$46.28	\$5.42	\$2.67	\$43.85	\$7.06	\$3.47	\$41.41
Basic Vision	\$8.38	\$1.13	\$0.55	\$6.70	\$0.28	\$0.14	\$7.96	\$0.56	\$0.28	\$7.54	\$0.84	\$0.42	\$7.12
Buy-up Vision	\$10.90	\$2.81	\$1.39	\$6.70	\$1.97	\$0.97	\$7.96	\$2.25	\$1.11	\$7.54	\$2.53	\$1.25	\$7.12

General Coverage

	Gross Rate	Employee	State
Admin Fee	\$0.76	\$0.15	\$0.61
Basic Life	\$3.26	\$0.00	\$3.26
Disability	\$5.52	\$5.52	\$0.00

Note: "Basic Life - Line of Duty" is covered under Basic Life.