Medical Resident Physician Monthly Insurance Rates

January 2025

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		Total	UAMS Cost	Your Cost		
Medical - Classic	Employee only	\$507.40	\$ (507.40)	\$0.00		
	Employee and Spouse	\$1,187.38				
	Employee and Child(ren)	\$950.14				
	Employee, Spouse, and Child(ren)	\$1,639.96	,			
Medical - Health Savings Plan	Employee only	\$440.32	\$ (440.32)	\$0.00		
	Employee and Spouse	\$1,004.40				
	Employee and Child(ren)	\$826.24				
	Employee, Spouse, and Child(ren)	\$1,401.54				
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Medical - Premier	Employee only	\$768.92	\$ (507.40)	\$261.52		
	Employee and Spouse	\$1,819.98	\$ (941.30)	\$878.68		
	Employee and Child(ren)	\$1,437.70	\$ (806.11)	\$631.59		
	Employee, Spouse, and Child(ren)	\$2,509.42	\$ (1,286.38)	\$1,223.04		
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.	Pasia	Enhanced			
		Basic \$ 4.69	Enhanced \$ 9.48	1		
	Employee only Employee and Spouse	\$ 9.31	\$ <u>9.40</u> \$ 18.74			
	Employee and Child(ren)	\$ 9.11	\$ 18.37			
	Employee, Spouse and Child(ren)	\$ 13.85	\$ 27.92	-		
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Basic Life	No cost to you. Paid by UAMS.					
Optional Life	You pay the full premium, per following calcu	lation:				
	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 b	ut less than 35	0.053			
	35 b	ut less than 40	0.060			
		ut less than 45	0.075			
		ut less than 50	0.112			
	50 b	ut less than 55	0.172			
	55 b	ut less than 60	0.321			
	55 b 60 b	ut less than 65	0.493			
	55 b 60 b					

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Dependent Life		You pay the full premium. Children are covered at 1/	2 of spo	ouse's coverage		
- sponsont and		Spouse's Coverage				
			10,000	\$ 2.85		
			15,000			
		\$2	20,000	\$ 5.69		
			•			
AD&D		You pay the full premium.				
		Amount of Employee Coverage EE	E 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		
Long Term Disabili	tv	No cost to you. Paid by UAMS.				
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Critical Illness	,	You pay the full premium				
Critical Illness	,	You pay the full premium. EE = Employee only	_		_	
Critical Illness		EE = Employee only	_			
Critical Illness		EE = Employee only EE+S = Employee plus Spouse	ldren			
Critical Illness		EE = Employee only		nore Children		
		EE = Employee only EE+S = Employee plus Spouse EE+C = Employee plus 1 or more Chil EE+S+C = Employee plus Spouse plu	us 1 or r			
Critical Illness \$10,000 Coverage	Age Range	EE = Employee only EE+S = Employee plus Spouse EE+C = Employee plus 1 or more Chil EE+S+C = Employee plus Spouse plus EE	us 1 or r EE+S	EE+C	EE+S+C	
	Age Range Under 25	EE = Employee only EE+S = Employee plus Spouse EE+C = Employee plus 1 or more Chil EE+S+C = Employee plus Spouse plus EE 1.40	us 1 or r EE+S 2.70	EE+C 2.40	3.70 4	
	Age Range Under 25 25-29	EE = Employee only EE+S = Employee plus Spouse EE+C = Employee plus 1 or more Chil EE+S+C = Employee plus Spouse plus EE 1.40	us 1 or r EE+S 2.70 3.70	EE+C 2.40 2.90	<u>3.70</u> 4.70	
	Age Range Under 25 25-29 30-34	EE = Employee only EE+S = Employee plus Spouse EE+C = Employee plus 1 or more Chil EE+S+C = Employee plus Spouse plus EE 1.40 1.90 2.60	us 1 or r EE+S 2.70 3.70 5.00	EE+C 2.40 2.90 3.60	3.70 4 4.70 6.00	
	Age Range Under 25 25-29 30-34 35-39	EE = Employee only EE+S = Employee plus Spouse EE+C = Employee plus 1 or more Chil EE+S+C = Employee plus Spouse plus EE 1.40 1.90 2.60 3.60	us 1 or r EE+S 2.70 3.70 5.00 7.10	EE+C 2.40 2.90 3.60 4.60	3.70 4 4.70 6.00 8.10	
	Age Range Under 25 25-29 30-34 35-39 40-44	EE = Employee only EE+S = Employee plus Spouse EE+C = Employee plus 1 or more Chil EE+S+C = Employee plus Spouse plus EE 1.40 1.90 2.60 3.60 5.80	EE+S 2.70 3.70 5.00 7.10 11.60	EE+C 2.40 2.90 3.60 4.60 6.80	3.70 4 4.70 6.00 8.10 12.60	
	Age Range Under 25 25-29 30-34 35-39 40-44 45-49	EE = Employee only EE+S = Employee plus Spouse EE+C = Employee plus 1 or more Chil EE+S+C = Employee plus Spouse plus EE 1.40 1.90 2.60 3.60 5.80 9.40	EE+S 2.70 3.70 5.00 7.10 11.60 19.30	EE+C 2.40 2.90 3.60 4.60 6.80 10.40	3.70 4 4.70 6.00 8.10 12.60 20.30	
	Age Range Under 25 25-29 30-34 35-39 40-44 45-49 50-54	EE = Employee only EE+S = Employee plus Spouse EE+C = Employee plus 1 or more Chil EE+S+C = Employee plus Spouse plus EE 1.40 1.90 2.60 3.60 5.80 9.40 13.70	EE+S 2.70 3.70 5.00 7.10 11.60 19.30 28.70	EE+C 2.40 2.90 3.60 4.60 6.80 10.40 14.70	3.70 4 4.70 6.00 8.10 12.60 20.30 29.70	
	Age Range Under 25 25-29 30-34 35-39 40-44 45-49 50-54 55-59	EE = Employee only EE+S = Employee plus Spouse EE+C = Employee plus 1 or more Chil EE+S+C = Employee plus Spouse plus EE 1.40 1.90 2.60 3.60 5.80 9.40 13.70 18.80	EE+S 2.70 3.70 5.00 7.10 11.60 19.30 28.70 39.80	EE+C 2.40 2.90 3.60 4.60 6.80 10.40 14.70 19.80	3.70 4 4.70 6.00 8.10 12.60 20.30 29.70 40.80	
	Age Range Under 25 25-29 30-34 35-39 40-44 45-49 50-54 55-59 60-64	EE = Employee only EE+S = Employee plus Spouse EE+C = Employee plus 1 or more Chil EE+S+C = Employee plus Spouse plus EE 1.40 1.90 2.60 3.60 5.80 9.40 13.70 18.80 26.70	EE+S 2.70 3.70 5.00 7.10 11.60 19.30 28.70 39.80 56.70	EE+C 2.40 2.90 3.60 4.60 6.80 10.40 14.70 19.80 27.70	3.70 4 4.70 6.00 8.10 12.60 20.30 29.70 40.80 57.70	
	Age Range Under 25 25-29 30-34 35-39 40-44 45-49 50-54 55-59 60-64 65-69	EE = Employee only EE+S = Employee plus Spouse EE+C = Employee plus 1 or more Chil EE+S+C = Employee plus Spouse plus EE 1.40 1.90 2.60 3.60 5.80 9.40 13.70 18.80 26.70 38.40	EE+S 2.70 3.70 5.00 7.10 11.60 19.30 28.70 39.80 56.70 78.90	EE+C 2.40 2.90 3.60 4.60 6.80 10.40 14.70 19.80 27.70 39.40	3.70 4 4.70 6.00 8.10 12.60 20.30 29.70 40.80 57.70 79.90	
	Age Range Under 25 25-29 30-34 35-39 40-44 45-49 50-54 55-59 60-64 65-69 70-74	EE = Employee only EE+S = Employee plus Spouse EE+C = Employee plus 1 or more Chil EE+S+C = Employee plus Spouse plus EE 1.40 1.90 2.60 3.60 5.80 9.40 13.70 18.80 26.70 38.40 27.35	EE+S 2.70 3.70 5.00 7.10 11.60 19.30 28.70 39.80 56.70 78.90 53.25	EE+C 2.40 2.90 3.60 4.60 6.80 10.40 14.70 19.80 27.70 39.40 28.35	3.70 4 4.70 6.00 8.10 12.60 20.30 29.70 40.80 57.70 79.90 54.25	
	Age Range Under 25 25-29 30-34 35-39 40-44 45-49 50-54 55-59 60-64 65-69	EE = Employee only EE+S = Employee plus Spouse EE+C = Employee plus 1 or more Chil EE+S+C = Employee plus Spouse plus EE 1.40 1.90 2.60 3.60 5.80 9.40 13.70 18.80 26.70 38.40 27.35	EE+S 2.70 3.70 5.00 7.10 11.60 19.30 28.70 39.80 56.70 78.90	EE+C 2.40 2.90 3.60 4.60 6.80 10.40 14.70 19.80 27.70 39.40	3.70 4 4.70 6.00 8.10 12.60 20.30 29.70 40.80 57.70 79.90	
\$10,000 Coverage	Age Range Under 25 25-29 30-34 35-39 40-44 45-49 50-54 55-59 60-64 65-69 70-74	EE = Employee only EE+S = Employee plus Spouse EE+C = Employee plus 1 or more Chil EE+S+C = Employee plus Spouse plus Image: Plus Spouse plus Spouse plus EE 1.40 1.90 2.60 3.60 5.80 9.40 13.70 18.80 26.70 38.40 27.35 38.15	EE+S 2.70 3.70 5.00 7.10 11.60 19.30 28.70 39.80 56.70 78.90 53.25	EE+C 2.40 2.90 3.60 4.60 6.80 10.40 14.70 19.80 27.70 39.40 28.35	3.70 4 4.70 6.00 8.10 12.60 20.30 29.70 40.80 57.70 79.90 54.25	
	Age Range Under 25 25-29 30-34 35-39 40-44 45-49 50-54 55-59 60-64 65-69 70-74	EE = Employee only EE+S = Employee plus Spouse EE+C = Employee plus 1 or more Chil EE+S+C = Employee plus Spouse plus EE 1.40 1.90 2.60 3.60 5.80 9.40 13.70 18.80 26.70 38.40 27.35	EE+S 2.70 3.70 5.00 7.10 11.60 19.30 28.70 39.80 56.70 78.90 53.25	EE+C 2.40 2.90 3.60 4.60 6.80 10.40 14.70 19.80 27.70 39.40 28.35	3.70 4 4.70 6.00 8.10 12.60 20.30 29.70 40.80 57.70 79.90 54.25	