This message is to inform faculty on academic contracts (10 paychecks per year) of the change in the way their premiums for USG benefits will be deducted this year. In the past, monthly premiums were deducted equally out of 9 checks from August to April, and three months of summer premiums were deducted out of the 10th paycheck in May.

Starting this academic year, premiums will be deducted on a 5/5 basis in the fall and on a 7/5 basis in the spring. This means that during the fall semester, 5 months of premiums will be deducted evenly from the 5 checks received from August through December. During the spring semester, 7 months of premiums will be deducted in five equal portions from the 5 checks received from January through May.

**Premium deductions August – December**
- will be an equal amount to cover each of those same months.

**Premium deductions January – May**
- will be more even in value across the semester than in the past, but will be higher than in fall because they will cover the additional months of June and July.

Please plan accordingly for the higher deductions January through May to provide coverage for the additional two months.

**7/5 premium example:**
Annual family premium for the Consumer Choice HSA plan: $224.70 (mo.) x 12 = $2,696.40
Monthly premium each, August through December: $224.70
Monthly premium each, January through May: $314.58*
* Premiums are likely to change in January each year when new insurance premiums take effect.

If you have questions about these premium deductions, please contact Human Resources at Hrweb@uga.edu or 706-542-2222.