UNIVERSITY OF ARKANSAS - SEMI-MONTHLY INSURANCE PREMIUMS

| Jan 2024 | Salary Tiers | | c Plan | Health Sav | | Premier Plan | | |
|--------------------|---|---|---|---|---|--|---|--|
| 75%-100% Appointed | Salaries below \$39,000 | 12-Month | 9-Month | 12-Month | 9-Month | 12-Month | 9-Month | |
| | Employee Only | \$39.58 | \$55.88 | \$27.87 | \$39.34 | \$167.78 | \$236.87 | |
| | Employee & Spouse | \$158.97 | \$224.43 | \$70.19 | \$99.09 | \$469.07 | \$662.22 | |
| | Employee & Child(ren) | \$113.71 | \$160.52 | \$53.58 | \$75.64 | \$352.72 | \$497.95 | |
| | Family | \$203.89 | \$287.84 | \$88.16 | \$124.46 | \$630.09 | \$889.54 | |
| | Salaries \$39,000-\$54,999 | 12-Month | 9-Month | 12-Month | 9-Month | 12-Month | 9-Month | |
| | Employee Only | \$43.54 | \$61.47 | \$31.43 | \$44.36 | \$171.74 | \$242.46 | |
| | Employee & Spouse | \$170.33 | \$240.46 | \$81.55 | \$115.12 | \$480.43 | \$678.25 | |
| | Employee & Child(ren) | \$125.08 | \$176.58 | \$64.95 | \$91.69 | \$364.09 | \$514.00 | |
| Ap | Family | \$219.58 | \$309.99 | \$103.85 | \$146.60 | \$645.78 | \$911.68 | |
| %0 | Salaries \$55,000-\$99,999 | 12-Month | 9-Month | 12-Month | 9-Month | 12-Month | 9-Month | |
| -10 | Employee Only | \$47.09 | \$66.48 | \$34.62 | \$48.88 | \$175.29 | \$247.47 | |
| 75% | Employee & Spouse | \$181.68 | \$256.49 | \$92.90 | \$131.15 | \$491.78 | \$694.28 | |
| 2 | Employee & Child(ren) | \$136.45 | \$192.63 | \$76.32 | \$107.74 | \$375.46 | \$530.05 | |
| | Family | \$243.10 | \$343.20 | \$127.37 | \$179.82 | \$669.30 | \$944.89 | |
| | Salaries above \$100,000 | 12-Month | 9-Month | 12-Month | 9-Month | 12-Month | 9-Month | |
| | Employee Only | \$47.90 | \$67.62 | \$35.35 | \$49.90 | \$176.10 | \$248.60 | |
| | Employee & Spouse | \$193.04 | \$272.52 | \$104.26 | \$147.18 | \$503.14 | \$710.31 | |
| | Employee & Child(ren) | \$145.54 | \$205.47 | \$85.41 | \$120.58 | \$384.55 | \$542.89 | |
| | Family | \$262.71 | \$370.88 | \$146.98 | \$207.49 | \$688.91 | \$972.57 | |
| Jan. 2024 | Salary Tiers | Classi | c Plan | Health Savings Plan | | Premier Plan | | |
| | Salaries below \$39,000 | 12-Month | 9-Month | 12-Month | 9-Month | 12-Month | 9-Month | |
| | Employee Only | \$91.87 | \$129.69 | \$74.86 | \$105.68 | \$220.07 | \$310.68 | |
| | Employee & Spouse | \$264.74 | \$373.75 | \$175.05 | \$247.13 | \$574.84 | \$811.54 | |
| | | | | | | | | |
| | Employee & Child(ren) | \$201.72 | \$284.77 | \$140.99 | \$199.04 | \$440.73 | \$622.20 | |
| | Employee & Child(ren) Family | \$201.72 \$353.89 | \$284.77 \$499.61 | \$140.99 \$237.02 | \$199.04 \$334.62 | \$440.73 \$780.09 | \$622.20 \$1,101.30 | |
| | | | • | - | | • | • | |
| _ | Family | \$353.89 | \$499.61 | \$237.02 | \$334.62 | \$780.09 | \$1,101.30 | |
| nted | Family Salaries \$39,000-\$54,999 | \$353.89 12-Month | \$499.61 9-Month | \$237.02 12-Month | \$334.62 9-Month | \$780.09 12-Month | \$1,101.30 9-Month | |
| oointed | Family Salaries \$39,000-\$54,999 Employee Only | \$353.89 12-Month \$94.84 | \$499.61 9-Month \$133.88 | \$237.02 12-Month \$77.53 | \$334.62 9-Month \$109.45 | \$780.09 12-Month \$223.04 | \$1,101.30 9-Month \$314.87 | |
| Appointed | Family Salaries \$39,000-\$54,999 Employee Only Employee & Spouse | \$353.89 12-Month \$94.84 \$273.26 | \$499.61 9-Month \$133.88 \$385.77 | \$237.02 12-Month \$77.53 \$183.57 | \$334.62 9-Month \$109.45 \$259.15 | \$780.09 12-Month \$223.04 \$583.36 | \$1,101.30 9-Month \$314.87 \$823.56 | |
| 4% Appointed | Family Salaries \$39,000-\$54,999 Employee Only Employee & Spouse Employee & Child(ren) | \$353.89 12-Month \$94.84 \$273.26 \$210.25 | \$499.61 9-Month \$133.88 \$385.77 \$296.82 | \$237.02 12-Month \$77.53 \$183.57 \$149.52 | \$334.62 9-Month \$109.45 \$259.15 \$211.08 | \$780.09 12-Month \$223.04 \$583.36 \$449.26 | \$1,101.30 9-Month \$314.87 \$823.56 \$634.24 | |
| %-74% Appointed | Family Salaries \$39,000-\$54,999 Employee Only Employee & Spouse Employee & Child(ren) Family | \$353.89 12-Month \$94.84 \$273.26 \$210.25 \$365.66 | \$499.61 9-Month \$133.88 \$385.77 \$296.82 \$516.22 | \$237.02 12-Month \$77.53 \$183.57 \$149.52 \$248.79 | \$334.62 9-Month \$109.45 \$259.15 \$211.08 \$351.23 | \$780.09 12-Month \$223.04 \$583.36 \$449.26 \$791.86 | \$1,101.30 9-Month \$314.87 \$823.56 \$634.24 \$1,117.91 | |
| 50%-74% Appointed | Family Salaries \$39,000-\$54,999 Employee Only Employee & Spouse Employee & Child(ren) Family Salaries \$55,000-\$99,999 | \$353.89 12-Month \$94.84 \$273.26 \$210.25 \$365.66 12-Month | \$499.61 9-Month \$133.88 \$385.77 \$296.82 \$516.22 9-Month | \$237.02 12-Month \$77.53 \$183.57 \$149.52 \$248.79 12-Month | \$334.62 9-Month \$109.45 \$259.15 \$211.08 \$351.23 9-Month | \$780.09 12-Month \$223.04 \$583.36 \$449.26 \$791.86 12-Month | \$1,101.30 9-Month \$314.87 \$823.56 \$634.24 \$1,117.91 9-Month | |
| 50%-74% Appointed | Family Salaries \$39,000-\$54,999 Employee Only Employee & Spouse Employee & Child(ren) Family Salaries \$55,000-\$99,999 Employee Only | \$353.89 12-Month \$94.84 \$273.26 \$210.25 \$365.66 12-Month \$97.50 | \$499.61 9-Month \$133.88 \$385.77 \$296.82 \$516.22 9-Month \$137.64 | \$237.02 12-Month \$77.53 \$183.57 \$149.52 \$248.79 12-Month \$79.93 | \$334.62 9-Month \$109.45 \$259.15 \$211.08 \$351.23 9-Month \$112.84 | \$780.09 12-Month \$223.04 \$583.36 \$449.26 \$791.86 12-Month \$225.70 | \$1,101.30 9-Month \$314.87 \$823.56 \$634.24 \$1,117.91 9-Month \$318.63 | |
| 50%-74% Appointed | Family Salaries \$39,000-\$54,999 Employee Only Employee & Spouse Employee & Child(ren) Family Salaries \$55,000-\$99,999 Employee Only Employee & Spouse | \$353.89 12-Month \$94.84 \$273.26 \$210.25 \$365.66 12-Month \$97.50 \$281.77 | \$499.61 9-Month \$133.88 \$385.77 \$296.82 \$516.22 9-Month \$137.64 \$397.79 | \$237.02 12-Month \$77.53 \$183.57 \$149.52 \$248.79 12-Month \$79.93 \$192.08 | \$334.62 9-Month \$109.45 \$259.15 \$211.08 \$351.23 9-Month \$112.84 \$271.17 | \$780.09 12-Month \$223.04 \$583.36 \$449.26 \$791.86 12-Month \$225.70 \$591.87 | \$1,101.30 9-Month \$314.87 \$823.56 \$634.24 \$1,117.91 9-Month \$318.63 \$835.58 | |
| 50%-74% Appointed | Family Salaries \$39,000-\$54,999 Employee Only Employee & Spouse Employee & Child(ren) Family Salaries \$55,000-\$99,999 Employee Only Employee & Spouse Employee & Child(ren) | \$353.89 12-Month \$94.84 \$273.26 \$210.25 \$365.66 12-Month \$97.50 \$281.77 \$218.77 | \$499.61 9-Month \$133.88 \$385.77 \$296.82 \$516.22 9-Month \$137.64 \$397.79 \$308.85 | \$237.02 12-Month \$77.53 \$183.57 \$149.52 \$248.79 12-Month \$79.93 \$192.08 \$158.04 | \$334.62 9-Month \$109.45 \$259.15 \$211.08 \$351.23 9-Month \$112.84 \$271.17 \$223.12 | \$780.09 12-Month \$223.04 \$583.36 \$449.26 \$791.86 12-Month \$225.70 \$591.87 \$457.78 | \$1,101.30 9-Month \$314.87 \$823.56 \$634.24 \$1,117.91 9-Month \$318.63 \$835.58 \$646.28 | |
| 50%-74% Appointed | Family Salaries \$39,000-\$54,999 Employee Only Employee & Spouse Employee & Child(ren) Family Salaries \$55,000-\$99,999 Employee Only Employee & Spouse Employee & Child(ren) Family | \$353.89 12-Month \$94.84 \$273.26 \$210.25 \$365.66 12-Month \$97.50 \$281.77 \$218.77 \$383.30 | \$499.61 9-Month \$133.88 \$385.77 \$296.82 \$516.22 9-Month \$137.64 \$397.79 \$308.85 \$541.13 | \$237.02 12-Month \$77.53 \$183.57 \$149.52 \$248.79 12-Month \$79.93 \$192.08 \$158.04 \$266.43 | \$334.62 9-Month \$109.45 \$259.15 \$211.08 \$351.23 9-Month \$112.84 \$271.17 \$223.12 \$376.14 | \$780.09 12-Month \$223.04 \$583.36 \$449.26 \$791.86 12-Month \$225.70 \$591.87 \$457.78 \$809.50 | \$1,101.30 9-Month \$314.87 \$823.56 \$634.24 \$1,117.91 9-Month \$318.63 \$835.58 \$646.28 \$1,142.82 | |
| 50%-74% Appointed | Family Salaries \$39,000-\$54,999 Employee Only Employee & Spouse Employee & Child(ren) Family Salaries \$55,000-\$99,999 Employee Only Employee & Spouse Employee & Spouse Employee & Child(ren) Family Salaries above \$100,000 | \$353.89 12-Month \$94.84 \$273.26 \$210.25 \$365.66 12-Month \$97.50 \$281.77 \$218.77 \$383.30 12-Month | \$499.61 9-Month \$133.88 \$385.77 \$296.82 \$516.22 9-Month \$137.64 \$397.79 \$308.85 \$541.13 9-Month | \$237.02 12-Month \$77.53 \$183.57 \$149.52 \$248.79 12-Month \$79.93 \$192.08 \$158.04 \$266.43 12-Month | \$334.62 9-Month \$109.45 \$259.15 \$211.08 \$351.23 9-Month \$112.84 \$271.17 \$223.12 \$376.14 9-Month | \$780.09 12-Month \$223.04 \$583.36 \$449.26 \$791.86 12-Month \$225.70 \$591.87 \$457.78 \$809.50 12-Month | \$1,101.30 9-Month \$314.87 \$823.56 \$634.24 \$1,117.91 9-Month \$318.63 \$835.58 \$646.28 \$1,142.82 9-Month | |
| 50%-74% Appointed | Family Salaries \$39,000-\$54,999 Employee Only Employee & Spouse Employee & Child(ren) Family Salaries \$55,000-\$99,999 Employee Only Employee & Spouse Employee & Child(ren) Family Salaries above \$100,000 Employee Only | \$353.89 12-Month \$94.84 \$273.26 \$210.25 \$365.66 12-Month \$97.50 \$281.77 \$218.77 \$383.30 12-Month \$98.10 | \$499.61 9-Month \$133.88 \$385.77 \$296.82 \$516.22 9-Month \$137.64 \$397.79 \$308.85 \$541.13 9-Month \$138.49 | \$237.02 12-Month \$77.53 \$183.57 \$149.52 \$248.79 12-Month \$79.93 \$192.08 \$158.04 \$266.43 12-Month \$80.47 | \$334.62 9-Month \$109.45 \$259.15 \$211.08 \$351.23 9-Month \$112.84 \$271.17 \$223.12 \$376.14 9-Month \$113.60 | \$780.09 12-Month \$223.04 \$583.36 \$449.26 \$791.86 12-Month \$225.70 \$591.87 \$457.78 \$809.50 12-Month \$226.30 | \$1,101.30 9-Month \$314.87 \$823.56 \$634.24 \$1,117.91 9-Month \$318.63 \$835.58 \$646.28 \$1,142.82 9-Month \$319.48 | |

UNIVERSITY OF ARKANSAS – SEMI-MONTHLY INSURANCE PREMIUMS

| Jan 2024 | 12 Month Premiums | | | | | | 9 Month Premiums | | | | | |
|-----------------------|---|--|--|---|--|---|---|---|---|--|----------------------------|--|
| Dental | Coverage 75 | | | 100% | 50-7 | 4% | Coverage | | 75-100 | % 50-74% |) | |
| Coverage | Employee O | | \$8.00 | 0 | \$10.7 | 2 | Employee O | | \$11.29 | \$15.13 | | |
| J | Employee & | | \$16.5 | | \$22.1 | | Employee & | | \$23.29 | \$31.21 | | |
| | Employee & Child(ren) | | | \$13.92 | | 6 | Employee & Child(ren) | | \$19.66 | | \$26.34 | |
| | Family | | | \$22.42 | | 5 | Family | | \$31.66 | | \$42.42 | |
| Vision | . | | | asic Enhanced 2.34 \$4.74 | | Coverage | | | Basic Enhance | | | |
| Insurance | Employee Only | | | \$2.34 | | | Employee Only | | \$3.31 | \$6.69 | | |
| | Employee & Spouse Employee & Child(ren) | | | \$4.65 \$4.55 | | | Employee & Spouse Employee & Child(ren) | | \$6.57 \$6.43 | \$13.23 | \$13.23 | |
| | Family | Child(Terr) | \$6.92 | | \$9.18 \$13.9 | | Family | Child(Terr) | \$9.78 | \$12.97 | | |
| Life Insurance | , | mandatory & 1 | | | | | , in the second s | nandatory & 1 | | /er paid \$.207/\$ | 51,000 | |
| | Optional Life | Your curren Age: | | | | | Optional Life | Your currer age: | | | | |
| | | Less than 30 | | | | \$.172 | | Less than 3 | | 50 but <55 | \$.231 | |
| | | 30 but <35 | \$.053 | | | \$.321 | | 30 but <35 | | 55 but <60 | \$.428 | |
| | | 35 but <40 40 but <45 | \$.060 | | ut <65 | \$.493 \$.950 | | 35 but <40 40 but <45 | | 60 but <65 65 but <70 | \$.657 | |
| | | 40 but <45 45 but <50 | \$.075 \$.112 | | | <u>\$.950</u> \$1.553 | 1 | 40 but <45 45 but <50 | | 70 & older | \$1.267 \$2.071 | |
| | To calculate | | | | | ψ1.000 | To calculate | | | | ψ2.071 | |
| | To calculate your semi-monthly premium: 1. Multiply your annual salary by 1, 2, 3, or 4 (based on your coverage election). Round to next \$1,000 2. Divide by \$1,000 3. Multiply by age rate above and then divide by 2 | | | | | | To calculate your semi-monthly premium: Multiply your annual salary by 1, 2, 3, or 4 (based on your coverage election). Round to next \$1,000 Divide by \$1,000 and multiply by age rate above. Multiply by 9 and divide by 17. | | | | | |
| Dependent | Employees can cover spouse for | | | | rage | | | an cover spou | | Coverage | | |
| Life | \$10,000, \$1 | 5,000, or \$20,0 | 000. | C 40 | | ¢4.40 | \$10,000, \$15 | 5,000, or \$20,0 | 00. | ¢40.000 | *0 04 | |
| Insurance | | endent childrer 0% of spouse? | | \$15 | 0,000 5,000 0,000 | \$1.43 \$2.14 \$2.85 | | ndent children)% of spouse': | | \$10,000 \$15,000 \$20,000 | \$2.01 \$3.01 \$4.02 | |
| Short-term | | | lity Manda | | | | 1 | Basic Short-term Disability Mandatory & 100% Empr. paid | | | | |
| Disability | Optional STD | | | | | | Optional STD | | | | | |
| | Classified Staff Calculat | | | | | | | | | ate SM premiu | | |
| | Covers salary over \$45,000 up 1. to a maximum coverage of \$216,000 2. | | | annua | al salary | | Covers salary over \$45,0001.Subtract \$45,000 from annual salaryup to a maximum covered of \$216,0002.Multiply by .00528 | | | | | |
| | \$216,000 2. 3. <u>Non-Classified Faculty/Staff</u> 1. | | | 3. Divid | Divide by 24 | | Non-Classified Faculty | | 3. D | | | |
| | Covers salary from \$0 up tomaximum coverage of \$216,0002. | | | by .0 | by .0049 Divide by 24 | | Covers salary from \$0 up to maximum coverage of \$216,000 | |). c | .0049 2. Divide by 17 | | |
| Long Term | Basic Long | -Term Disabili | ity Manda | tory & 100 |)% empl | over paid. | | term Disabili | v Mandator | y & 100% Emp | r. Paid | |
| Disability | | D Coverage | | | ate your SM premium: Optional LTD Coverage | | | Calculate your SM premium: | | | | |
| Disability | • | | | 1. Subtr | ract \$20 | ,000 from | | | 1. S | Subtract \$20,00 | | |
| | Maximum sa | alary to be used | d in | annual salary | | Maximum sa | lary to be used | | annual salary | | | |
| | calculation is \$500,000. | | | Divide by 24 Divide by 100 Multiply by \$.430 | | | is \$500,000. | 2. L | Divide by 17 Divide by 100 | | | |
| | | | | | | | | | Divide by 100 Multiply by \$.430 | | | |
| AD&D | Coverage | e Single | Family | | - γ ο γ φ. | | Covered | Single | Family | ישטעיקטיישייי | | |
| ł | \$25,000 | \$ Single \$.19 | 5.38 | Spc | ouse co | vered for | \$25,000 | \$.27 | \$.53 | Spouse cove | red for | |
| Insurance | \$25,000 | \$.19 | م.30 \$.75 | 60 |)% of co | overage | \$25,000 \$50,000 | \$.53 | \$1.06 | 60% of cov | erage | |
| | \$75,000 | \$.56 | \$1.13 | | | d eligible | \$75,000 | \$.80 | \$1.59 | amount and | | |
| | \$100,000 | \$.75 | \$1.50 | | | hildren for | \$100,000 | \$1.06 | \$2.12 | dependent c | | |
| | \$125,000 | \$.94 | \$1.88 | | 20% of the second secon | amount. | \$125,000 | \$1.33 | \$2.65 | for 20% of f | | |
| | \$150,000 | \$1.13 | \$2.25 | | | excess of | \$150,000 | \$1.59 | \$3.18 | coverage amoun Coverage in excess | | |
| | \$175,000 | \$1.32 | | \$2.63 \$1 | | will be | \$175,000 | \$1.86 | \$3.71 | \$150,000 w | | |
| ļ | \$200,000 | \$1.50 | | \$3.00 limite | | e lesser of | \$200,000 | \$2.12 | \$4.24 | limited to the | | |
| | \$225 000 | \$1.69 | \$3.38 | \$0 | | 15-times | \$225,000 \$250,000 | \$2.39 \$2.65 | \$4.76 \$5.29 | \$300,000 or 1 | | |
| | \$225,000 \$250,000 | | \$276 | | ipiovee' | 's salary | | | | employee's | salarv | |
| | \$250,000 | \$1.88 | | | | n to novi | \$275 000 | \$2.92 | \$5,82 | | | |
| | \$250,000 \$275,000 | \$1.88 \$2.06 | \$4.13 | | inded u | p to next | \$275,000 \$300.000 | \$2.92 \$3.18 | \$5.82 \$6.35 | (rounded up | to next | |
| Voluntary | \$250,000 \$275,000 \$300,000 | \$1.88 \$2.06 \$2.25 | \$4.13 \$4.50 | (rou | inded u \$25,0 | 00). | \$300,000 | \$3.18 | \$6.35 | (rounded up \$25,000 | to next | |
| Voluntary Products | \$250,000 \$275,000 \$300,000 1. Group F www.lib 2. Critical | \$1.88 \$2.06 \$2.25 Rated Auto/H ertymutual.co Illness, Hosp | \$4.13 \$4.50 ome Inst om/Im/ar ital Inder | (rou urance: F kempl. nnity, & A | anded u \$25,0 Rates q | 00). uoted year- it Protectior | | \$3.18 erty Mutual, 1 | \$6.35 -800-524- | (rounded up \$25,000 9400, | to next | |
| | \$250,000 \$275,000 \$300,000 1. Group F www.lib 2. Critical https://h | \$1.88 \$2.06 \$2.25 Rated Auto/H ertymutual.co Illness, Hosp nr.uark.edu/bo | \$4.13 \$4.50 ome Insu om/Im/ar ital Inder enefits/ca | urance: F kempl. nnity, & A atastroph | anded u \$25,0 Rates q Acciden <u>ic/uhc-</u> | 00). uoted year- it Protectior plans.php | \$300,000 round by Libe | \$3.18 erty Mutual, 1 | \$6.35 -800-524- | (rounded up \$25,000 9400, | to next | |
| | \$250,000 \$275,000 \$300,000 1. Group F www.lib 2. Critical https://f 3. Identity | \$1.88 \$2.06 \$2.25 Rated Auto/H ertymutual.co Illness, Hosp | \$4.13 \$4.50 ome Insu om/Im/ar ital Inder enefits/ca tt ID Wate | (rou urance: F kempl. nnity, & A atastroph chdog at | Acciden <u>ic/uhc-</u> 1-866- | 00). uoted year- t Protectior plans.php 513-1518 c | \$300,000 round by Libe n Insurance: or go to | \$3.18 erty Mutual, 1 | \$6.35 -800-524- | (rounded up \$25,000 9400, | to next | |