

# Medical Resident Physician Monthly Insurance Rates

**July 2024**

		Total	UAMS Cost	Your Cost
<b>Medical - Classic</b>	Employee only	\$507.40	\$ (507.40)	<b>\$0.00</b>
	Employee and Spouse	\$1,187.38	\$ (941.30)	<b>\$246.08</b>
	Employee and Child(ren)	\$950.14	\$ (806.11)	<b>\$144.03</b>
	Employee, Spouse, and Child(ren)	\$1,639.96	\$ (1,286.38)	<b>\$353.58</b>
<b>Medical - Health Savings Plan</b>	Employee only	\$440.32	\$ (440.32)	<b>\$0.00</b>
	Employee and Spouse	\$1,004.40	\$ (868.63)	<b>\$135.77</b>
	Employee and Child(ren)	\$826.24	\$ (747.92)	<b>\$78.32</b>
	Employee, Spouse, and Child(ren)	\$1,401.54	\$ (1,189.05)	<b>\$212.49</b>
<b>Medical - Premier</b>	Employee only	\$768.92	\$ (507.40)	<b>\$261.52</b>
	Employee and Spouse	\$1,819.98	\$ (941.30)	<b>\$878.68</b>
	Employee and Child(ren)	\$1,437.70	\$ (806.11)	<b>\$631.59</b>
	Employee, Spouse, and Child(ren)	\$2,509.42	\$ (1,286.38)	<b>\$1,223.04</b>
<b>Dental</b>	Employee only	32.00	(8.00)	<b>24.00</b>
	Employee and Spouse	66.00	(16.50)	<b>49.50</b>
	Employee and Child(ren)	55.70	(13.93)	<b>41.77</b>
	Employee, Spouse, and Child(ren)	89.70	(22.43)	<b>67.27</b>
<b>Vision</b>	You pay the full premium.			
		<b>Basic</b>	<b>Enhanced</b>	
	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>	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.			
	<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		
(coverage reduced at ages 70, 75)	70 and older	1.553		

# Medical Resident Physician Monthly Insurance Rates

<b>Dependent Life</b>	You pay the full premium. Children are covered at 1/2 of spouse's coverage. <p style="text-align: center;"><b>Spouse's Coverage</b></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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<b>AD&amp;D</b>	You pay the full premium. <p style="text-align: center;"><b>Amount of Employee Coverage</b></p> <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th></th> <th><b>EE only</b></th> <th><b>EE &amp; Family</b></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>		<b>EE only</b>	<b>EE &amp; Family</b>	\$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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