

Medical Resident Physician Monthly Insurance Rates

January 2022

| | | 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 | 711.78 | (486.22) | 225.56 |
| | Employee and Spouse | 1,682.50 | (902.07) | 780.43 |
| | Employee and Child(ren) | 1,329.10 | (773.52) | 555.58 |
| | Employee, Spouse, and Child(ren) | 2,320.80 | (1,232.13) | 1,088.67 |
| 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 | \$ 4.69 | \$ 9.48 | |
| | Employee and Spouse | \$ 9.31 | \$ 18.74 | |
| | Employee and Child(ren) | \$ 9.11 | \$ 18.37 | |
| Employee, Spouse and Child(ren) | \$ 13.85 | \$ 27.92 | | |
| 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 | 0.037 | |
| | | 30 but less than 35 | 0.053 | |
| | | 35 but less than 40 | 0.060 | |
| | 40 but less than 45 | 0.075 | | |
| | 45 but less than 50 | 0.112 | | |
| | 50 but less than 55 | 0.172 | | |
| | 55 but less than 60 | 0.321 | | |
| | 60 but less than 65 | 0.493 | | |
| | 65 but less than 70 | 0.950 | | |
| (coverage reduced at ages 70, 75) | 70 and older | 1.553 | | |

