

**UNIVERSITY OF NORTH ALABAMA  
EMPLOYEE BENEFITS SELECTION COVERAGE  
SUPPLEMENTAL OPTIONS**

**MONTHLY PAYROLL RATES/\*ESTIMATED REDUCTION IN NET PAY DUE TO PRE-TAXING**

**ACCIDENT INDEMNITY**

	MONTHLY PREMIUM	*REDUCTION IN NET PAY
Employee Only	21.58	16.19
Employee and Spouse	30.55	22.91
One Parent Family	34.97	26.23
Two Parent Family	45.50	34.13

**SPOUSE OFF THE JOB ACCIDENT DISABILITY RIDER 8.19 (after-tax)**

Rate is for 6 months benefit period, 0/days elimination, \$700 per month benefit.

**HOSPITAL PROTECTION**

(EMPLOYEE AGES)	<u>18-39</u>		<u>40-49</u>		<u>50-59</u>		<u>60-70</u>	
	PREMIUM	* RED. IN NET PAY	PREMIUM	* RED. IN NET PAY	PREMIUM	* RED. IN NET PAY	PREMIUM	* RED. IN NET PAY
<b>PLAN 1</b>								
Employee Only	27.95	20.96	32.89	24.67	42.90	32.18	53.95	40.46
One Parent Family	39.65	29.73	42.64	31.98	50.70	38.03	68.64	51.48
Employee and Spouse	50.83	38.12	54.86	41.15	72.80	54.60	89.83	67.37
Two Parent Family	57.59	43.19	59.54	44.66	79.56	59.67	99.58	74.69
<b>PLAN 2</b>								
Employee Only	34.19	25.64	42.38	31.79	54.47	40.85	66.56	49.92
One Parent Family	48.23	36.17	54.21	40.66	64.35	48.26	82.55	61.91
Employee and Spouse	63.44	47.58	72.54	54.41	94.77	71.08	112.97	84.73
Two Parent Family	73.32	54.99	79.43	59.57	102.57	76.93	124.80	93.60
<b>PLAN 3</b>								
Employee Only	39.65	29.74	49.92	37.44	63.18	47.39	75.40	56.55
One Parent Family	55.77	41.83	62.92	47.19	74.10	55.58	92.56	69.42
Employee and Spouse	72.28	54.21	83.46	62.60	106.86	80.14	125.32	93.99
Two Parent Family	83.20	62.40	91.39	68.54	115.83	86.87	138.32	103.74
<b>Initial Hospital Rider (Pays additional \$500 for first day per person per calendar year)</b>								
Employee Only	7.80	5.85	8.84	6.63	12.22	9.16	17.94	13.45
One Parent Family	11.44	8.58	11.70	8.77	13.54	10.14	18.98	14.23
Employee and Spouse	15.08	11.31	16.90	12.67	22.88	17.16	35.88	26.91
Two Parent Family	18.72	14.04	19.76	14.82	24.18	18.13	36.92	27.69

\*ESTIMATED REDUCTION IN NET PAY ASSUMES A 25% TAX RATE WHICH INCLUDES FICA, MEDICARE, FEDERAL INCOME TAX AND STATE INCOME TAX.