

# FGP Monthly Insurance Rates

Eligibility criteria: College of Medicine has awarded Faculty Group Practice status and UAMS appointment is 50% or higher.

**July 2021**

		Total	UAMS Cost	Your Cost
<b>Medical - Classic</b>	<b>75-100% TIME WORKED</b>			
	Employee only	486.22	(486.22)	<b>0</b>
	Employee and Spouse	1,135.50	(1,135.50)	<b>0</b>
	Employee and Child(ren)	909.64	(909.64)	<b>0</b>
	Employee, Spouse, and Child(ren)	1,568.38	(1,568.38)	<b>0</b>
	<b>50-74% TIME WORKED</b>			
	Employee only	486.22	(388.98)	<b>97.24</b>
	Employee and Spouse	1,135.50	(908.40)	<b>227.10</b>
	Employee and Child(ren)	909.64	(727.71)	<b>181.93</b>
	Employee, Spouse, and Child(ren)	1,568.38	(1,254.70)	<b>313.68</b>
<b>Medical - Premier</b>	<b>75-100% TIME WORKED</b>			
	Employee only	671.48	(486.22)	<b>185.26</b>
	Employee and Spouse	1,529.56	(1,135.50)	<b>394.06</b>
	Employee and Child(ren)	1,253.86	(909.64)	<b>344.22</b>
	Employee, Spouse, and Child(ren)	2,109.86	(1,568.38)	<b>541.48</b>
	<b>50-74% TIME WORKED</b>			
	Employee only	671.48	(388.98)	<b>282.50</b>
	Employee and Spouse	1,529.56	(908.40)	<b>621.16</b>
	Employee and Child(ren)	1,253.86	(727.71)	<b>526.15</b>
	Employee, Spouse, and Child(ren)	2,109.86	(1,254.70)	<b>855.16</b>
<b>Medical - Health Savings Plan</b>	<b>75-100% TIME WORKED</b>			
	Employee only	422.08	(422.08)	<b>0</b>
	Employee and Spouse	960.56	(960.56)	<b>0</b>
	Employee and Child(ren)	791.14	(791.14)	<b>0</b>
	Employee, Spouse, and Child(ren)	1,340.34	(1,340.34)	<b>0</b>
	<b>50-74% TIME WORKED</b>			
	Employee only	422.08	(337.66)	<b>84.42</b>
	Employee and Spouse	960.56	(768.45)	<b>192.11</b>
	Employee and Child(ren)	791.14	(632.91)	<b>158.23</b>
	Employee, Spouse, and Child(ren)	1,340.34	(1,072.27)	<b>268.07</b>
<b>Dental</b>	<b>75-100% TIME WORKED</b>			
	Employee only	32.00	(32.00)	<b>0</b>
	Employee and Spouse	66.00	(66.00)	<b>0</b>
	Employee and Child(ren)	55.70	(55.70)	<b>0</b>
	Employee, Spouse, and Child(ren)	89.70	(89.70)	<b>0</b>
	<b>50-74% TIME WORKED</b>			
	Employee only	32.00	(24.00)	<b>8.00</b>
	Employee and Spouse	66.00	(49.50)	<b>16.50</b>
	Employee and Child(ren)	55.70	(41.78)	<b>13.92</b>
	Employee, Spouse, and Child(ren)	89.70	(67.28)	<b>22.42</b>

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<b>Vision</b>	You pay the full premium. <table border="1" style="float: right; margin-left: 20px; border-collapse: collapse;"> <thead> <tr> <th style="width: 15%;"></th> <th style="width: 15%; text-align: center;">Basic</th> <th style="width: 15%; text-align: center;">Enhanced</th> </tr> </thead> <tbody> <tr> <td>Employee only</td> <td style="text-align: right;">\$ 5.76</td> <td style="text-align: right;">\$ 11.62</td> </tr> <tr> <td>Employee and Spouse</td> <td style="text-align: right;">\$ 11.43</td> <td style="text-align: right;">\$ 22.97</td> </tr> <tr> <td>Employee and Child(ren)</td> <td style="text-align: right;">\$ 11.19</td> <td style="text-align: right;">\$ 22.52</td> </tr> <tr> <td>Employee, Spouse and Child(ren)</td> <td style="text-align: right;">\$ 17.01</td> <td style="text-align: right;">\$ 34.22</td> </tr> </tbody> </table>		Basic	Enhanced	Employee only	\$ 5.76	\$ 11.62	Employee and Spouse	\$ 11.43	\$ 22.97	Employee and Child(ren)	\$ 11.19	\$ 22.52	Employee, Spouse and Child(ren)	\$ 17.01	\$ 34.22																								
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<b>Basic Life</b>	No cost to you. Paid by UAMS.																																							
<b>Optional Life</b>	You pay the full premium, per following calculation: <ol style="list-style-type: none"> <li>1. Take your annual base salary.</li> <li>2. Multiply by 1, 2, 3 or 4 (based on your coverage election).</li> <li>3. Round to higher thousand. \$500,000 is maximum coverage.</li> <li>4. If age 70+, contact Human Resources for age reduction factor.</li> <li>5. Take off the last 3 zeroes (divide by 1000).</li> <li>6. Multiply by your Age Rate below = your cost.</li> </ol> <table border="1" style="margin-left: 40px; border-collapse: collapse;"> <thead> <tr> <th colspan="2" style="text-align: center;">YOUR CURRENT AGE</th> </tr> </thead> <tbody> <tr><td style="text-align: center;">Less than 30</td><td style="text-align: center;">0.042</td></tr> <tr><td style="text-align: center;">30 but less than 35</td><td style="text-align: center;">0.059</td></tr> <tr><td style="text-align: center;">35 but less than 40</td><td style="text-align: center;">0.067</td></tr> <tr><td style="text-align: center;">40 but less than 45</td><td style="text-align: center;">0.084</td></tr> <tr><td style="text-align: center;">45 but less than 50</td><td style="text-align: center;">0.126</td></tr> <tr><td style="text-align: center;">50 but less than 55</td><td style="text-align: center;">0.193</td></tr> <tr><td style="text-align: center;">55 but less than 60</td><td style="text-align: center;">0.361</td></tr> <tr><td style="text-align: center;">60 but less than 65</td><td style="text-align: center;">0.554</td></tr> <tr><td style="text-align: center;">65 but less than 70</td><td style="text-align: center;">1.067</td></tr> <tr><td style="text-align: center;">70 and older</td><td style="text-align: center;">1.722</td></tr> </tbody> </table>	YOUR CURRENT AGE		Less than 30	0.042	30 but less than 35	0.059	35 but less than 40	0.067	40 but less than 45	0.084	45 but less than 50	0.126	50 but less than 55	0.193	55 but less than 60	0.361	60 but less than 65	0.554	65 but less than 70	1.067	70 and older	1.722																	
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<b>Dependent Life</b>	You pay the full premium. Children covered at 1/2 spouse's coverage. <table border="1" style="margin-left: 40px; border-collapse: collapse;"> <thead> <tr> <th colspan="2" style="text-align: center;">Spouse's Coverage</th> </tr> </thead> <tbody> <tr><td style="text-align: center;">\$10,000</td><td style="text-align: center;">\$ 2.85</td></tr> <tr><td style="text-align: center;">\$15,000</td><td style="text-align: center;">\$ 4.27</td></tr> <tr><td style="text-align: center;">\$20,000</td><td style="text-align: center;">\$ 5.69</td></tr> </tbody> </table>	Spouse's Coverage		\$10,000	\$ 2.85	\$15,000	\$ 4.27	\$20,000	\$ 5.69																															
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<b>FGP Long Term Disability</b>	No cost to you. Paid by UAMS. You may elect to have the UAMS premium added to your taxable income in order to avoid taxation on future LTD benefits. The maximum monthly UAMS premium is \$150.																																																												
<b>Basic Short Term Disability</b>	No cost to you. Paid by UAMS for all benefit-eligible employees. Replaces 60% of the first \$45,000 of salary.																																																												
<b>Optional Short Term Disability</b>	Replaces 60% of your salary above \$45,000 and up to \$216,000. Take your annual base salary up to \$216,000 and subtract \$45,000. Multiply that figure by .0055 for your annual cost. Then divide by 12. Max monthly cost is \$78.38.																																																												
<b>Critical Illness</b>	You pay the full premium. <div style="margin-left: 40px;">                     EE = Employee only                      EE+S = Employee plus Spouse                      EE+C = Employee plus 1 or more Children                      EE+S+C = Employee plus Spouse plus 1 or more Children                 </div>																																																												
<b>\$10,000 Coverage</b>	<table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Age Range</th> <th style="text-align: center;">EE</th> <th style="text-align: center;">EE+S</th> <th style="text-align: center;">EE+C</th> <th style="text-align: center;">EE+S+C</th> </tr> </thead> <tbody> <tr><td>Under 25</td><td style="text-align: center;">1.40</td><td style="text-align: center;">2.70</td><td style="text-align: center;">2.40</td><td style="text-align: center;">3.70</td></tr> <tr><td>25-29</td><td style="text-align: center;">1.90</td><td style="text-align: center;">3.70</td><td style="text-align: center;">2.90</td><td style="text-align: center;">4.70</td></tr> <tr><td>30-34</td><td style="text-align: center;">2.60</td><td style="text-align: center;">5.00</td><td style="text-align: center;">3.60</td><td style="text-align: center;">6.00</td></tr> <tr><td>35-39</td><td style="text-align: center;">3.60</td><td style="text-align: center;">7.10</td><td style="text-align: center;">4.60</td><td style="text-align: center;">8.10</td></tr> <tr><td>40-44</td><td style="text-align: center;">5.80</td><td style="text-align: center;">11.60</td><td style="text-align: center;">6.80</td><td style="text-align: center;">12.60</td></tr> <tr><td>45-49</td><td style="text-align: center;">9.40</td><td style="text-align: center;">19.30</td><td style="text-align: center;">10.40</td><td style="text-align: center;">20.30</td></tr> <tr><td>50-54</td><td style="text-align: center;">13.70</td><td style="text-align: center;">28.70</td><td style="text-align: center;">14.70</td><td style="text-align: center;">29.70</td></tr> <tr><td>55-59</td><td style="text-align: center;">18.80</td><td style="text-align: center;">39.80</td><td style="text-align: center;">19.80</td><td style="text-align: center;">40.80</td></tr> <tr><td>60-64</td><td style="text-align: center;">26.70</td><td style="text-align: center;">56.70</td><td style="text-align: center;">27.70</td><td style="text-align: center;">57.70</td></tr> <tr><td>65-69</td><td style="text-align: center;">38.40</td><td style="text-align: center;">78.90</td><td style="text-align: center;">39.40</td><td style="text-align: center;">79.90</td></tr> <tr><td>70-74</td><td style="text-align: center;">27.35</td><td style="text-align: center;">53.25</td><td style="text-align: center;">28.35</td><td style="text-align: center;">54.25</td></tr> </tbody> </table>	Age Range	EE	EE+S	EE+C	EE+S+C	Under 25	1.40	2.70	2.40	3.70	25-29	1.90	3.70	2.90	4.70	30-34	2.60	5.00	3.60	6.00	35-39	3.60	7.10	4.60	8.10	40-44	5.80	11.60	6.80	12.60	45-49	9.40	19.30	10.40	20.30	50-54	13.70	28.70	14.70	29.70	55-59	18.80	39.80	19.80	40.80	60-64	26.70	56.70	27.70	57.70	65-69	38.40	78.90	39.40	79.90	70-74	27.35	53.25	28.35	54.25
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