

Medical Resident Physician Monthly Insurance Rates

July 2022

		Total	UAMS Cost	Your Cost
Medical - Classic	Employee only	493.50	(493.50)	0
	Employee and Spouse	1,152.54	(915.62)	236.92
	Employee and Child(ren)	923.28	(785.12)	138.16
	Employee, Spouse, and Child(ren)	1,591.92	(1,250.63)	341.29
Medical - Health Savings Plan	Employee only	428.42	(428.42)	0
	Employee and Spouse	974.98	(841.47)	133.51
	Employee and Child(ren)	803.02	(726.39)	76.63
	Employee, Spouse, and Child(ren)	1,360.46	(1,150.99)	209.47
Medical - Premier	Employee only	747.38	(493.50)	253.88
	Employee and Spouse	1,766.64	(915.62)	851.02
	Employee and Child(ren)	1,395.56	(785.12)	610.44
	Employee, Spouse, and Child(ren)	2,436.84	(1,250.63)	1,186.21
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	

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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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