

# COM and AHEC Medical Resident Physician Insurance Rates

Monthly Rates (12 pay periods per year)

**July 2019**

		Total	UAMS Cost	Your Cost
<b>Medical - Classic</b>	Employee only	428.50	(428.50)	<b>0</b>
	Employee and Spouse	973.90	(795.97)	<b>177.93</b>
	Employee and Child(ren)	801.66	(689.71)	<b>111.95</b>
	Employee, Spouse, and Child(ren)	1,357.30	(1,081.76)	<b>275.54</b>
<b>Medical - Health Savings Plan</b>	Employee only	395.56	(395.56)	<b>0</b>
	Employee and Spouse	900.22	(795.97)	<b>104.25</b>
	Employee and Child(ren)	741.44	(689.71)	<b>51.73</b>
	Employee, Spouse, and Child(ren)	1,256.14	(1,081.76)	<b>174.38</b>
<b>Medical - Premier</b>	Employee only	508.52	(428.50)	<b>80.02</b>
	Employee and Spouse	1,161.32	(795.97)	<b>365.35</b>
	Employee and Child(ren)	952.24	(689.71)	<b>262.53</b>
	Employee, Spouse, and Child(ren)	1,610.54	(1,081.76)	<b>528.78</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	\$ 5.76	\$ 11.62	
	Employee and Spouse	\$ 11.43	\$ 22.97	
	Employee and Child(ren)	\$ 11.19	\$ 22.52	
Employee, Spouse and Child(ren)	\$ 17.01	\$ 34.22		
<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	0.042	
		30 but less than 35	0.059	
		35 but less than 40	0.067	
	40 but less than 45	0.084		
	45 but less than 50	0.126		

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	50 but less than 55	0.193
	55 but less than 60	0.361
	60 but less than 65	0.554
	65 but less than 70	1.067
(coverage reduced at ages 70, 75)	70 and older	1.722

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<b>Dependent Life</b>	You pay the full premium. <table style="margin-left: auto; margin-right: auto; border-collapse: collapse;"> <tr> <td colspan="3" style="text-align: center;"><b>Spouse's Coverage</b></td> </tr> <tr> <td style="text-align: right; padding-right: 10px;">\$10,000</td> <td style="text-align: center; padding: 0 5px;">\$</td> <td style="text-align: right; padding-right: 10px;">2.85</td> </tr> <tr> <td style="text-align: right; padding-right: 10px;">\$15,000</td> <td style="text-align: center; padding: 0 5px;">\$</td> <td style="text-align: right; padding-right: 10px;">4.27</td> </tr> <tr> <td style="text-align: right; padding-right: 10px;">\$20,000</td> <td style="text-align: center; padding: 0 5px;">\$</td> <td style="text-align: right; padding-right: 10px;">5.69</td> </tr> </table>	<b>Spouse's Coverage</b>			\$10,000	\$	2.85	\$15,000	\$	4.27	\$20,000	\$	5.69																											
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<b>Long Term Disability</b>	No cost to you. Basic plan paid by UAMS.																																							
<b>Voluntary Optional LTD</b>	Rates quoted by Jim Foss & Associates, 221-3700, within 30 days of hire																																							