

Hamilton College
2019 Group Medical Insurance Rates

Total Monthly Premiums Effective January 1, 2019

Employee	\$493.82
Employee - Spouse	\$1,185.16
Employee - Child(ren)	\$913.56
Employee - Family	\$1,580.21

Employee Contributions - All Schedules

Weekly Payroll Deductions												
Annual Base Salary		FT	95%	90%	85%	80%	75%	70%	65%	60%	55%	50%
Under \$50,000	Employee	\$5.14	\$10.58	\$16.02	\$21.46	\$26.90	\$32.34	\$37.78	\$43.23	\$48.66	\$54.11	\$59.55
	Employee - Spouse	\$39.20	\$50.91	\$62.63	\$74.34	\$86.06	\$97.77	\$109.49	\$121.20	\$132.92	\$144.63	\$156.35
	Employee - Child(ren)	\$29.86	\$38.91	\$47.96	\$57.00	\$66.05	\$75.10	\$84.15	\$93.20	\$102.24	\$111.29	\$120.34
	Employee - Family	\$52.26	\$67.88	\$83.50	\$99.12	\$114.74	\$130.36	\$145.98	\$161.60	\$177.22	\$192.84	\$208.46
\$50,000 - \$100,000	Employee	\$11.74	\$16.85	\$21.96	\$27.07	\$32.18	\$37.29	\$42.41	\$47.52	\$52.63	\$57.74	\$62.85
	Employee - Spouse	\$78.40	\$88.15	\$97.91	\$107.66	\$117.42	\$127.17	\$136.93	\$146.68	\$156.44	\$166.19	\$175.95
	Employee - Child(ren)	\$59.73	\$67.28	\$74.84	\$82.39	\$89.95	\$97.50	\$105.06	\$112.61	\$120.17	\$127.72	\$135.27
	Employee - Family	\$104.53	\$117.53	\$130.54	\$143.55	\$156.55	\$169.56	\$182.57	\$195.57	\$208.58	\$221.59	\$234.60

Monthly Payroll Deductions												
Annual Base Salary		FT	95%	90%	85%	80%	75%	70%	65%	60%	55%	50%
Under \$50,000	Employee	\$22.26	\$45.84	\$69.42	\$92.99	\$116.57	\$140.15	\$163.73	\$187.31	\$210.88	\$234.46	\$258.04
	Employee - Spouse	\$169.86	\$220.63	\$271.39	\$322.16	\$372.92	\$423.69	\$474.45	\$525.22	\$575.98	\$626.75	\$677.51
	Employee - Child(ren)	\$129.40	\$168.61	\$207.82	\$247.02	\$286.23	\$325.44	\$364.65	\$403.86	\$443.06	\$482.27	\$521.48
	Employee - Family	\$226.47	\$294.16	\$361.84	\$429.53	\$497.22	\$564.91	\$632.59	\$700.28	\$767.97	\$835.65	\$903.34
\$50,000 - \$100,000	Employee	\$50.87	\$73.02	\$95.17	\$117.31	\$139.46	\$161.61	\$183.76	\$205.90	\$228.05	\$250.20	\$272.35
	Employee - Spouse	\$339.72	\$381.99	\$424.26	\$466.54	\$508.81	\$551.08	\$593.35	\$635.62	\$677.90	\$720.17	\$762.44
	Employee - Child(ren)	\$258.82	\$291.56	\$324.29	\$357.03	\$389.77	\$422.51	\$455.24	\$487.98	\$520.72	\$553.45	\$586.19
	Employee - Family	\$452.95	\$509.31	\$565.68	\$622.04	\$678.40	\$734.77	\$791.13	\$847.49	\$903.85	\$960.22	\$1,016.58
\$100,000 and over	Employee	\$69.94	\$91.13	\$112.33	\$133.52	\$154.72	\$175.91	\$197.10	\$218.30	\$239.49	\$260.69	\$281.88
	Employee - Spouse	\$486.41	\$521.35	\$556.29	\$591.22	\$626.16	\$661.10	\$696.04	\$730.97	\$765.91	\$800.85	\$835.79
	Employee - Child(ren)	\$370.57	\$397.72	\$424.87	\$452.02	\$479.17	\$506.32	\$533.47	\$560.62	\$587.77	\$614.92	\$642.07
	Employee - Family	\$648.54	\$695.12	\$741.71	\$788.29	\$834.87	\$881.46	\$928.04	\$974.62	\$1,021.21	\$1,067.79	\$1,114.38

The above contribution rates are effective January 1 through December 31, unless your work schedule 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 a medical waiver credit in the form of additional taxable compensation based on your schedule (credit amounts listed on next page), payable through the payroll system.

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).

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