The following information is provided so that you may make informed decisions when choosing coverage for yourself and/or your family.

Please see your payroll person to discuss subsequent payroll deductions.

Please feel free to call Marcy Gonzales at 831-8118 if you have any questions.

Note: BCBSNM, Renewal Rate 16.1% Increase *

[SEE ATTACHMENT]

Medical Options

BCBS-NM EPO Plan

| Individual | $929.07/mo. * |
| Family     | $2,519.90/mo. * |

Custom BlueNet Plan

$500/$1,500 family Deductible plus 20% Coinsurance until you hit the Out of Pocket Limit for Hospitalization of $2,000/$6000

Prescription Drugs $10/$35/$75/15% ($125)

Dental Options

Delta Dental Premier of New Mexico

| Individual | $36.97/mo. * |
| Employee + 1 | $65.57/mo. * |
| Family     | $132.33/mo. * |

Annual Maximum Benefit $2,000
Deductible $25/$75
Lifetime Orthodontic Maximum $1,000

Vision Options

Vision Service Plan

| Individual | $8.59/mo. |
| Employee + 1 | $12.46/mo. |
| Family     | $22.35/mo. |

(Vision premiums are paid entirely by the employee)

Please note that you MUST use contract providers for: BCBS-NM ~ Delta Dental ~ Vision Service Plan

Presbyterian Healthcare Services/Health Plan is NOT a participating entity of BCBS-NM

Life Insurance

UNUM Life Insurance Co.

Face value of life insurance 1.5 x annual earnings/maximum of $50,000
(MUST work at least 30 hours per week.)

Cost is $0.145 per thousand dollars of coverage.
Dependent coverage is available for $1.01 per month.
This coverage affords $5,000/spouse ~ $2,000/dependent children up to age 26