

## 2012 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,<br>Blue Cross/Blue Shield by Ameriben,<br>United HealthCare |                |                  |                | Aetna,<br>Blue Cross/Blue Shield by Ameriben,<br>United HealthCare |                |                  |                | Aetna              |                |                  |                |
|                     | <b>SPRING 2012</b>  |                | <b>FALL 2012</b> |                | <b>SPRING 2012</b>   |                | <b>FALL 2012</b> |                | <b>SPRING 2012</b> |                | <b>FALL 2012</b> |                |
|                     | <b>per month</b>  | <b>per pay</b> | <b>per month</b> | <b>per pay</b> | <b>per month</b>   | <b>per pay</b> | <b>per month</b> | <b>per pay</b> | <b>per month</b>   | <b>per pay</b> | <b>per month</b> | <b>per pay</b> |
| Employee only       | \$60.00   | \$30.00        | \$40.00          | \$20.00        | \$232.50   | \$116.25       | \$155.00         | \$77.50        | \$39.00            | \$19.50        | \$26.00          | \$13.00        |
| Employee plus adult | \$178.50  | \$89.25        | \$119.00         | \$59.50        | \$525.00   | \$262.50       | \$350.00         | \$175.00       | \$153.00           | \$76.50        | \$102.00         | \$51.00        |
| Employee plus child | \$151.50  | \$75.75        | \$101.00         | \$50.50        | \$496.50   | \$248.25       | \$331.00         | \$165.50       | \$121.50           | \$60.75        | \$81.00          | \$40.50        |
| Family              | \$331.50  | \$165.75       | \$221.00         | \$110.50       | \$729.00   | \$364.50       | \$486.00         | \$243.00       | \$289.50           | \$144.75       | \$193.00         | \$96.50        |

### Dental Premiums (ADOA and UA Alternative)

|                   | <b>Total Dental Administrators</b> |                |                  |                | <b>Delta Dental PPO</b> |                |                  |                |
|-------------------|------------------------------------|----------------|------------------|----------------|-------------------------|----------------|------------------|----------------|
|                   | <b>SPRING 2012</b>                 |                | <b>FALL 2012</b> |                | <b>SPRING 2012</b>      |                | <b>FALL 2012</b> |                |
|                   | <b>per month</b>                   | <b>per pay</b> | <b>per month</b> | <b>per pay</b> | <b>per month</b>        | <b>per pay</b> | <b>per month</b> | <b>per pay</b> |
| Employee only     | \$7.50                             | \$3.75         | \$5.00           | \$2.50         | \$46.48                 | \$23.24        | \$30.98          | \$15.49        |
| Employee plus one | \$13.50                            | \$6.75         | \$9.00           | \$4.50         | \$106.32                | \$53.16        | \$70.88          | \$35.44        |
| Family            | \$21.00                            | \$10.50        | \$14.00          | \$7.00         | \$184.68                | \$92.34        | \$123.12         | \$61.56        |

### Vision Premiums (ADOA and UA Alternative)

|                   | <b>AVESIS</b>      |                |                  |                |
|-------------------|--------------------|----------------|------------------|----------------|
|                   | <b>SPRING 2012</b> |                | <b>FALL 2012</b> |                |
|                   | <b>per month</b>   | <b>per pay</b> | <b>per month</b> | <b>per pay</b> |
| Employee only     | \$7.26             | \$3.63         | \$4.84           | \$2.42         |
| Employee plus one | \$20.28            | \$10.14        | \$13.52          | \$6.76         |
| Family            | \$25.30            | \$12.65        | \$16.86          | \$8.43         |

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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 2012                 |         | FALL 2012 |         |
|           | per month                   | per pay | per month | per pay |
| Age 18-29 | \$0.15                      | \$0.08  | \$0.10    | \$0.05  |
| Age 30-34 | \$0.18                      | \$0.09  | \$0.12    | \$0.06  |
| Age 35-39 | \$0.21                      | \$0.11  | \$0.14    | \$0.07  |
| Age 40-44 | \$0.36                      | \$0.18  | \$0.24    | \$0.12  |
| Age 45-49 | \$0.48                      | \$0.24  | \$0.32    | \$0.16  |
| Age 50-54 | \$0.78                      | \$0.39  | \$0.52    | \$0.26  |
| Age 55-59 | \$1.11                      | \$0.56  | \$0.74    | \$0.37  |
| Age 60-64 | \$2.01                      | \$1.01  | \$1.34    | \$0.67  |
| Age 65-69 | \$2.01                      | \$1.01  | \$1.34    | \$0.67  |
| Age 70+   | \$3.18                      | \$1.59  | \$2.12    | \$1.06  |

|           | Aetna Life Insurance                |         |           |         |
|-----------|-------------------------------------|---------|-----------|---------|
|           | SPRING 2012                         |         | FALL 2012 |         |
|           | per month                           | per pay | per month | per pay |
| Age 18-24 | \$0.116                             | \$0.06  | \$0.077   | \$0.04  |
| Age 25-34 | \$0.149                             | \$0.07  | \$0.099   | \$0.05  |
| Age 35-39 | \$0.182                             | \$0.09  | \$0.121   | \$0.06  |
| Age 40-44 | \$0.246                             | \$0.12  | \$0.164   | \$0.08  |
| Age 45-49 | \$0.312                             | \$0.16  | \$0.208   | \$0.10  |
| Age 50-54 | \$0.443                             | \$0.22  | \$0.295   | \$0.15  |
| Age 55-59 | \$0.737                             | \$0.37  | \$0.491   | \$0.25  |
| Age 60-64 | \$1.193                             | \$0.60  | \$0.795   | \$0.40  |
| Age 65-69 | \$1.878                             | \$0.94  | \$1.252   | \$0.63  |
| Age 70 +  | Contact Benefits Office for Premium |         |           |         |

### Dependent Supplemental Life Insurance Rates

| Coverage Amount | The Hartford Life Insurance |         |           |         |
|-----------------|-----------------------------|---------|-----------|---------|
|                 | SPRING 2012                 |         | FALL 2012 |         |
|                 | per month                   | per pay | per month | per pay |
| \$2,000         | \$1.41                      | \$0.71  | \$0.94    | \$0.47  |
| \$4,000         | \$2.82                      | \$1.41  | \$1.88    | \$0.94  |
| \$6,000         | \$4.23                      | \$2.12  | \$2.82    | \$1.41  |
| \$12,000        | \$8.46                      | \$4.23  | \$5.64    | \$2.82  |
| \$15,000        | \$10.58                     | \$5.29  | \$7.05    | \$3.53  |
| \$50,000        | \$36.38                     | \$18.19 | \$24.25   | \$12.13 |

| Coverage Amount | Aetna Life Insurance |         |           |         |
|-----------------|----------------------|---------|-----------|---------|
|                 | SPRING 2012          |         | FALL 2012 |         |
|                 | per month            | per pay | per month | per pay |
| \$5,000         | \$1.077              | \$0.54  | \$0.718   | \$0.36  |