

## 2018 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			
	SPRING 2018		FALL 2018		SPRING 2018		FALL 2018		SPRING 2018		FALL 2018	
	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 plans only)	\$70.40	\$35.20	\$44.00	\$22.00	\$179.52	\$89.76	\$112.20	\$56.10	\$35.20	\$17.60	\$22.00	\$11.00
Employee plus adult	\$209.44	\$104.72	\$130.90	\$65.45	\$378.40	\$189.20	\$236.50	\$118.25	\$105.60	\$52.80	\$66.00	\$33.00
Employee plus child (ADOA plans only)	\$177.76	\$88.88	\$111.10	\$55.55	\$253.44	\$126.72	\$158.40	\$79.20	\$89.76	\$44.88	\$56.10	\$28.05
Family	\$388.96	\$194.48	\$243.10	\$121.55	\$441.76	\$220.88	\$276.10	\$138.05	\$195.36	\$97.68	\$122.10	\$61.05

### Dental Premiums

	<b>Cigna (ADOA only)</b>				<b>Delta Dental PPO (ADOA and UA Alternative)</b>				<b>Total Dental Administrators (UA)</b>			
	SPRING 2018		FALL 2018		SPRING 2018		FALL 2018		SPRING 2018		FALL 2018	
	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 plans only)	\$5.70	\$2.85	\$3.56	\$1.78	\$49.58	\$24.79	\$30.98	\$15.49	n/a			
Employee plus adult	\$11.40	\$5.70	\$7.12	\$3.56	\$105.16	\$52.58	\$65.72	\$32.86	\$11.40	\$5.70	\$7.12	\$3.56
Employee plus child (ADOA plans only)	\$10.70	\$5.35	\$6.68	\$3.34	\$80.90	\$40.45	\$50.56	\$25.28	n/a			
Family	\$18.96	\$9.48	\$11.84	\$5.92	\$167.30	\$83.65	\$104.56	\$52.28	\$18.96	\$9.48	\$11.84	\$5.92

### Vision Premiums

	<b>AVESIS (ADOA and UA Alternative)</b>			
	SPRING 2018		FALL 2018	
	per month	per pay	per month	per pay
Employee only (ADOA plan only)	\$6.40	\$3.20	\$4.00	\$2.00
Employee plus adult	\$20.72	\$10.36	\$12.94	\$6.47
Employee plus child (ADOA plan only)	\$20.42	\$10.21	\$12.76	\$6.38
Family	\$25.76	\$12.88	\$16.10	\$8.05

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

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

	The Hartford Life Insurance			
	SPRING 2018		FALL 2018	
	per month	per pay	per month	per pay
Age 18-29	\$0.12	\$0.06	\$0.07	\$0.04
Age 30-34	\$0.14	\$0.07	\$0.08	\$0.04
Age 35-39	\$0.16	\$0.08	\$0.09	\$0.05
Age 40-44	\$0.24	\$0.12	\$0.15	\$0.08
Age 45-49	\$0.32	\$0.16	\$0.20	\$0.10
Age 50-54	\$0.52	\$0.26	\$0.32	\$0.16
Age 55-59	\$0.74	\$0.37	\$0.46	\$0.23
Age 60-64	\$1.32	\$0.66	\$0.82	\$0.41
Age 65-69	\$1.32	\$0.66	\$0.82	\$0.41
Age 70+	\$2.08	\$1.04	\$1.29	\$0.65

	Aetna Life Insurance			
	SPRING 2018		FALL 2018	
	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 2018		FALL 2018	
	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 2018		FALL 2018	
	per month	per pay	per month	per pay
\$5,000	\$1.149	\$0.58	\$0.718	\$0.36