

FGP Monthly Insurance Rates

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

July 2024

| | | Total | UAMS Cost | Your Cost |
|--------------------------------------|----------------------------------|------------|---------------|-------------------|
| Medical - Classic | 75-100% TIME WORKED | | | |
| | Employee only | \$507.40 | \$ (507.40) | \$0.00 |
| | Employee and Spouse | \$1,187.38 | \$ (1,187.38) | \$0.00 |
| | Employee and Child(ren) | \$950.14 | \$ (950.14) | \$0.00 |
| | Employee, Spouse, and Child(ren) | \$1,639.96 | \$ (1,639.96) | \$0.00 |
| | 50-74% TIME WORKED | | | |
| | Employee only | \$507.40 | \$ (380.55) | \$126.85 |
| | Employee and Spouse | \$1,187.38 | \$ (890.54) | \$296.84 |
| | Employee and Child(ren) | \$950.14 | \$ (712.60) | \$237.54 |
| | Employee, Spouse, and Child(ren) | \$1,639.96 | \$ (1,229.97) | \$409.99 |
| Medical - Premier | 75-100% TIME WORKED | | | |
| | Employee only | \$768.92 | \$ (507.40) | \$261.52 |
| | Employee and Spouse | \$1,819.98 | \$ (1,187.38) | \$632.60 |
| | Employee and Child(ren) | \$1,437.70 | \$ (950.14) | \$487.56 |
| | Employee, Spouse, and Child(ren) | \$2,509.42 | \$ (1,639.96) | \$869.46 |
| | 50-74% TIME WORKED | | | |
| | Employee only | \$768.92 | \$ (380.55) | \$388.37 |
| | Employee and Spouse | \$1,819.98 | \$ (890.53) | \$929.45 |
| | Employee and Child(ren) | \$1,437.70 | \$ (712.60) | \$725.10 |
| | Employee, Spouse, and Child(ren) | \$2,509.42 | \$ (1,229.97) | \$1,279.45 |
| Medical - Health Savings Plan | 75-100% TIME WORKED | | | |
| | Employee only | \$440.32 | \$ (440.32) | \$0.00 |
| | Employee and Spouse | \$1,004.40 | \$ (1,004.40) | \$0.00 |
| | Employee and Child(ren) | \$826.24 | \$ (826.24) | \$0.00 |
| | Employee, Spouse, and Child(ren) | \$1,401.54 | \$ (1,401.54) | \$0.00 |
| | 50-74% TIME WORKED | | | |
| | Employee only | \$440.32 | \$ (330.24) | \$110.08 |
| | Employee and Spouse | \$1,004.40 | \$ (768.08) | \$236.32 |
| | Employee and Child(ren) | \$826.24 | \$ (619.68) | \$206.56 |
| | Employee, Spouse, and Child(ren) | \$1,401.54 | \$ (1,051.15) | \$350.39 |
| Dental | 75-100% TIME WORKED | | | |
| | Employee only | 32.00 | (32.00) | 0 |
| | Employee and Spouse | 66.00 | (66.00) | 0 |
| | Employee and Child(ren) | 55.70 | (55.70) | 0 |
| | Employee, Spouse, and Child(ren) | 89.70 | (89.70) | 0 |
| | 50-74% TIME WORKED | | | |
| | Employee only | 32.00 | (24.00) | 8.00 |
| | Employee and Spouse | 66.00 | (49.50) | 16.50 |
| | Employee and Child(ren) | 55.70 | (41.78) | 13.92 |
| | Employee, Spouse, and Child(ren) | 89.70 | (67.28) | 22.42 |

FGP Monthly Insurance Rates

| Vision | You pay the full premium. <table border="1" style="margin-left: auto; margin-right: auto; border-collapse: collapse;"> <thead> <tr> <th style="width: 15%;"></th> <th style="width: 15%;">Basic</th> <th style="width: 15%;">Enhanced</th> </tr> </thead> <tbody> <tr> <td>Employee only</td> <td style="text-align: center;">\$ 4.69</td> <td style="text-align: center;">\$ 9.48</td> </tr> <tr> <td>Employee and Spouse</td> <td style="text-align: center;">\$ 9.31</td> <td style="text-align: center;">\$ 18.74</td> </tr> <tr> <td>Employee and Child(ren)</td> <td style="text-align: center;">\$ 9.11</td> <td style="text-align: center;">\$ 18.37</td> </tr> <tr> <td>Employee, Spouse and Child(ren)</td> <td style="text-align: center;">\$ 13.85</td> <td style="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 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Basic Life | No cost to you. Paid by UAMS. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Optional Life | You pay the full premium, per following calculation: <ol style="list-style-type: none"> 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. If age 70+, contact Human Resources for age reduction factor. 5. Take off the last 3 zeroes (divide by 1000). 6. Multiply by your Age Rate below = your cost. <table border="1" style="margin-left: auto; margin-right: auto; 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;">0.037</td></tr> <tr><td style="text-align: center;">30 but less than 35</td><td style="text-align: center;">0.053</td></tr> <tr><td style="text-align: center;">35 but less than 40</td><td style="text-align: center;">0.060</td></tr> <tr><td style="text-align: center;">40 but less than 45</td><td style="text-align: center;">0.075</td></tr> <tr><td style="text-align: center;">45 but less than 50</td><td style="text-align: center;">0.112</td></tr> <tr><td style="text-align: center;">50 but less than 55</td><td style="text-align: center;">0.172</td></tr> <tr><td style="text-align: center;">55 but less than 60</td><td style="text-align: center;">0.321</td></tr> <tr><td style="text-align: center;">60 but less than 65</td><td style="text-align: center;">0.493</td></tr> <tr><td style="text-align: center;">65 but less than 70</td><td style="text-align: center;">0.950</td></tr> <tr><td style="text-align: center;">70 and older</td><td style="text-align: center;">1.553</td></tr> </tbody> </table> | 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 | 70 and older | 1.553 | | | | | | | | | | | | | | | | | |
| 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 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 70 and older | 1.553 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Dependent Life | You pay the full premium. Children covered at 1/2 spouse's coverage. <table border="1" style="margin-left: auto; margin-right: auto; 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 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Spouse's Coverage | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| \$10,000 | \$ 2.85 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| \$15,000 | \$ 4.27 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| \$20,000 | \$ 5.69 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| AD&D | You pay the full premium. <table border="1" style="margin-left: auto; margin-right: auto; border-collapse: collapse;"> <thead> <tr> <th style="width: 20%;">Amount of Employee Coverage</th> <th style="width: 15%;">EE only</th> <th style="width: 15%;">EE & Family</th> </tr> </thead> <tbody> <tr><td style="text-align: center;">\$25,000</td><td style="text-align: center;">\$ 0.38</td><td style="text-align: center;">\$ 0.75</td></tr> <tr><td style="text-align: center;">\$50,000</td><td style="text-align: center;">\$ 0.75</td><td style="text-align: center;">\$ 1.50</td></tr> <tr><td style="text-align: center;">\$75,000</td><td style="text-align: center;">\$ 1.13</td><td style="text-align: center;">\$ 2.25</td></tr> <tr><td style="text-align: center;">\$100,000</td><td style="text-align: center;">\$ 1.50</td><td style="text-align: center;">\$ 3.00</td></tr> <tr><td style="text-align: center;">\$125,000</td><td style="text-align: center;">\$ 1.88</td><td style="text-align: center;">\$ 3.75</td></tr> <tr><td style="text-align: center;">\$150,000</td><td style="text-align: center;">\$ 2.25</td><td style="text-align: center;">\$ 4.50</td></tr> <tr><td style="text-align: center;">\$175,000</td><td style="text-align: center;">\$ 2.63</td><td style="text-align: center;">\$ 5.25</td></tr> <tr><td style="text-align: center;">\$200,000</td><td style="text-align: center;">\$ 3.00</td><td style="text-align: center;">\$ 6.00</td></tr> <tr><td style="text-align: center;">\$225,000</td><td style="text-align: center;">\$ 3.38</td><td style="text-align: center;">\$ 6.75</td></tr> <tr><td style="text-align: center;">\$250,000</td><td style="text-align: center;">\$ 3.75</td><td style="text-align: center;">\$ 7.50</td></tr> <tr><td style="text-align: center;">\$275,000</td><td style="text-align: center;">\$ 4.13</td><td style="text-align: center;">\$ 8.25</td></tr> <tr><td style="text-align: center;">\$300,000</td><td style="text-align: center;">\$ 4.50</td><td style="text-align: center;">\$ 9.00</td></tr> </tbody> </table> | Amount of Employee Coverage | 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 |
| Amount of Employee Coverage | 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

| FGP Long Term Disability | 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. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---------------------------------------|--|-----------|-------|--------|------|--------|----------|------|------|------|------|-------|------|------|------|------|-------|------|------|------|------|-------|------|------|------|------|-------|------|-------|------|-------|-------|------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-----|-------|-------|-------|-------|
| Basic Short Term Disability | No cost to you. Paid by UAMS for all benefit-eligible employees. Replaces 60% of the first \$45,000 of salary. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Optional Short Term Disability | 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. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Critical Illness | 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> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| \$10,000 Coverage | <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> <tr><td>75+</td><td style="text-align: center;">38.15</td><td style="text-align: center;">69.05</td><td style="text-align: center;">39.15</td><td style="text-align: center;">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 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| \$20,000 Coverage | Multiply above rates by 2. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |