

# FGP Monthly Insurance Rates

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

**July 2022**

		Total	UAMS Cost	Your Cost
<b>Medical - Classic</b>	<b>75-100% TIME WORKED</b>			
	Employee only	493.50	(493.50)	<b>0</b>
	Employee and Spouse	1,152.54	(1,152.54)	<b>0</b>
	Employee and Child(ren)	923.28	(923.28)	<b>0</b>
	Employee, Spouse, and Child(ren)	1,591.92	(1,591.92)	<b>0</b>
	<b>50-74% TIME WORKED</b>			
	Employee only	493.50	(384.93)	<b>108.57</b>
	Employee and Spouse	1,152.54	(898.98)	<b>253.56</b>
	Employee and Child(ren)	923.28	(720.16)	<b>203.12</b>
	Employee, Spouse, and Child(ren)	1,591.92	(1,241.70)	<b>350.22</b>
<b>Medical - Premier</b>	<b>75-100% TIME WORKED</b>			
	Employee only	747.38	(493.50)	<b>253.88</b>
	Employee and Spouse	1,766.64	(1,152.54)	<b>614.10</b>
	Employee and Child(ren)	1,395.56	(923.28)	<b>472.28</b>
	Employee, Spouse, and Child(ren)	2,436.84	(1,591.92)	<b>844.92</b>
	<b>50-74% TIME WORKED</b>			
	Employee only	747.38	(384.93)	<b>362.45</b>
	Employee and Spouse	1,766.64	(898.98)	<b>867.66</b>
	Employee and Child(ren)	1,395.56	(720.16)	<b>675.40</b>
	Employee, Spouse, and Child(ren)	2,436.84	(1,241.70)	<b>1,195.14</b>
<b>Medical - Health Savings Plan</b>	<b>75-100% TIME WORKED</b>			
	Employee only	428.42	(428.42)	<b>0</b>
	Employee and Spouse	974.98	(974.98)	<b>0</b>
	Employee and Child(ren)	803.02	(803.02)	<b>0</b>
	Employee, Spouse, and Child(ren)	1,360.46	(1,360.46)	<b>0</b>
	<b>50-74% TIME WORKED</b>			
	Employee only	428.42	(334.17)	<b>94.25</b>
	Employee and Spouse	974.98	(760.48)	<b>214.50</b>
	Employee and Child(ren)	803.02	(626.36)	<b>176.66</b>
	Employee, Spouse, and Child(ren)	1,360.46	(1,061.16)	<b>299.30</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>

# FGP Monthly Insurance Rates

<b>Vision</b>	<p>You pay the full premium.</p> <table style="margin-left: auto; margin-right: auto; border-collapse: collapse;"> <thead> <tr> <th style="padding: 2px 10px;"></th> <th style="padding: 2px 10px; text-align: center;">Basic</th> <th style="padding: 2px 10px; text-align: center;">Enhanced</th> </tr> </thead> <tbody> <tr> <td style="padding: 2px 10px;">Employee only</td> <td style="padding: 2px 10px; text-align: center;">\$ 4.69</td> <td style="padding: 2px 10px; text-align: center;">\$ 9.48</td> </tr> <tr> <td style="padding: 2px 10px;">Employee and Spouse</td> <td style="padding: 2px 10px; text-align: center;">\$ 9.31</td> <td style="padding: 2px 10px; text-align: center;">\$ 18.74</td> </tr> <tr> <td style="padding: 2px 10px;">Employee and Child(ren)</td> <td style="padding: 2px 10px; text-align: center;">\$ 9.11</td> <td style="padding: 2px 10px; text-align: center;">\$ 18.37</td> </tr> <tr> <td style="padding: 2px 10px;">Employee, Spouse and Child(ren)</td> <td style="padding: 2px 10px; text-align: center;">\$ 13.85</td> <td style="padding: 2px 10px; text-align: center;">\$ 27.92</td> </tr> </tbody> </table>		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	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																																						
<b>Basic Life</b>	No cost to you. Paid by UAMS.																																							
<b>Optional Life</b>	<p>You pay the full premium, per following calculation:</p> <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 style="margin-left: auto; margin-right: auto; border-collapse: collapse;"> <thead> <tr> <th colspan="2" style="text-align: center; padding: 5px;"><b>YOUR CURRENT AGE</b></th> </tr> </thead> <tbody> <tr><td style="padding: 2px 10px;">Less than 30</td><td style="padding: 2px 10px; text-align: center;">0.037</td></tr> <tr><td style="padding: 2px 10px;">30 but less than 35</td><td style="padding: 2px 10px; text-align: center;">0.053</td></tr> <tr><td style="padding: 2px 10px;">35 but less than 40</td><td style="padding: 2px 10px; text-align: center;">0.060</td></tr> <tr><td style="padding: 2px 10px;">40 but less than 45</td><td style="padding: 2px 10px; text-align: center;">0.075</td></tr> <tr><td style="padding: 2px 10px;">45 but less than 50</td><td style="padding: 2px 10px; text-align: center;">0.112</td></tr> <tr><td style="padding: 2px 10px;">50 but less than 55</td><td style="padding: 2px 10px; text-align: center;">0.172</td></tr> <tr><td style="padding: 2px 10px;">55 but less than 60</td><td style="padding: 2px 10px; text-align: center;">0.321</td></tr> <tr><td style="padding: 2px 10px;">60 but less than 65</td><td style="padding: 2px 10px; text-align: center;">0.493</td></tr> <tr><td style="padding: 2px 10px;">65 but less than 70</td><td style="padding: 2px 10px; text-align: center;">0.950</td></tr> <tr><td style="padding: 2px 10px;">70 and older</td><td style="padding: 2px 10px; text-align: center;">1.553</td></tr> </tbody> </table>	<b>YOUR CURRENT AGE</b>		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	70 and older	1.553																	
<b>YOUR CURRENT AGE</b>																																								
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																																							
70 and older	1.553																																							
<b>Dependent Life</b>	<p>You pay the full premium. Children covered at 1/2 spouse's coverage.</p> <table style="margin-left: auto; margin-right: auto; border-collapse: collapse;"> <thead> <tr> <th colspan="2" style="text-align: center; padding: 5px;"><b>Spouse's Coverage</b></th> </tr> </thead> <tbody> <tr> <td style="padding: 2px 10px;">\$10,000</td> <td style="padding: 2px 10px; text-align: center;">\$ 2.85</td> </tr> <tr> <td style="padding: 2px 10px;">\$15,000</td> <td style="padding: 2px 10px; text-align: center;">\$ 4.27</td> </tr> <tr> <td style="padding: 2px 10px;">\$20,000</td> <td style="padding: 2px 10px; text-align: center;">\$ 5.69</td> </tr> </tbody> </table>	<b>Spouse's Coverage</b>		\$10,000	\$ 2.85	\$15,000	\$ 4.27	\$20,000	\$ 5.69																															
<b>Spouse's Coverage</b>																																								
\$10,000	\$ 2.85																																							
\$15,000	\$ 4.27																																							
\$20,000	\$ 5.69																																							
<b>AD&amp;D</b>	<p>You pay the full premium.</p> <table style="margin-left: auto; margin-right: auto; border-collapse: collapse;"> <thead> <tr> <th style="padding: 2px 10px;"></th> <th style="padding: 2px 10px; text-align: center;">EE only</th> <th style="padding: 2px 10px; text-align: center;">EE &amp; Family</th> </tr> </thead> <tbody> <tr><td style="padding: 2px 10px;">\$25,000</td><td style="padding: 2px 10px; text-align: center;">\$ 0.38</td><td style="padding: 2px 10px; text-align: center;">\$ 0.75</td></tr> <tr><td style="padding: 2px 10px;">\$50,000</td><td style="padding: 2px 10px; text-align: center;">\$ 0.75</td><td style="padding: 2px 10px; text-align: center;">\$ 1.50</td></tr> <tr><td style="padding: 2px 10px;">\$75,000</td><td style="padding: 2px 10px; text-align: center;">\$ 1.13</td><td style="padding: 2px 10px; text-align: center;">\$ 2.25</td></tr> <tr><td style="padding: 2px 10px;">\$100,000</td><td style="padding: 2px 10px; text-align: center;">\$ 1.50</td><td style="padding: 2px 10px; text-align: center;">\$ 3.00</td></tr> <tr><td style="padding: 2px 10px;">\$125,000</td><td style="padding: 2px 10px; text-align: center;">\$ 1.88</td><td style="padding: 2px 10px; text-align: center;">\$ 3.75</td></tr> <tr><td style="padding: 2px 10px;">\$150,000</td><td style="padding: 2px 10px; text-align: center;">\$ 2.25</td><td style="padding: 2px 10px; text-align: center;">\$ 4.50</td></tr> <tr><td style="padding: 2px 10px;">\$175,000</td><td style="padding: 2px 10px; text-align: center;">\$ 2.63</td><td style="padding: 2px 10px; text-align: center;">\$ 5.25</td></tr> <tr><td style="padding: 2px 10px;">\$200,000</td><td style="padding: 2px 10px; text-align: center;">\$ 3.00</td><td style="padding: 2px 10px; text-align: center;">\$ 6.00</td></tr> <tr><td style="padding: 2px 10px;">\$225,000</td><td style="padding: 2px 10px; text-align: center;">\$ 3.38</td><td style="padding: 2px 10px; text-align: center;">\$ 6.75</td></tr> <tr><td style="padding: 2px 10px;">\$250,000</td><td style="padding: 2px 10px; text-align: center;">\$ 3.75</td><td style="padding: 2px 10px; text-align: center;">\$ 7.50</td></tr> <tr><td style="padding: 2px 10px;">\$275,000</td><td style="padding: 2px 10px; text-align: center;">\$ 4.13</td><td style="padding: 2px 10px; text-align: center;">\$ 8.25</td></tr> <tr><td style="padding: 2px 10px;">\$300,000</td><td style="padding: 2px 10px; text-align: center;">\$ 4.50</td><td style="padding: 2px 10px; text-align: center;">\$ 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
	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																																						

# FGP Monthly Insurance Rates

<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 \$151.25.																																																																	
<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 .00528 for your annual cost. Then divide by 12. Max monthly cost is \$75.24.																																																																	
<b>Critical Illness</b>	<p>You pay the full premium.</p> <p 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</p>																																																																	
<b>\$10,000 Coverage</b>	<table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left; border-bottom: 1px solid black;">Age Range</th> <th style="text-align: center; border-bottom: 1px solid black;">EE</th> <th style="text-align: center; border-bottom: 1px solid black;">EE+S</th> <th style="text-align: center; border-bottom: 1px solid black;">EE+C</th> <th style="text-align: center; border-bottom: 1px solid black;">EE+S+C</th> </tr> </thead> <tbody> <tr><td style="border-bottom: 1px solid black;">Under 25</td><td style="text-align: center; border-bottom: 1px solid black;">1.40</td><td style="text-align: center; border-bottom: 1px solid black;">2.70</td><td style="text-align: center; border-bottom: 1px solid black;">2.40</td><td style="text-align: center; border-bottom: 1px solid black;">3.70</td></tr> <tr><td style="border-bottom: 1px solid black;">25-29</td><td style="text-align: center; border-bottom: 1px solid black;">1.90</td><td style="text-align: center; border-bottom: 1px solid black;">3.70</td><td style="text-align: center; border-bottom: 1px solid black;">2.90</td><td style="text-align: center; border-bottom: 1px solid black;">4.70</td></tr> <tr><td style="border-bottom: 1px solid black;">30-34</td><td style="text-align: center; border-bottom: 1px solid black;">2.60</td><td style="text-align: center; border-bottom: 1px solid black;">5.00</td><td style="text-align: center; border-bottom: 1px solid black;">3.60</td><td style="text-align: center; border-bottom: 1px solid black;">6.00</td></tr> <tr><td style="border-bottom: 1px solid black;">35-39</td><td style="text-align: center; border-bottom: 1px solid black;">3.60</td><td style="text-align: center; border-bottom: 1px solid black;">7.10</td><td style="text-align: center; border-bottom: 1px solid black;">4.60</td><td style="text-align: center; border-bottom: 1px solid black;">8.10</td></tr> <tr><td style="border-bottom: 1px solid black;">40-44</td><td style="text-align: center; border-bottom: 1px solid black;">5.80</td><td style="text-align: center; border-bottom: 1px solid black;">11.60</td><td style="text-align: center; border-bottom: 1px solid black;">6.80</td><td style="text-align: center; border-bottom: 1px solid black;">12.60</td></tr> <tr><td style="border-bottom: 1px solid black;">45-49</td><td style="text-align: center; border-bottom: 1px solid black;">9.40</td><td style="text-align: center; border-bottom: 1px solid black;">19.30</td><td style="text-align: center; border-bottom: 1px solid black;">10.40</td><td style="text-align: center; border-bottom: 1px solid black;">20.30</td></tr> <tr><td style="border-bottom: 1px solid black;">50-54</td><td style="text-align: center; border-bottom: 1px solid black;">13.70</td><td style="text-align: center; border-bottom: 1px solid black;">28.70</td><td style="text-align: center; border-bottom: 1px solid black;">14.70</td><td style="text-align: center; border-bottom: 1px solid black;">29.70</td></tr> <tr><td style="border-bottom: 1px solid black;">55-59</td><td style="text-align: center; border-bottom: 1px solid black;">18.80</td><td style="text-align: center; border-bottom: 1px solid black;">39.80</td><td style="text-align: center; border-bottom: 1px solid black;">19.80</td><td style="text-align: center; border-bottom: 1px solid black;">40.80</td></tr> <tr><td style="border-bottom: 1px solid black;">60-64</td><td style="text-align: center; border-bottom: 1px solid black;">26.70</td><td style="text-align: center; border-bottom: 1px solid black;">56.70</td><td style="text-align: center; border-bottom: 1px solid black;">27.70</td><td style="text-align: center; border-bottom: 1px solid black;">57.70</td></tr> <tr><td style="border-bottom: 1px solid black;">65-69</td><td style="text-align: center; border-bottom: 1px solid black;">38.40</td><td style="text-align: center; border-bottom: 1px solid black;">78.90</td><td style="text-align: center; border-bottom: 1px solid black;">39.40</td><td style="text-align: center; border-bottom: 1px solid black;">79.90</td></tr> <tr><td style="border-bottom: 1px solid black;">70-74</td><td style="text-align: center; border-bottom: 1px solid black;">27.35</td><td style="text-align: center; border-bottom: 1px solid black;">53.25</td><td style="text-align: center; border-bottom: 1px solid black;">28.35</td><td style="text-align: center; border-bottom: 1px solid black;">54.25</td></tr> <tr><td style="border-bottom: 1px solid black;">75+</td><td style="text-align: center; border-bottom: 1px solid black;">38.15</td><td style="text-align: center; border-bottom: 1px solid black;">69.05</td><td style="text-align: center; border-bottom: 1px solid black;">39.15</td><td style="text-align: center; border-bottom: 1px solid black;">70.05</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	75+	38.15	69.05	39.15	70.05
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																																																														
75+	38.15	69.05	39.15	70.05																																																														
<b>\$20,000 Coverage</b>	Multiply above rates by 2.																																																																	