

Medical Resident Physician Monthly Insurance Rates

July 2021

		Total	UAMS Cost	Your Cost
Medical - Classic	Employee only	486.22	(486.22)	0
	Employee and Spouse	1,135.50	(902.07)	233.43
	Employee and Child(ren)	909.64	(773.52)	136.12
	Employee, Spouse, and Child(ren)	1,568.38	(1,232.13)	336.25
Medical - Health Savings Plan	Employee only	442.08	(422.08)	0
	Employee and Spouse	960.56	(829.02)	131.54
	Employee and Child(ren)	791.14	(715.64)	75.50
	Employee, Spouse, and Child(ren)	1,340.34	(1,133.97)	206.37
Medical - Premier	Employee only	671.48	(486.22)	185.26
	Employee and Spouse	1,529.56	(902.07)	627.49
	Employee and Child(ren)	1,253.86	(773.52)	480.34
	Employee, Spouse, and Child(ren)	2,109.86	(1,232.13)	877.73
Dental	Employee only	32.00	(8.00)	24.00
	Employee and Spouse	66.00	(16.50)	49.50
	Employee and Child(ren)	55.70	(13.93)	41.77
	Employee, Spouse, and Child(ren)	89.70	(22.43)	67.27
Vision	You pay the full premium.			
		Basic	Enhanced	
	Employee only	\$ 5.47	\$ 11.04	
	Employee and Spouse	\$ 10.86	\$ 21.82	
	Employee and Child(ren)	\$ 10.63	\$ 21.39	
Employee, Spouse and Child(ren)	\$ 16.16	\$ 32.51		
Basic Life	No cost to you. Paid by UAMS.			
Optional Life	You pay the full premium, per following calculation:			
	1. Take your annual base salary.			
	2. Multiply by 1, 2, 3 or 4 (based on your coverage election).			
	3. Round to higher thousand. \$500,000 is maximum coverage.			
	4. Take off the last 3 zeroes (divide by 1,000).			
	5. Multiply by your Age Rate below = your cost.			
	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		
(coverage reduced at ages 70, 75)				

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Dependent Life	You pay the full premium. Children are covered at 1/2 of spouse's coverage. <p style="text-align: center;">Spouse's Coverage</p> <table border="1" style="margin-left: auto; margin-right: auto;"> <tr> <td>\$10,000</td> <td>\$</td> <td>2.85</td> </tr> <tr> <td>\$15,000</td> <td>\$</td> <td>4.27</td> </tr> <tr> <td>\$20,000</td> <td>\$</td> <td>5.69</td> </tr> </table>	\$10,000	\$	2.85	\$15,000	\$	4.27	\$20,000	\$	5.69																																																																					
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AD&D	You pay the full premium. <p style="text-align: center;">Amount of Employee Coverage</p> <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th></th> <th>EE only</th> <th>EE & Family</th> </tr> </thead> <tbody> <tr><td>\$25,000</td><td>\$ 0.38</td><td>\$ 0.75</td></tr> <tr><td>\$50,000</td><td>\$ 0.75</td><td>\$ 1.50</td></tr> <tr><td>\$75,000</td><td>\$ 1.13</td><td>\$ 2.25</td></tr> <tr><td>\$100,000</td><td>\$ 1.50</td><td>\$ 3.00</td></tr> <tr><td>\$125,000</td><td>\$ 1.88</td><td>\$ 3.75</td></tr> <tr><td>\$150,000</td><td>\$ 2.25</td><td>\$ 4.50</td></tr> <tr><td>\$175,000</td><td>\$ 2.63</td><td>\$ 5.25</td></tr> <tr><td>\$200,000</td><td>\$ 3.00</td><td>\$ 6.00</td></tr> <tr><td>\$225,000</td><td>\$ 3.38</td><td>\$ 6.75</td></tr> <tr><td>\$250,000</td><td>\$ 3.75</td><td>\$ 7.50</td></tr> <tr><td>\$275,000</td><td>\$ 4.13</td><td>\$ 8.25</td></tr> <tr><td>\$300,000</td><td>\$ 4.50</td><td>\$ 9.00</td></tr> </tbody> </table>		EE only	EE & Family	\$25,000	\$ 0.38	\$ 0.75	\$50,000	\$ 0.75	\$ 1.50	\$75,000	\$ 1.13	\$ 2.25	\$100,000	\$ 1.50	\$ 3.00	\$125,000	\$ 1.88	\$ 3.75	\$150,000	\$ 2.25	\$ 4.50	\$175,000	\$ 2.63	\$ 5.25	\$200,000	\$ 3.00	\$ 6.00	\$225,000	\$ 3.38	\$ 6.75	\$250,000	\$ 3.75	\$ 7.50	\$275,000	\$ 4.13	\$ 8.25	\$300,000	\$ 4.50	\$ 9.00																																							
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