

**Hamilton College**  
**2024 Group Medical Insurance Rates**

95%

**Total Monthly Premiums Effective January 1, 2024**

<u>Excellus PPO</u>	
Employee	\$612.16
Employee - Spouse	\$1,469.21
Employee - Child(ren)	\$1,132.51
Employee - Family	\$1,958.94

**Employee Contributions - 95% Schedule**

**Weekly Payroll Deductions**

**Annual Base Salary**

<b>Under \$50,000</b>	Employee	13.31
	Employee - Spouse	64.73
	Employee - Child(ren)	49.38
	Employee - Family	86.30

<b>\$50,000 - \$100,000</b>	Employee	21.34
	Employee - Spouse	112.50
	Employee - Child(ren)	85.70
	Employee - Family	150.00

**Monthly Payroll Deductions**

**Annual Base Salary**

<b>Under \$50,000</b>	Employee	57.67
	Employee - Spouse	280.48
	Employee - Child(ren)	213.99
	Employee - Family	373.97

<b>\$50,000 - \$100,000</b>	Employee	92.46
	Employee - Spouse	487.51
	Employee - Child(ren)	371.37
	Employee - Family	649.99

<b>\$100,000 and over</b>	Employee	115.65
	Employee - Spouse	666.28
	Employee - Child(ren)	507.27
	Employee - Family	888.37

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 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).

**Hamilton College**  
**2024 Group Medical Insurance Rates**

90%

**Total Monthly Premiums Effective January 1, 2024**

<u>Excellus PPO</u>	
Employee	\$612.16
Employee - Spouse	\$1,469.21
Employee - Child(ren)	\$1,132.51
Employee - Family	\$1,958.94

**Employee Contributions - 90% Schedule**

**Weekly Payroll Deductions**

**Annual Base Salary**

<b>Under \$50,000</b>	Employee	20.04
	Employee - Spouse	79.16
	Employee - Child(ren)	60.54
	Employee - Family	105.55
<b>\$50,000 - \$100,000</b>	Employee	27.65
	Employee - Spouse	124.43
	Employee - Child(ren)	94.95
	Employee - Family	165.90

**Monthly Payroll Deductions**

**Annual Base Salary**

<b>Under \$50,000</b>	Employee	86.86
	Employee - Spouse	343.04
	Employee - Child(ren)	262.34
	Employee - Family	457.39
<b>\$50,000 - \$100,000</b>	Employee	119.82
	Employee - Spouse	539.18
	Employee - Child(ren)	411.43
	Employee - Family	718.88
<b>\$100,000 and over</b>	Employee	141.78
	Employee - Spouse	708.54
	Employee - Child(ren)	540.18
	Employee - Family	944.71

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 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).

**Hamilton College**  
**2024 Group Medical Insurance Rates**

85%

**Total Monthly Premiums Effective January 1, 2024**

<u>Excellus PPO</u>	
Employee	\$612.16
Employee - Spouse	\$1,469.21
Employee - Child(ren)	\$1,132.51
Employee - Family	\$1,958.94

**Employee Contributions - 85% Schedule**

**Weekly Payroll Deductions**

**Annual Base Salary**

<b>Under \$50,000</b>	Employee	26.78
	Employee - Spouse	93.60
	Employee - Child(ren)	71.70
	Employee - Family	124.80

<b>\$50,000 - \$100,000</b>	Employee	33.96
	Employee - Spouse	136.35
	Employee - Child(ren)	104.19
	Employee - Family	181.80

**Monthly Payroll Deductions**

**Annual Base Salary**

<b>Under \$50,000</b>	Employee	116.04
	Employee - Spouse	405.61
	Employee - Child(ren)	310.68
	Employee - Family	540.81

<b>\$50,000 - \$100,000</b>	Employee	147.17
	Employee - Spouse	590.85
	Employee - Child(ren)	451.49
	Employee - Family	787.78

<b>\$100,000 and over</b>	Employee	167.92
	Employee - Spouse	750.80
	Employee - Child(ren)	573.08
	Employee - Family	1001.06

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 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).

**Hamilton College**  
**2024 Group Medical Insurance Rates**

80%

**Total Monthly Premiums Effective January 1, 2024**

<u>Excellus PPO</u>	
Employee	\$612.16
Employee - Spouse	\$1,469.21
Employee - Child(ren)	\$1,132.51
Employee - Family	\$1,958.94

**Employee Contributions - 80% Schedule**

**Weekly Payroll Deductions**

**Annual Base Salary**

<b>Under \$50,000</b>	Employee	33.51
	Employee - Spouse	108.04
	Employee - Child(ren)	82.85
	Employee - Family	144.05

<b>\$50,000 - \$100,000</b>	Employee	40.27
	Employee - Spouse	148.27
	Employee - Child(ren)	113.43
	Employee - Family	197.69

**Monthly Payroll Deductions**

**Annual Base Salary**

<b>Under \$50,000</b>	Employee	145.22
	Employee - Spouse	468.17
	Employee - Child(ren)	359.02
	Employee - Family	624.23

<b>\$50,000 - \$100,000</b>	Employee	174.52
	Employee - Spouse	642.51
	Employee - Child(ren)	491.55
	Employee - Family	856.67

<b>\$100,000 and over</b>	Employee	194.05
	Employee - Spouse	793.06
	Employee - Child(ren)	605.99
	Employee - Family	1057.40

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 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).

**Hamilton College**  
**2024 Group Medical Insurance Rates**

75%

**Total Monthly Premiums Effective January 1, 2024**

**Excellus PPO**

Employee	\$612.16
Employee - Spouse	\$1,469.21
Employee - Child(ren)	\$1,132.51
Employee - Family	\$1,958.94

**Employee Contributions - 75% Schedule**

**Weekly Payroll Deductions**

**Annual Base Salary**

<b>Under \$50,000</b>	Employee	40.25
	Employee - Spouse	122.48
	Employee - Child(ren)	94.01
	Employee - Family	163.30

<b>\$50,000 - \$100,000</b>	Employee	46.59
	Employee - Spouse	160.20
	Employee - Child(ren)	122.68
	Employee - Family	213.59

**Monthly Payroll Deductions**

**Annual Base Salary**

<b>Under \$50,000</b>	Employee	174.41
	Employee - Spouse	530.74
	Employee - Child(ren)	407.37
	Employee - Family	707.65

<b>\$50,000 - \$100,000</b>	Employee	201.87
	Employee - Spouse	694.18
	Employee - Child(ren)	531.61
	Employee - Family	925.56

<b>\$100,000 and over</b>	Employee	220.18
	Employee - Spouse	835.32
	Employee - Child(ren)	638.90
	Employee - Family	1113.75

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 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).

**Hamilton College**  
**2024 Group Medical Insurance Rates**

70%

**Total Monthly Premiums Effective January 1, 2024**

**Excellus PPO**

Employee	\$612.16
Employee - Spouse	\$1,469.21
Employee - Child(ren)	\$1,132.51
Employee - Family	\$1,958.94

**Employee Contributions - 70% Schedule**

**Weekly Payroll Deductions**

**Annual Base Salary**

<b>Under \$50,000</b>	Employee	46.98
	Employee - Spouse	136.92
	Employee - Child(ren)	105.16
	Employee - Family	182.55

<b>\$50,000 - \$100,000</b>	Employee	52.90
	Employee - Spouse	172.12
	Employee - Child(ren)	131.92
	Employee - Family	229.49

**Monthly Payroll Deductions**

**Annual Base Salary**

<b>Under \$50,000</b>	Employee	203.59
	Employee - Spouse	593.30
	Employee - Child(ren)	455.71
	Employee - Family	791.07

<b>\$50,000 - \$100,000</b>	Employee	229.23
	Employee - Spouse	745.85
	Employee - Child(ren)	571.67
	Employee - Family	994.45

<b>\$100,000 and over</b>	Employee	246.31
	Employee - Spouse	877.58
	Employee - Child(ren)	671.81
	Employee - Family	1170.10

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 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).

**Hamilton College**  
**2024 Group Medical Insurance Rates**

65%

**Total Monthly Premiums Effective January 1, 2024**

**Excellus PPO**

Employee	\$612.16
Employee - Spouse	\$1,469.21
Employee - Child(ren)	\$1,132.51
Employee - Family	\$1,958.94

**Employee Contributions - 65% Schedule**

**Weekly Payroll Deductions**

**Annual Base Salary**

<b>Under \$50,000</b>	Employee	53.72
	Employee - Spouse	151.35
	Employee - Child(ren)	116.32
	Employee - Family	201.81

<b>\$50,000 - \$100,000</b>	Employee	59.21
	Employee - Spouse	184.04
	Employee - Child(ren)	141.17
	Employee - Family	245.39

**Monthly Payroll Deductions**

**Annual Base Salary**

<b>Under \$50,000</b>	Employee	232.77
	Employee - Spouse	655.87
	Employee - Child(ren)	504.05
	Employee - Family	874.49

<b>\$50,000 - \$100,000</b>	Employee	256.58
	Employee - Spouse	797.52
	Employee - Child(ren)	611.73
	Employee - Family	1063.34

<b>\$100,000 and over</b>	Employee	272.44
	Employee - Spouse	919.84
	Employee - Child(ren)	704.71
	Employee - Family	1226.44

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 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%*  
*November 2023*

**Hamilton College**  
**2024 Group Medical Insurance Rates**

60%

**Total Monthly Premiums Effective January 1, 2024**

**Excellus PPO**

Employee	\$612.16
Employee - Spouse	\$1,469.21
Employee - Child(ren)	\$1,132.51
Employee - Family	\$1,958.94

**Employee Contributions - 60% Schedule**

**Weekly Payroll Deductions**

**Annual Base Salary**

<b>Under \$50,000</b>	Employee	60.45
	Employee - Spouse	165.79
	Employee - Child(ren)	127.47
	Employee - Family	221.06
<b>\$50,000 - \$100,000</b>	Employee	65.52
	Employee - Spouse	195.97
	Employee - Child(ren)	150.41
	Employee - Family	261.29

**Monthly Payroll Deductions**

**Annual Base Salary**

<b>Under \$50,000</b>	Employee	261.96
	Employee - Spouse	718.43
	Employee - Child(ren)	552.39
	Employee - Family	957.91
<b>\$50,000 - \$100,000</b>	Employee	283.93
	Employee - Spouse	849.19
	Employee - Child(ren)	651.79
	Employee - Family	1132.24
<b>\$100,000 and over</b>	Employee	298.58
	Employee - Spouse	962.10
	Employee - Child(ren)	737.62
	Employee - Family	1282.79

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 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).



**Hamilton College**  
**2024 Group Medical Insurance Rates**

55%

**Total Monthly Premiums Effective January 1, 2024**

**Excellus PPO**

Employee	\$612.16
Employee - Spouse	\$1,469.21
Employee - Child(ren)	\$1,132.51
Employee - Family	\$1,958.94

**Employee Contributions - 55% Schedule**

**Weekly Payroll Deductions**

**Annual Base Salary**

<b>Under \$50,000</b>	Employee	67.19
	Employee - Spouse	180.23
	Employee - Child(ren)	138.63
	Employee - Family	240.31

<b>\$50,000 - \$100,000</b>	Employee	71.83
	Employee - Spouse	207.89
	Employee - Child(ren)	159.66
	Employee - Family	277.18

**Monthly Payroll Deductions**

**Annual Base Salary**

<b>Under \$50,000</b>	Employee	291.14
	Employee - Spouse	781.00
	Employee - Child(ren)	600.74
	Employee - Family	1041.33

<b>\$50,000 - \$100,000</b>	Employee	311.28
	Employee - Spouse	900.86
	Employee - Child(ren)	691.85
	Employee - Family	1201.13

<b>\$100,000 and over</b>	Employee	324.71
	Employee - Spouse	1004.36
	Employee - Child(ren)	770.53
	Employee - Family	1339.13

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 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%*  
*November 2023*

**Hamilton College**  
**2024 Group Medical Insurance Rates**

50%

**Total Monthly Premiums Effective January 1, 2024**

**Excellus PPO**

Employee	\$612.16
Employee - Spouse	\$1,469.21
Employee - Child(ren)	\$1,132.51
Employee - Family	\$1,958.94

**Employee Contributions - 50% Schedule**

**Weekly Payroll Deductions**

**Annual Base Salary**

<b>Under \$50,000</b>	Employee	73.92
	Employee - Spouse	194.67
	Employee - Child(ren)	149.79
	Employee - Family	259.56

<b>\$50,000 - \$100,000</b>	Employee	78.15
	Employee - Spouse	219.81
	Employee - Child(ren)	168.90
	Employee - Family	293.08

**Monthly Payroll Deductions**

**Annual Base Salary**

<b>Under \$50,000</b>	Employee	320.33
	Employee - Spouse	843.56
	Employee - Child(ren)	649.08
	Employee - Family	1124.75

<b>\$50,000 - \$100,000</b>	Employee	338.64
	Employee - Spouse	952.53
	Employee - Child(ren)	731.91
	Employee - Family	1270.02

<b>\$100,000 and over</b>	Employee	350.84
	Employee - Spouse	1046.62
	Employee - Child(ren)	803.44
	Employee - Family	1395.48

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 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).

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	