

# January 2025

## Insurance rates: 50% to 74% time worked

Applies to part-time, benefits-eligible employees working 50-74%



### Biweekly

Please refer to other rate sheet if you work 75% or more.

| Medical - Classic          | Total    | UAMS pays  | You pay         |
|----------------------------|----------|------------|-----------------|
| Employee only              | \$234.18 | (\$131.03) | <b>\$103.16</b> |
| Employee+Spouse            | \$548.02 | (\$273.78) | <b>\$274.24</b> |
| Employee+Child(ren)        | \$438.53 | (\$232.42) | <b>\$206.11</b> |
| Employee+Spouse+Child(ren) | \$756.90 | (\$386.17) | <b>\$370.73</b> |

| Medical - H S P            | Total    | UAMS pays  | You pay         |
|----------------------------|----------|------------|-----------------|
| Employee only              | \$203.22 | (\$122.15) | <b>\$81.08</b>  |
| Employee+Spouse            | \$463.57 | (\$271.83) | <b>\$191.74</b> |
| Employee+Child(ren)        | \$381.34 | (\$231.35) | <b>\$149.99</b> |
| Employee+Spouse+Child(ren) | \$646.86 | (\$385.58) | <b>\$261.29</b> |

| Medical - Premier          | Total      | UAMS pays  | You pay         |
|----------------------------|------------|------------|-----------------|
| Employee only              | \$354.89   | (\$131.03) | <b>\$223.86</b> |
| Employee+Spouse            | \$839.99   | (\$273.78) | <b>\$566.21</b> |
| Employee+Child(ren)        | \$663.55   | (\$232.42) | <b>\$431.14</b> |
| Employee+Spouse+Child(ren) | \$1,158.19 | (\$386.17) | <b>\$772.02</b> |

| Dental                     | Total   | UAMS pays | You pay        |
|----------------------------|---------|-----------|----------------|
| Employee only              | \$14.77 | (\$1.48)  | <b>\$13.29</b> |
| Employee+Spouse            | \$30.46 | (\$3.05)  | <b>\$27.41</b> |
| Employee+Child(ren)        | \$25.71 | (\$2.57)  | <b>\$23.14</b> |
| Employee+Spouse+Child(ren) | \$41.40 | (\$4.14)  | <b>\$37.26</b> |

| Vision                     | Enhanced       | Basic         |
|----------------------------|----------------|---------------|
| Employee only              | <b>\$4.38</b>  | <b>\$2.16</b> |
| Employee+Spouse            | <b>\$8.65</b>  | <b>\$4.30</b> |
| Employee+Child(ren)        | <b>\$8.48</b>  | <b>\$4.20</b> |
| Employee+Spouse+Child(ren) | <b>\$12.89</b> | <b>\$6.39</b> |

### Monthly

Please refer to other rate sheet if you work 75% or more, are a Medical Resident, or are a COM Faculty Group Practice member.

| Medical - Classic          | Total      | UAMS pays  | You pay         |
|----------------------------|------------|------------|-----------------|
| Employee only              | \$507.40   | (\$283.89) | <b>\$223.51</b> |
| Employee+Spouse            | \$1,187.38 | (\$593.20) | <b>\$594.18</b> |
| Employee+Child(ren)        | \$950.14   | (\$503.57) | <b>\$446.57</b> |
| Employee+Spouse+Child(ren) | \$1,639.96 | (\$836.71) | <b>\$803.25</b> |

| Medical - H S P            | Total      | UAMS pays  | You pay         |
|----------------------------|------------|------------|-----------------|
| Employee only              | \$440.32   | (\$264.65) | <b>\$175.67</b> |
| Employee+Spouse            | \$1,004.40 | (\$588.97) | <b>\$415.43</b> |
| Employee+Child(ren)        | \$826.24   | (\$501.26) | <b>\$324.98</b> |
| Employee+Spouse+Child(ren) | \$1,401.54 | (\$835.42) | <b>\$566.12</b> |

| Medical - Premier          | Total      | UAMS pays  | You pay           |
|----------------------------|------------|------------|-------------------|
| Employee only              | \$768.92   | (\$283.89) | <b>\$485.03</b>   |
| Employee+Spouse            | \$1,819.98 | (\$593.20) | <b>\$1,226.78</b> |
| Employee+Child(ren)        | \$1,437.70 | (\$503.57) | <b>\$934.13</b>   |
| Employee+Spouse+Child(ren) | \$2,509.42 | (\$836.71) | <b>\$1,672.71</b> |

| Dental                     | Total   | UAMS pays | You pay        |
|----------------------------|---------|-----------|----------------|
| Employee only              | \$32.00 | (\$3.20)  | <b>\$28.80</b> |
| Employee+Spouse            | \$66.00 | (\$6.60)  | <b>\$59.40</b> |
| Employee+Child(ren)        | \$55.70 | (\$5.57)  | <b>\$50.13</b> |
| Employee+Spouse+Child(ren) | \$89.70 | (\$8.97)  | <b>\$80.73</b> |

| Vision                     | Enhanced       | Basic          |
|----------------------------|----------------|----------------|
| Employee only              | <b>\$9.48</b>  | <b>\$4.69</b>  |
| Employee+Spouse            | <b>\$18.74</b> | <b>\$9.31</b>  |
| Employee+Child(ren)        | <b>\$18.37</b> | <b>\$9.11</b>  |
| Employee+Spouse+Child(ren) | <b>\$27.92</b> | <b>\$13.85</b> |

## BIWEEKLY RATES

## MONTHLY RATES

### Dependent Life

| Amount of spouse coverage<br>(children covered at 1/2 of this amount) | You pay       | Amount of spouse coverage<br>(children covered at 1/2 of this amount) | You pay       |
|---|---------------|---|---------------|
| \$10,000  | <b>\$1.32</b> | \$10,000  | <b>\$2.85</b> |
| \$15,000  | <b>\$1.97</b> | \$15,000  | <b>\$4.27</b> |
| \$20,000  | <b>\$2.63</b> | \$20,000  | <b>\$5.69</b> |

### Optional Life

- Coverage is 1, 2, 3 or 4 x your annual salary
- Round coverage up to higher thousand (\$500,000 max)
- Take off the last 3 zeroes (divide by 1,000)
- Multiply by your Age Rate:

#### Your Current Age      Rate per \$1,000 of coverage

|                     |       |
|---------------------|-------|
| less than 30        | 0.017 |
| 30 but less than 35 | 0.024 |
| 35 but less than 40 | 0.028 |
| 40 but less than 45 | 0.035 |
| 45 but less than 50 | 0.052 |
| 50 but less than 55 | 0.079 |
| 55 but less than 60 | 0.148 |
| 60 but less than 65 | 0.228 |
| 65 but less than 70 | 0.438 |
| 70 and older        | 0.717 |

coverage reduced at ages 70 and 75

- Coverage is 1, 2, 3 or 4 x your annual salary
- Round coverage up to higher thousand (\$500,000 max)
- Take off the last 3 zeroes (divide by 1,000)
- Multiply by your Age Rate:

#### Your Current Age      Rate per \$1,000 of coverage

|                     |       |
|---------------------|-------|
| 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 |

coverage reduced at ages 70 and 75

### Optional Short Term Disability

- Take your annual base salary up to \$216,000 max, then subtract \$45,000 which is covered by Basic STD.
- Multiply that figure by .00528 for your annual cost. Then divide by # of pay periods in the year, 26 biweekly or 12 monthly.  
Max biweekly cost is \$34.73.      Max monthly cost is \$75.24.

### Optional Long Term Disability

- Take your annual base salary, up to \$500,000 max, and subtract \$20,000 which is covered by Basic LTD.
- Multiply that figure by .00546 for your annual cost. Then divide by # of pay periods in the year, 26 biweekly or 12 monthly.

### Accidental Death & Dismemberment

If elect family, spouse benefit is 60% of your coverage, child 20%

| Your coverage | you only      | family        |
|---------------|---------------|---------------|
| \$25,000      | <b>\$0.17</b> | <b>\$0.35</b> |
| \$50,000      | <b>\$0.35</b> | <b>\$0.69</b> |
| \$75,000      | <b>\$0.52</b> | <b>\$1.04</b> |
| \$100,000     | <b>\$0.69</b> | <b>\$1.38</b> |
| \$125,000     | <b>\$0.87</b> | <b>\$1.73</b> |
| \$150,000     | <b>\$1.04</b> | <b>\$2.08</b> |
| \$175,000     | <b>\$1.21</b> | <b>\$2.42</b> |
| \$200,000     | <b>\$1.38</b> | <b>\$2.77</b> |
| \$225,000     | <b>\$1.56</b> | <b>\$3.12</b> |
| \$250,000     | <b>\$1.73</b> | <b>\$3.46</b> |
| \$275,000     | <b>\$1.90</b> | <b>\$3.81</b> |
| \$300,000     | <b>\$2.08</b> | <b>\$4.15</b> |

If elect family, spouse benefit is 60% of your coverage, child 20%

| Your coverage | you only      | family        |
|---------------|---------------|---------------|
| \$25,000      | <b>\$0.38</b> | <b>\$0.75</b> |
| \$50,000      | <b>\$0.75</b> | <b>\$1.50</b> |
| \$75,000      | <b>\$1.13</b> | <b>\$2.25</b> |
| \$100,000     | <b>\$1.50</b> | <b>\$3.00</b> |
| \$125,000     | <b>\$1.88</b> | <b>\$3.75</b> |
| \$150,000     | <b>\$2.25</b> | <b>\$4.50</b> |
| \$175,000     | <b>\$2.63</b> | <b>\$5.25</b> |
| \$200,000     | <b>\$3.00</b> | <b>\$6.00</b> |
| \$225,000     | <b>\$3.38</b> | <b>\$6.75</b> |
| \$250,000     | <b>\$3.75</b> | <b>\$7.50</b> |
| \$275,000     | <b>\$4.13</b> | <b>\$8.25</b> |
| \$300,000     | <b>\$4.50</b> | <b>\$9.00</b> |