



## FY26 EMPLOYEE BENEFITS

Effective July 1, 2025\* through June 30, 2026

Employees pay 20% of the premium for Medical (Copay Plan), Dental & Basic/Dependent Life Insurance. The City of Rio Rancho pays the remaining 80% of the Medical (Copay Plan), Dental & Basic/Dependent Life Insurance premiums. Employees pays 5% of the premium, and the City pays the remaining 95% of the HDHP-HSA premium.



**MEDICAL INSURANCE:** Employees can choose between Presbyterian Health Plan or Blue Cross Blue Shield of NM. Refer to the Plan Summary Schedule of Benefits for specific co-payment amounts that apply to specific types of service. *Employees that select medical insurance will automatically be enrolled in a prescription copay plan through Express Scripts.*

*\*The rates reflected below will take effect on the first full pay period in July.*

### BLUE CROSS BLUE SHIELD - COPAY PLAN

Coverage	Employee Bi Weekly	City Bi Weekly	Total Bi Weekly	Employee Monthly	City Monthly	Total Monthly
EMPLOYEE ONLY				165.03	660.12	<b>825.15</b>
EMPLOYEE + 1 DEPENDENT				313.54	1254.17	<b>1567.72</b>
EMPLOYEE + FAMILY				478.59	1914.38	<b>2392.97</b>

### PRESBYTERIAN – COPAY PLAN

Coverage	Employee Bi Weekly	City Bi Weekly	Total Bi Weekly	Employee Monthly	City Monthly	Total Monthly
EMPLOYEE ONLY				160.15	640.62	<b>800.77</b>
EMPLOYEE + 1 DEPENDENT				304.28	1217.13	<b>1521.41</b>
EMPLOYEE + FAMILY				464.46	1857.84	<b>2322.30</b>

### PRESBYTERIAN – HIGH DEDUCTIBLE HEALTH PLAN - HSA

Coverage	Employee Bi Weekly	City Bi Weekly	Total Bi Weekly	Employee Monthly	City Monthly	Total Monthly
EMPLOYEE ONLY				32.45	616.52	<b>648.97</b>
EMPLOYEE + 1 DEPENDENT				61.65	1171.33	<b>1232.98</b>
EMPLOYEE + FAMILY				94.10	1787.95	<b>1882.06</b>



**DENTAL INSURANCE:** Delta Dental is the provider. Employees choose between different benefit levels depending upon whether the Dentist is a Premier or PPO provider. Premium cost is the same.

### Delta Dental

Coverage	Employee Bi Weekly	City Bi Weekly	Total Bi Weekly	Employee Monthly	City Monthly	Total Monthly
EMPLOYEE ONLY	3.56	14.23	<b>17.78</b>	7.11	28.45	<b>35.56</b>
EMPLOYEE + 1 DEPENDENT	6.49	25.96	<b>32.44</b>	12.98	51.90	<b>64.88</b>
EMPLOYEE + FAMILY	10.17	40.67	<b>50.84</b>	20.33	81.34	<b>101.67</b>



**VISION INSURANCE:** Davis Vision is the provider. This is a voluntary benefit. Employee pays full premium.

### Davis Vision

Coverage	Employee Bi Weekly	Employee Monthly
EMPLOYEE ONLY	<b>3.11</b>	<b>6.22</b>
EMPLOYEE + 1 DEPENDENT	<b>5.61</b>	<b>11.22</b>
EMPLOYEE + FAMILY	<b>8.72</b>	<b>17.44</b>



**BASIC LIFE INSURANCE & AD&D:** Minnesota Life is the provider. Employees are covered at 1x annual salary. The rate for Basic Life insurance is 0.135 per \$1,000 of salary.

Coverage	Employee Bi Weekly	City Bi Weekly	Total Bi Weekly	Employee Monthly	City Monthly	Total Monthly
				0.80	3.24	<b>4.04</b>
				0.12	0.48	<b>0.60</b>

\*Example above is based on an employee making \$30k/year

**SUPPLEMENTAL TERM LIFE INSURANCE & AD&D:** Minnesota Life is the provider. Supplemental coverage is available for employees, their spouse, and their dependents. Premiums for supplemental coverage are age based. Employee pays full premium. Employee must be enrolled in Basic Life to be eligible.

**New Hires Only:** Evidence of insurability is not required for guaranteed amounts. An election over the guaranteed amount will require evidence of insurability. All increases or elections outside of a newly hired employee's initial 31-day enrollment period will require evidence of insurability.

**Dependent Premium:** Dependents are covered from live birth to the age of 26. The dependent premium insures all eligible dependents and does not change whether the number of eligible dependents is one (1) or multiple.

**MONTHLY COST**  
Employee or Spouse  
Supplemental Term Life and AD&D  
See rate grid for easy cost calculation.

Age	Rate per \$1,000
<25	\$0.060
25-29	\$0.060
30-34	\$0.060
35-39	\$0.080
40-44	\$0.120
45-49	\$0.170
50-54	\$0.250
55-59	\$0.385
60-64	\$0.620
65-69	\$1.105
70-74*	\$1.555

\*Rates beyond age 75 are available upon request. Rates increase with age and all rates are subject to change.

Employee Term Life and AD&D



up to \$750,000 maximum

- Elect in \$10,000 increments
- Includes a matching AD&D benefit

Spouse\*\* Term Life and AD&D



up to \$250,000 maximum

- Elect in \$10,000 increments
- Includes a matching AD&D benefit

Child Term Life



\$15,000 each child

- One premium insures all eligible children from live birth to age 26

**Guarantee Issues**  
Employee: \$250,000  
Spouse: \$50,000

**MONTHLY COST**

Child Term Life

\$1.50 for \$15,000

One premium insures all eligible children.



**LONG TERM DISABILITY INSURANCE (LTD):** Lincoln Financial Group (LFG) is the provider. This is a voluntary benefit. Employee pays full premium. LFG pays benefit equal to 60% of basic income up to a *monthly* maximum of \$3,500 (90 day waiting period). Employee pays a premium of .00424% of monthly salary.

**SHORT TERM DISABILITY INSURANCE (STD):** Lincoln Financial Group (LFG) is the provider. This is a voluntary benefit. Employee pays full premium. LFG pays benefit equal to 60% of basic income up to a *weekly* maximum of \$1,000 (30 day waiting period). Employee pays a premium of .0108% of weekly salary.

Monthly Salary	Premium Factor	Employee Bi Weekly	Employee Monthly
3750.00	0.00385		<b>14.44</b>

\*Example above is based on an employee making \$45k/year

Weekly Salary	Premium Factor	Employee Bi Weekly	Employee Monthly
865.00	0.01080		<b>9.36</b>

\*Example above is based on an employee making \$45k/year



**TAX DEFERRED SAVINGS:** The City offers a tax deferred savings/supplemental retirement plan (457 Deferred Compensation) with a variety of investment options. In addition, employees have the option to also contribute to an after tax Roth IRA plan. Both plans are administered through Mission Square.

Plan	2025 Contribution Limits
<b>457 Deferred Comp</b>	<b>\$23,500 + \$7,500 Catch Up (Over 50)</b>
<b>Roth IRA</b>	<b>\$7,000 + \$1,000 Catch Up (Over 50)</b>



**FLEXIBLE SPENDING ACCOUNT:** Rocky Mountain Reserve is the provider. A health Flexible Spending Account (FSA) allows individuals to use pre-tax dollars to pay for select medical expenses not covered by insurance. A dependent care FSA, also known as a Dependent Care Assistance Plan (DCAP), allows individuals to use pre-tax dollars for daycare or dependent care expenses. The FSA is front loaded by the City and the employee's salary reduction repays the City for the agreed amount over the remaining pay periods left in the fiscal year.

Plan	2025 Contribution Limits
FSA Health	
FSA DCAP	

Example	Requested Amt	#of pay periods	Employee Bi Weekly
	1,000.00*	24	41.67

\*Requested amount cannot exceed the yearly contribution limits



**PERA (PUBLIC EMPLOYEES RETIREMENT ASSOCIATION):** PERA is a defined benefit plan. Every pay period the employee pays 25% of the employee's required contributions, and the City pays 75% of the employee's required contributions toward the employees retirement; rates listed below. Retirement benefits are paid when certain age and service credit eligibility requirements are met, regardless of the amount of member contributions paid into the plan.

PERA Plan	Employee Bi Weekly	Employee City Paid Bi Weekly	Combined Emp Bi Weekly Contribution	City Bi Weekly	Total Bi Weekly
	2.288%	6.863%	<b>9.15%</b>	11.30%	<b>20.45%</b>
	3.163%	9.488%	<b>12.65%</b>	11.80%	<b>24.45%</b>
	4.950%	14.850%	<b>19.80%</b>	21.15%	<b>40.95%</b>
	5.300%	15.900%	<b>21.20%</b>	23.90%	<b>45.10%</b>

Although General Employees (annual salary over \$25K) are contributing 3.163%, a total of 12.65% is credited to each employee's individual account as if the employee had made that contribution. Law Enforcement employees (annual salary over \$25K) are credited with 19.80%. Fire/Rescue employees (annual salary over \$25K) are credited with 21.20%.



**NM RETIREE HEALTH CARE AUTHORITY (NMRHCA):** NMRHCA provides comprehensive group health and dental insurance to eligible PERA retirees and their families upon retirement. While employed by the City of Rio Rancho, general employees pay mandatory contributions on their base salary. Law Enforcement employees (Enhanced employees) pay mandatory contributions on base salary plus specialty and shift differential pay. Fire employees (Enhanced employees) pay mandatory contributions on base salary plus scheduled overtime.

Plan	Employee Bi Weekly	City Bi Weekly	Total Bi Weekly
			<b>3.00%</b>
			<b>3.75%</b>



**EDUCATIONAL EXPENSE REIMBURSEMENT:** It is the intent of the City of Rio Rancho to provide employees with the on-going opportunity to receive the education needed to facilitate the development of knowledge, skills and abilities related to job duties and growth within the organization and to enhance the personal and professional development of City employees. Funding may be available for employees to pursue career-related courses, required academic classes toward an approved major, and for courses required for upward mobility and career enhancement studies. To be eligible for tuition reimbursement, an employee must have attained regular status (successfully completed probationary period). Reimbursement is subject to available funding.



**PAID HOLIDAYS:** The City of Rio Rancho Governing Body annually sets the observed holiday schedule for the City. Employees of regular status will be paid for holidays, not to exceed 12 days annually, in accordance with respective Personnel Policies & Work Rules and collective bargaining agreements.

- |                             |                                   |
|-----------------------------|-----------------------------------|
| New Year's Day              | Indigenous Peoples' Day           |
| Martin Luther King, Jr. Day | Veterans Day                      |
| Memorial Day                | Thanksgiving Day                  |
| Juneteenth                  | Friday following Thanksgiving Day |
| Independence Day            | Christmas Eve                     |
| Labor Day                   | Christmas Day                     |



**DOMESTIC PARTNERSHIP:** The City offers benefits to an employee's domestic partner for Health, Dental, Vision, and Life insurance coverage after meeting the criteria as defined in the Domestic Partner Policy, and completing an Affidavit of Domestic Partnership.



**EMPLOYEE ASSISTANCE PROGRAM (EAP):** The City offers counseling programs designed to assist employees, along with an array of other valuable consultation and referral services for employees to access online, telephonically and in person. The provider is The Solutions Group for non-Public Safety employees. Public Safety employees will access EAP through Public Safety Psychology Group (PSPG). In addition, Fire/Rescue employees may utilize the Peer Support Team (PST). These programs are free of charge and confidential.



**FICA:** The City does not participate in the Social Security portion of FICA taxes for benefitted employees. Employee pays 1.45% of salary for the Medicare portion only. The City matches 1.45% of employee's salary.



**WORKERS COMPENSATION:** Employee pays \$2.25 quarterly administrative fee. The City pays 100% of the premium plus \$2.55 quarterly administrative fee.



**UNEMPLOYMENT INSURANCE:** The City pays 100% of the premium.