

## 2017 Insurance Premiums for Academic Employees Paid over Nine Months

Employees who are paid over the nine month academic year have special arrangements for benefit premium deductions. Extra (pre-collected) deductions are taken out of each Spring semester paycheck to pay for voluntary benefits coverage (medical, dental, vision and supplemental life insurance) through the summer months when there is no paycheck. The University applies this pre-collected money to the employee portion of the benefit premiums that are due during the summertime, in order to maintain the employee's elected coverage. The expectation is that the employee will return for the following Fall semester.

These tables identify the full monthly premium and the amount of premium that will be deducted from the Spring and Fall paychecks.

### Medical Premiums

	<b>EPO / UA Alternative HMO</b>				<b>PPO</b>				<b>HSAO</b>			
	Aetna, Cigna, Blue Cross/Blue Shield, United HealthCare				Aetna, Blue Cross/Blue Shield, United HealthCare				Aetna			
	<b>SPRING 2017</b>		<b>FALL 2017</b>		<b>SPRING 2017</b>		<b>FALL 2017</b>		<b>SPRING 2017</b>		<b>FALL 2017</b>	
	per month	per pay	per month	per pay	per month	per pay	per month	per pay	per month	per pay	per month	per pay
Employee only (ADOA only)	\$64.00	\$32.00	\$40.00	\$20.00	\$163.20	\$81.60	\$102.00	\$51.00	\$32.00	\$16.00	\$20.00	\$10.00
Employee plus adult	\$190.40	\$95.20	\$119.00	\$59.50	\$344.00	\$172.00	\$215.00	\$107.50	\$96.00	\$48.00	\$60.00	\$30.00
Employee plus child (ADOA only)	\$161.60	\$80.80	\$101.00	\$50.50	\$230.40	\$115.20	\$144.00	\$72.00	\$81.60	\$40.80	\$51.00	\$25.50
Family	\$353.60	#####	\$221.00	\$110.50	\$401.60	\$200.80	\$251.00	\$125.50	\$177.60	\$88.80	\$111.00	\$55.50

### Dental Premiums (ADOA and UA Alternative)

	<b>Total Dental Administrators</b>				<b>Delta Dental PPO</b>			
	<b>SPRING 2017</b>		<b>FALL 2017</b>		<b>SPRING 2017</b>		<b>FALL 2017</b>	
	per month	per pay	per month	per pay	per month	per pay	per month	per pay
Employee only	\$6.48	\$3.24	\$4.04	\$2.02	\$49.58	\$24.79	\$30.98	\$15.49
Employee plus adult	\$12.90	\$6.45	\$8.06	\$4.03	\$105.16	\$52.58	\$65.72	\$32.86
Employee plus child (ADOA only)	\$12.16	\$6.08	\$7.60	\$3.80	\$80.90	\$40.45	\$50.56	\$25.28
Family	\$21.26	\$10.63	\$13.28	\$6.64	\$167.30	\$83.65	\$104.56	\$52.28

### Vision Premiums

	<b>AVESIS - ADOA plan</b>				<b>AVESIS - UA Alternative plan</b>			
	<b>SPRING 2017</b>		<b>FALL 2017</b>		<b>SPRING 2017</b>		<b>FALL 2017</b>	
	per month	per pay	per month	per pay	per month	per pay	per month	per pay
Employee only	\$6.40	\$3.20	\$4.00	\$2.00	n/a			
Employee plus adult	\$20.72	\$10.36	\$12.94	\$6.47	\$21.64	\$10.82	\$13.52	\$6.76
Employee plus child	\$20.42	\$10.21	\$12.76	\$6.38	n/a			
Family	\$25.76	\$12.88	\$16.10	\$8.05	\$26.98	\$13.49	\$16.86	\$8.43

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### Supplemental Life Insurance Rates per \$1000 of coverage

	The Hartford Life Insurance			
	SPRING 2017		FALL 2017	
	per month	per pay	per month	per pay
Age 18-29	\$0.14	\$0.07	\$0.08	\$0.04
Age 30-34	\$0.16	\$0.08	\$0.10	\$0.05
Age 35-39	\$0.20	\$0.10	\$0.12	\$0.06
Age 40-44	\$0.32	\$0.16	\$0.20	\$0.10
Age 45-49	\$0.42	\$0.21	\$0.26	\$0.13
Age 50-54	\$0.68	\$0.34	\$0.42	\$0.21
Age 55-59	\$0.96	\$0.48	\$0.60	\$0.30
Age 60-64	\$1.74	\$0.87	\$1.08	\$0.54
Age 65-69	\$1.74	\$0.87	\$1.08	\$0.54
Age 70+	\$2.76	\$1.38	\$1.72	\$0.86

	Aetna Life Insurance			
	SPRING 2017		FALL 2017	
	per month	per pay	per month	per pay
Age 18-24	\$0.093	\$0.05	\$0.058	\$0.03
Age 25-34	\$0.114	\$0.06	\$0.071	\$0.04
Age 35-39	\$0.134	\$0.07	\$0.084	\$0.04
Age 40-44	\$0.174	\$0.09	\$0.109	\$0.05
Age 45-49	\$0.213	\$0.11	\$0.133	\$0.07
Age 50-54	\$0.293	\$0.15	\$0.183	\$0.09
Age 55-59	\$0.474	\$0.24	\$0.296	\$0.15
Age 60-64	\$0.752	\$0.38	\$0.470	\$0.24
Age 65-69	\$1.171	\$0.59	\$0.732	\$0.37
Age 70 +	\$1.17	\$0.59	\$0.732	\$0.37

### Dependent Supplemental Life Insurance Rates

Coverage Amount	The Hartford Life Insurance			
	SPRING 2017		FALL 2017	
	per month	per pay	per month	per pay
\$2,000	\$1.52	\$0.76	\$0.94	\$0.47
\$4,000	\$3.02	\$1.51	\$1.88	\$0.94
\$6,000	\$4.52	\$2.26	\$2.82	\$1.41
\$10,000	\$7.52	\$3.76	\$4.70	\$2.35
\$12,000	\$9.04	\$4.52	\$5.64	\$2.82
\$15,000	\$11.28	\$5.64	\$7.05	\$3.53
\$50,000	\$38.80	\$19.40	\$24.25	\$12.13

Coverage Amount	Aetna Life Insurance			
	SPRING 2017		FALL 2017	
	per month	per pay	per month	per pay
\$5,000	\$1.149	\$0.58	\$0.718	\$0.36