95%

Hamilton College
2013 Group Medical Insurance Rates

Total Monthly Premiums Effective January 1, 2013

		Excellus PPO
	Employee only:	$517.61
	Employee + 1:	$1,035.21
	Family:	$1,381.73

Employee Contributions for Individuals in 95% Appointments

Weekly Payroll Deductions

Annual Base Salary		
Under $50,000	Employee only:	9.31
	Employee + 1:	32.54
	Family:	53.16
$50,000 - $100,000	Employee only:	13.60
	Employee + 1:	54.76
	Family:	85.98

Monthly Payroll Deductions

Annual Base Salary		
Under $50,000	Employee only:	40.34
	Employee + 1:	141.01
	Family:	230.37
$50,000 - $100,000	Employee only:	58.91
	Employee + 1:	237.31
	Family:	372.56
$100,000 and over	Employee only:	72.12
	Employee + 1:	324.44
	Family:	508.27

The above contribution rates are effective January 1 through December 31, unless the percentage of your appointment changes, and are based on 12 monthly or 52 weekly deductions in a calendar year.

Waiver of Coverage
If you have other medical insurance coverage and wish to waive your personal coverage through the College, you would be eligible to receive an additional $950 in taxable compensation, payable at a rate of $79.17 a month or $18.27 a week through the payroll system based on 12 monthly or 52 weekly credits.

Special note for academic year only staff members: If you only receive regular paychecks during the academic year, your medical insurance deductions are taken over 38 weeks rather than 52 weeks. To calculate your weekly deduction (or waiver credit) multiply the above rates by 52 and then divide by 38. The result is your weekly deduction (or credit) over 38 weeks (January through May and September through December).

Benefits prorated at 95%
Human Resources
November 2012

Hamilton College
2013 Group Medical Insurance Rates

Total Monthly Premiums Effective January 1, 2013

	Excellus PPO
Employee only:	$517.61
Employee + 1:	$1,035.21
Family:	$1,381.73

Employee Contributions for Individuals in 90% Appointments

Weekly Payroll Deductions

Annual Base Salary		
Under $50,000	Employee only:	15.11
	Employee + 1:	43.40
	Family:	67.15
$50,000 - $100,000	Employee only:	19.17
	Employee + 1:	64.45
	Family:	98.23

Monthly Payroll Deductions

Annual Base Salary		
Under $50,000	Employee only:	65.46
	Employee + 1:	188.08
	Family:	290.97
$50,000 - $100,000	Employee only:	83.05
	Employee + 1:	279.30
	Family:	425.68
$100,000 and over	Employee only:	95.56
	Employee + 1:	361.85
	Family:	554.24

The above contribution rates are effective January 1 through December 31, unless the percentage of your appointment changes, and are based on 12 monthly or 52 weekly deductions in a calendar year.

Waiver of Coverage
If you have other medical insurance coverage and wish to waive your personal coverage through the College, you would be eligible to receive an additional $900 in taxable compensation, payable at a rate of $75.00 a month or $17.31 a week through the payroll system based on 12 monthly or 52 weekly credits.

Special note for academic year only staff members: If you only receive regular paychecks during the academic year, your medical insurance deductions are taken over 38 weeks rather than 52 weeks. To calculate your weekly deduction (or waiver credit) multiply the above rates by 52 and then divide by 38. The result is your weekly deduction (or credit) over 38 weeks (January through May and September through December).

Benefits prorated at 90%
Human Resources
November 2012

Hamilton College
2013 Group Medical Insurance Rates

Total Monthly Premiums Effective January 1, 2013

		Excellus PPO
	Employee only:	$517.61
	Employee + 1:	$1,035.21
	Family:	$1,381.73

Employee Contributions for Individuals in 85% Appointments

Weekly Payroll Deductions

Annual Base Salary		
Under $50,000	Employee only:	20.90
	Employee + 1:	54.26
	Family:	81.13
$50,000 - $100,000	Employee only:	24.74
	Employee + 1:	74.15
	Family:	110.49

Monthly Payroll Deductions

Annual Base Salary		
Under $50,000	Employee only:	90.58
	Employee + 1:	235.14
	Family:	351.56
$50,000 - $100,000	Employee only:	107.20
	Employee + 1:	321.30
	Family:	478.79
$100,000 and over	Employee only:	119.01
	Employee + 1:	399.26
	Family:	600.21

The above contribution rates are effective January 1 through December 31, unless the percentage of your appointment changes, and are based on 12 monthly or 52 weekly deductions in a calendar year.

Waiver of Coverage
If you have other medical insurance coverage and wish to waive your personal coverage through the College, you would be eligible to receive an additional $850 in taxable compensation, payable at a rate of $70.83 a month or $16.35 a week through the payroll system based on 12 monthly or 52 weekly credits.

Special note for academic year only staff members: If you only receive regular paychecks during the academic year, your medical insurance deductions are taken over 38 weeks rather than 52 weeks. To calculate your weekly deduction (or waiver credit) multiply the above rates by 52 and then divide by 38. The result is your weekly deduction (or credit) over 38 weeks (January through May and September through December).

Benefits prorated at 85%
Human Resources
November 2012

Hamilton College
2013 Group Medical Insurance Rates

Total Monthly Premiums Effective January 1, 2013

		Excellus PPO
	Employee only:	$517.61
	Employee + 1:	$1,035.21
	Family:	$1,381.73

Employee Contributions for Individuals in 80% Appointments

Weekly Payroll Deductions

Annual Base Salary		
Under $50,000	Employee only:	26.70
	Employee + 1:	65.12
	Family:	95.11
$50,000 - $100,000	Employee only:	30.31
	Employee + 1:	83.84
	Family:	122.75

Monthly Payroll Deductions

Annual Base Salary		
Under $50,000	Employee only:	115.70
	Employee + 1:	282.20
	Family:	412.16
$50,000 - $100,000	Employee only:	131.34
	Employee + 1:	363.29
	Family:	531.91
$100,000 and over	Employee only:	142.46
	Employee + 1:	436.67
	Family:	646.19

The above contribution rates are effective January 1 through December 31, unless the percentage of your appointment changes, and are based on 12 monthly or 52 weekly deductions in a calendar year.

Waiver of Coverage
If you have other medical insurance coverage and wish to waive your personal coverage through the College, you would be eligible to receive an additional $800 in taxable compensation, payable at a rate of $66.67 a month or $15.38 a week through the payroll system based on 12 monthly or 52 weekly credits.

Special note for academic year only staff members: If you only receive regular paychecks during the academic year, your medical insurance deductions are taken over 38 weeks rather than 52 weeks. To calculate your weekly deduction (or waiver credit) multiply the above rates by 52 and then divide by 38. The result is your weekly deduction (or credit) over 38 weeks (January through May and September through December).

Benefits prorated at 80%
Human Resources
November 2012

Hamilton College
2013 Group Medical Insurance Rates

Total Monthly Premiums Effective January 1, 2013

	Excellus PPO
Employee only:	$517.61
Employee + 1:	$1,035.21
Family:	$1,381.73

Employee Contributions for Individuals in 75% Appointments

Weekly Payroll Deductions

Annual Base Salary		
Under $50,000	Employee only:	32.50
	Employee + 1:	75.98
	Family:	109.10
$50,000 - $100,000	Employee only:	35.88
	Employee + 1:	93.53
	Family:	135.00

Monthly Payroll Deductions

Annual Base Salary		
Under $50,000	Employee only:	140.82
	Employee + 1:	329.27
	Family:	472.76
$50,000 - $100,000	Employee only:	155.48
	Employee + 1:	405.29
	Family:	585.02
$100,000 and over	Employee only:	165.91
	Employee + 1:	474.08
	Family:	692.16

The above contribution rates are effective January 1 through December 31, unless the percentage of your appointment changes, and are based on 12 monthly or 52 weekly deductions in a calendar year.

Waiver of Coverage
If you have other medical insurance coverage and wish to waive your personal coverage through the College, you would be eligible to receive an additional $750 in taxable compensation, payable at a rate of $62.50 a month or $14.42 a week through the payroll system based on 12 monthly or 52 weekly credits.

Special note for academic year only staff members: If you only receive regular paychecks during the academic year, your medical insurance deductions are taken over 38 weeks rather than 52 weeks. To calculate your weekly deduction (or waiver credit) multiply the above rates by 52 and then divide by 38. The result is your weekly deduction (or credit) over 38 weeks (January through May and September through December).

Benefits prorated at 75%
Human Resources
November 2012

Hamilton College
2013 Group Medical Insurance Rates

Total Monthly Premiums Effective January 1, 2013

	Excellus PPO
Employee only:	$517.61
Employee + 1:	$1,035.21
Family:	$1,381.73

Employee Contributions for Individuals in 70% Appointments

Weekly Payroll Deductions

Annual Base Salary		
Under $50,000	Employee only:	38.29
	Employee + 1:	86.84
	Family:	123.08
$50,000 - $100,000	Employee only:	41.45
	Employee + 1:	103.22
	Family:	147.26

Monthly Payroll Deductions

Annual Base Salary		
Under $50,000	Employee only:	165.94
	Employee + 1:	376.33
	Family:	533.36
$50,000 - $100,000	Employee only:	179.62
	Employee + 1:	447.28
	Family:	638.13
$100,000 and over	Employee only:	189.35
	Employee + 1:	511.48
	Family:	738.13

The above contribution rates are effective January 1 through December 31, unless the percentage of your appointment changes, and are based on 12 monthly or 52 weekly deductions in a calendar year.

Waiver of Coverage
If you have other medical insurance coverage and wish to waive your personal coverage through the College, you would be eligible to receive an additional $700 in taxable compensation, payable at a rate of $58.33 a month or $13.46 a week through the payroll system based on 12 monthly or 52 weekly credits.

Special note for academic year only staff members: If you only receive regular paychecks during the academic year, your medical insurance deductions are taken over 38 weeks rather than 52 weeks. To calculate your weekly deduction (or waiver credit) multiply the above rates by 52 and then divide by 38. The result is your weekly deduction (or credit) over 38 weeks (January through May and September through December).

Benefits prorated at 70%
Human Resources
November 2012

Hamilton College
2013 Group Medical Insurance Rates

Total Monthly Premiums Effective January 1, 2013

	Excellus PPO
Employee only:	$517.61
Employee + 1:	$1,035.21
Family:	$1,381.73

Employee Contributions for Individuals in 65% Appointments

Weekly Payroll Deductions

Annual Base Salary		
Under $50,000	Employee only:	44.09
	Employee + 1:	97.71
	Family:	137.07
$50,000 - $100,000	Employee only:	47.02
	Employee + 1:	112.91
	Family:	159.52

Monthly Payroll Deductions

Annual Base Salary		
Under $50,000	Employee only:	191.06
	Employee + 1:	423.39
	Family:	593.96
$50,000 - $100,000	Employee only:	203.76
	Employee + 1:	489.28
	Family:	691.25
$100,000 and over	Employee only:	212.80
	Employee + 1:	548.89
	Family:	784.10

The above contribution rates are effective January 1 through December 31, unless the percentage of your appointment changes, and are based on 12 monthly or 52 weekly deductions in a calendar year.

Waiver of Coverage
If you have other medical insurance coverage and wish to waive your personal coverage through the College, you would be eligible to receive an additional $650 in taxable compensation, payable at a rate of $54.17 a month or $12.50 a week through the payroll system based on 12 monthly or 52 weekly credits.

Special note for academic year only staff members: If you only receive regular paychecks during the academic year, your medical insurance deductions are taken over 38 weeks rather than 52 weeks. To calculate your weekly deduction (or waiver credit) multiply the above rates by 52 and then divide by 38. The result is your weekly deduction (or credit) over 38 weeks (January through May and September through December).

Benefits prorated at 65%
Human Resources
November 2012

Hamilton College
2013 Group Medical Insurance Rates

Total Monthly Premiums Effective January 1, 2013

	Excellus PPO
Employee only:	$517.61
Employee + 1:	$1,035.21
Family:	$1,381.73

Employee Contributions for Individuals in 60% Appointments

Weekly Payroll Deductions

Annual Base Salary		
Under $50,000	Employee only:	49.89
	Employee + 1:	108.57
	Family:	151.05
$50,000 - $100,000	Employee only:	52.59
	Employee + 1:	122.60
	Family:	171.78

Monthly Payroll Deductions

Annual Base Salary		
Under $50,000	Employee only:	216.18
	Employee + 1:	470.45
	Family:	654.55
$50,000 - $100,000	Employee only:	227.91
	Employee + 1:	531.27
	Family:	744.36
$100,000 and over	Employee only:	236.25
	Employee + 1:	586.30
	Family:	830.07

The above contribution rates are effective January 1 through December 31, unless the percentage of your appointment changes, and are based on 12 monthly or 52 weekly deductions in a calendar year.

Waiver of Coverage
If you have other medical insurance coverage and wish to waive your personal coverage through the College, you would be eligible to receive an additional $600 in taxable compensation, payable at a rate of $50.00 a month or $11.54 a week through the payroll system based on 12 monthly or 52 weekly credits.

Special note for academic year only staff members: If you only receive regular paychecks during the academic year, your medical insurance deductions are taken over 38 weeks rather than 52 weeks. To calculate your weekly deduction (or waiver credit) multiply the above rates by 52 and then divide by 38. The result is your weekly deduction (or credit) over 38 weeks (January through May and September through December).

Benefits prorated at 60%
Human Resources
November 2012

Hamilton College
2013 Group Medical Insurance Rates

Total Monthly Premiums Effective January 1, 2013

		Excellus PPO
	Employee only:	$517.61
	Employee + 1:	$1,035.21
	Family:	$1,381.73

Employee Contributions for Individuals in 55% Appointments

Weekly Payroll Deductions

Annual Base Salary		
Under $50,000	Employee only:	55.68
	Employee + 1:	119.43
	Family:	165.04
$50,000 - $100,000	Employee only:	58.16
	Employee + 1:	132.29
	Family:	184.03

Monthly Payroll Deductions

Annual Base Salary		
Under $50,000	Employee only:	241.30
	Employee + 1:	517.52
	Family:	715.15
$50,000 - $100,000	Employee only:	252.05
	Employee + 1:	573.27
	Family:	797.48
$100,000 and over	Employee only:	259.69
	Employee + 1:	623.71
	Family:	876.04

The above contribution rates are effective January 1 through December 31, unless the percentage of your appointment changes, and are based on 12 monthly or 52 weekly deductions in a calendar year.

Waiver of Coverage
If you have other medical insurance coverage and wish to waive your personal coverage through the College, you would be eligible to receive an additional $550 in taxable compensation, payable at a rate of $45.83 a month or $10.58 a week through the payroll system based on 12 monthly or 52 weekly credits.

Special note for academic year only staff members: If you only receive regular paychecks during the academic year, your medical insurance deductions are taken over 38 weeks rather than 52 weeks. To calculate your weekly deduction (or waiver credit) multiply the above rates by 52 and then divide by 38. The result is your weekly deduction (or credit) over 38 weeks (January through May and September through December).

Benefits prorated at 55%
Human Resources
November 2012

Hamilton College
2013 Group Medical Insurance Rates

Total Monthly Premiums Effective January 1, 2013

	Excellus PPO
Employee only:	$517.61
Employee + 1:	$1,035.21
Family:	$1,381.73

Employee Contributions for Individuals in 50% Appointments

Weekly Payroll Deductions

Annual Base Salary		
Under $50,000	Employee only:	61.48
	Employee + 1:	130.29
	Family:	179.02
$50,000 - $100,000	Employee only:	63.74
	Employee + 1:	141.98
	Family:	196.29

Monthly Payroll Deductions

Annual Base Salary		
Under $50,000	Employee only:	266.42
	Employee + 1:	564.58
	Family:	775.75
$50,000 - $100,000	Employee only:	276.19
	Employee + 1:	615.26
	Family:	850.59
$100,000 and over	Employee only:	283.14
	Employee + 1:	661.12
	Family:	922.02

The above contribution rates are effective January 1 through December 31, unless the percentage of your appointment changes, and are based on 12 monthly or 52 weekly deductions in a calendar year.

Waiver of Coverage
If you have other medical insurance coverage and wish to waive your personal coverage through the College, you would be eligible to receive an additional $500 in taxable compensation, payable at a rate of $41.67 a month or $9.62 a week through the payroll system based on 12 monthly or 52 weekly credits.

Special note for academic year only staff members: If you only receive regular paychecks during the academic year, your medical insurance deductions are taken over 38 weeks rather than 52 weeks. To calculate your weekly deduction (or waiver credit) multiply the above rates by 52 and then divide by 38. The result is your weekly deduction (or credit) over 38 weeks (January through May and September through December).

Benefits prorated at 50%
Human Resources
November 2012

Waiver Credit						
Percentage		Annual		Monthly		52 Weekly
100%		1,000		83.33		19.23
95%		950		79.17		18.27
90%		900		75.00		17.31
85%		850		70.83		16.35
80%		800		66.67		15.38
75%		750		62.50		14.42
70%		700		58.33		13.46
65%		650		54.17		12.50
60%		600		50.00		11.54
55%		550		45.83		10.58
50%		500		41.67		9.62

Hamilton College
2013 Group Medical Insurance Rates

Total Monthly Premiums Effective January 1, 2013

	Excellus PPO
Employee only:	$517.61
Employee + 1:	$1,035.21
Family:	$1,381.73

Employee Contributions for Individuals in Full-time Appointments

Weekly Payroll Deductions

Annual Base Salary		
Under $50,000	Employee only:	3.51
	Employee + 1:	21.68
	Family:	39.18
$50,000 - $100,000	Employee only:	8.02
	Employee + 1:	45.07
	Family:	73.72

Monthly Payroll Deductions

Annual Base Salary		
Under $50,000	Employee only:	15.22
	Employee + 1:	93.95
	Family:	169.77
$50,000 - $100,000	Employee only:	34.77
	Employee + 1:	195.31
	Family:	319.45
$100,000 and over	Employee only:	48.67
	Employee + 1:	287.03
	Family:	462.30

The above rate summary reflects payroll deductions for medical insurance coverage through the College for full-time employees based on 52 weekly or 12 monthly deductions. Deductions are made on a before-tax basis unless an individual has specifically elected otherwise.

Individuals with half-time or more appointments receive prorated contributions by the College based on their work schedule and salary and should visit the Human Resources website or contact Human Resources for contribution rates.

Waiver of Coverage: Full-time individuals waiving coverage through the College will receive additional taxable compensation in the amount of $1,000 a year ($19.23 per week or $83.33 per month) payable through the payroll system.

Human Resources
November 2012