### New Mexico Tech Active Employee Life and LTD Premium Schedule

#### THE STANDARD ADDITIONAL LIFE (Employee pays 100% of the premium)

“Calculate LTD and ADL Monthly Premiums” at https://nmpsiaonline.nmpsia.com/EROnline/PremiumCal/ViewPremiumCal

<table>
<thead>
<tr>
<th>Age of Adult</th>
<th>Under 30</th>
<th>30-39</th>
<th>40-44</th>
<th>45-49</th>
<th>50-54</th>
<th>55-59</th>
<th>60-64</th>
<th>65-69</th>
<th>70+</th>
<th>Child(ren)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rate per $1,000</td>
<td>$.06</td>
<td>$.08</td>
<td>$.08</td>
<td>$.14</td>
<td>$.22</td>
<td>$.36</td>
<td>$.54</td>
<td>$.80</td>
<td>$1.04</td>
<td>$.26/mo.</td>
</tr>
</tbody>
</table>

To calculate your Additional Life monthly payroll deduction, follow these steps, or go to nmpsia.com and find the online calculator under the "Employee" section.

Example: Employee Age 46 earning $34,666 choosing 1x for Employee Life Insurance and enrolling Spouse Age 36 and Children

Enter Annual Contracted Salary, rounded to next higher $1,000

$35,000

Multiply by your selection 1x (Maximum amount $500,000 without medical underwriting; $600,000 if approved by medical underwriting)

$35,000 / $1,000 = 35

Multiply by the rate for Employee’s age group to get the Employee Life Insurance deduction

Rate for ages 45-49 is $.14; 35 x $.14 = $4.90

If insuring Spouse for maximum $30,000 Spouse life dependent on age/$1000

$30,000 / $1,000 = 30

Multiply by the rate for Spouse’s age group to get the deduction for Spouse Life

Rate for ages 40-44 is $.08; 30 x $.08 = $2.40

If insuring Child(ren) for the Children’s Additional Life Coverage of $5,000, add $.26

$0.26 for any number of eligible children

Add amounts in shaded rows for your total deduction for Additional Life

$4.90 for $35,000 on Employee
$2.40 for $30,000 on Spouse
$0.26 for $5,000 on Children
$7.56 per month

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#### THE STANDARD LONG TERM DISABILITY PLAN (Employer contributes to the premium)

<table>
<thead>
<tr>
<th>Benefit Waiting Period</th>
<th>Monthly Premium</th>
</tr>
</thead>
<tbody>
<tr>
<td>90 Day Wait (Selected by your employer)</td>
<td>$0.30 per $100 of payroll</td>
</tr>
</tbody>
</table>

To calculate your LTD monthly payroll deduction, follow these steps:

Example: $40,000 Salary, 90 Day Benefit Waiting Period

Enter Contracted Annual Salary but not more than $90,000

$40,000

Divide by Salary by 1200

$40,000 / 1,200 = $33.34

Multiply by plan rate from table. This is the total monthly cost, which is shared between you and your employer.

$33.34 x $.30 = $10.00 per month

In this example your share is

40% if you earn $25,000 or more
30% if you earn between $20,000 and $24,999
20% if you earn between $15,000 and $19,999

40% of $10.00 = $4.00

Sample monthly deduction at $40,000 Salary

See your benefits office for your share