

Hamilton College
2025 Group Medical Insurance Rates

95%

Total Monthly Premiums Effective January 1, 2025

<u>Excelsus PPO</u>	
Employee	\$648.89
Employee - Spouse	\$1,557.36
Employee - Child(ren)	\$1,200.46
Employee - Family	\$2,076.48

Employee Contributions - 95% Schedule

Weekly Payroll Deductions

Annual Base Salary

Under \$50,000	Employee	14.11
	Employee - Spouse	68.61
	Employee - Child(ren)	52.35
	Employee - Family	91.48
\$50,000 - \$100,000	Employee	22.62
	Employee - Spouse	119.25
	Employee - Child(ren)	90.84
	Employee - Family	154.39

Monthly Payroll Deductions

Annual Base Salary

Under \$50,000	Employee	61.13
	Employee - Spouse	297.30
	Employee - Child(ren)	226.83
	Employee - Family	396.41
\$50,000 - \$100,000	Employee	98.01
	Employee - Spouse	516.76
	Employee - Child(ren)	393.65
	Employee - Family	669.04
\$100,000 and over	Employee	122.59
	Employee - Spouse	706.26
	Employee - Child(ren)	537.70
	Employee - Family	941.67

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.

Hamilton College
2025 Group Medical Insurance Rates

90%

Total Monthly Premiums Effective January 1, 2025

<u>Excelsus PPO</u>	
Employee	\$648.89
Employee - Spouse	\$1,557.36
Employee - Child(ren)	\$1,200.46
Employee - Family	\$2,076.48

Employee Contributions - 90% Schedule

Weekly Payroll Deductions

Annual Base Salary

Under \$50,000	Employee	21.25
	Employee - Spouse	83.91
	Employee - Child(ren)	64.17
	Employee - Family	111.88
\$50,000 - \$100,000	Employee	29.31
	Employee - Spouse	131.89
	Employee - Child(ren)	100.64
	Employee - Family	171.49

Monthly Payroll Deductions

Annual Base Salary

Under \$50,000	Employee	92.07
	Employee - Spouse	363.62
	Employee - Child(ren)	278.08
	Employee - Family	484.83
\$50,000 - \$100,000	Employee	127.01
	Employee - Spouse	571.53
	Employee - Child(ren)	436.12
	Employee - Family	743.11
\$100,000 and over	Employee	150.29
	Employee - Spouse	751.05
	Employee - Child(ren)	572.58
	Employee - Family	1001.39

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.

Hamilton College
2025 Group Medical Insurance Rates

85%

Total Monthly Premiums Effective January 1, 2025

	<u>Excelsus PPO</u>
Employee	\$648.89
Employee - Spouse	\$1,557.36
Employee - Child(ren)	\$1,200.46
Employee - Family	\$2,076.48

Employee Contributions - 85% Schedule

Weekly Payroll Deductions

Annual Base Salary

Under \$50,000	Employee	28.38
	Employee - Spouse	99.22
	Employee - Child(ren)	76.00
	Employee - Family	132.29
\$50,000 - \$100,000	Employee	36.00
	Employee - Spouse	144.53
	Employee - Child(ren)	110.44
	Employee - Family	188.58

Monthly Payroll Deductions

Annual Base Salary

Under \$50,000	Employee	123.00
	Employee - Spouse	429.94
	Employee - Child(ren)	329.32
	Employee - Family	573.26
\$50,000 - \$100,000	Employee	156.00
	Employee - Spouse	626.30
	Employee - Child(ren)	478.58
	Employee - Family	817.19
\$100,000 and over	Employee	177.99
	Employee - Spouse	795.85
	Employee - Child(ren)	607.47
	Employee - Family	1061.12

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.

Hamilton College
2025 Group Medical Insurance Rates

80%

Total Monthly Premiums Effective January 1, 2025

<u>Excelsus PPO</u>	
Employee	\$648.89
Employee - Spouse	\$1,557.36
Employee - Child(ren)	\$1,200.46
Employee - Family	\$2,076.48

Employee Contributions - 80% Schedule

Weekly Payroll Deductions

Annual Base Salary

Under \$50,000	Employee	35.52
	Employee - Spouse	114.52
	Employee - Child(ren)	87.82
	Employee - Family	152.70
\$50,000 - \$100,000	Employee	42.69
	Employee - Spouse	157.17
	Employee - Child(ren)	120.24
	Employee - Family	205.68

Monthly Payroll Deductions

Annual Base Salary

Under \$50,000	Employee	153.94
	Employee - Spouse	496.26
	Employee - Child(ren)	380.56
	Employee - Family	661.68
\$50,000 - \$100,000	Employee	184.99
	Employee - Spouse	681.06
	Employee - Child(ren)	521.04
	Employee - Family	891.26
\$100,000 and over	Employee	205.69
	Employee - Spouse	840.64
	Employee - Child(ren)	642.35
	Employee - Family	1120.85

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.

**Hamilton College
2025 Group Medical Insurance Rates**

75%

Total Monthly Premiums Effective January 1, 2025

	<u>Excelsus PPO</u>
Employee	\$648.89
Employee - Spouse	\$1,557.36
Employee - Child(ren)	\$1,200.46
Employee - Family	\$2,076.48

Employee Contributions - 75% Schedule

Weekly Payroll Deductions

Annual Base Salary

Under \$50,000	Employee	42.66
	Employee - Spouse	129.83
	Employee - Child(ren)	99.65
	Employee - Family	173.10

\$50,000 - \$100,000	Employee	49.38
	Employee - Spouse	169.81
	Employee - Child(ren)	130.04
	Employee - Family	222.77

Monthly Payroll Deductions

Annual Base Salary

Under \$50,000	Employee	184.87
	Employee - Spouse	562.58
	Employee - Child(ren)	431.81
	Employee - Family	750.11

\$50,000 - \$100,000	Employee	213.99
	Employee - Spouse	735.83
	Employee - Child(ren)	563.51
	Employee - Family	965.34

\$100,000 and over	Employee	233.39
	Employee - Spouse	885.44
	Employee - Child(ren)	677.23
	Employee - Family	1180.58

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.

**Hamilton College
2025 Group Medical Insurance Rates**

70%

Total Monthly Premiums Effective January 1, 2025

	<u>Excelsus PPO</u>
Employee	\$648.89
Employee - Spouse	\$1,557.36
Employee - Child(ren)	\$1,200.46
Employee - Family	\$2,076.48

Employee Contributions - 70% Schedule

Weekly Payroll Deductions

Annual Base Salary

Under \$50,000	Employee	49.80
	Employee - Spouse	145.13
	Employee - Child(ren)	111.47
	Employee - Family	193.51

\$50,000 - \$100,000	Employee	56.07
	Employee - Spouse	182.45
	Employee - Child(ren)	139.84
	Employee - Family	239.87

Monthly Payroll Deductions

Annual Base Salary

Under \$50,000	Employee	215.81
	Employee - Spouse	628.89
	Employee - Child(ren)	483.05
	Employee - Family	838.53

\$50,000 - \$100,000	Employee	242.98
	Employee - Spouse	790.60
	Employee - Child(ren)	605.97
	Employee - Family	1039.42

\$100,000 and over	Employee	261.09
	Employee - Spouse	930.23
	Employee - Child(ren)	712.11
	Employee - Family	1240.30

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.

Hamilton College
2025 Group Medical Insurance Rates

65%

Total Monthly Premiums Effective January 1, 2025

<u>Excelsus PPO</u>	
Employee	\$648.89
Employee - Spouse	\$1,557.36
Employee - Child(ren)	\$1,200.46
Employee - Family	\$2,076.48

Employee Contributions - 65% Schedule

Weekly Payroll Deductions

Annual Base Salary

Under \$50,000	Employee	56.94
	Employee - Spouse	160.43
	Employee - Child(ren)	123.30
	Employee - Family	213.91

\$50,000 - \$100,000	Employee	62.76
	Employee - Spouse	195.09
	Employee - Child(ren)	149.64
	Employee - Family	256.96

Monthly Payroll Deductions

Annual Base Salary

Under \$50,000	Employee	246.74
	Employee - Spouse	695.21
	Employee - Child(ren)	534.29
	Employee - Family	926.96

\$50,000 - \$100,000	Employee	271.97
	Employee - Spouse	845.37
	Employee - Child(ren)	648.43
	Employee - Family	1113.49

\$100,000 and over	Employee	288.79
	Employee - Spouse	975.03
	Employee - Child(ren)	746.99
	Employee - Family	1300.03

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.

**Hamilton College
2025 Group Medical Insurance Rates**

60%

Total Monthly Premiums Effective January 1, 2025

<u>Excelsus PPO</u>	
Employee	\$648.89
Employee - Spouse	\$1,557.36
Employee - Child(ren)	\$1,200.46
Employee - Family	\$2,076.48

Employee Contributions - 60% Schedule

Weekly Payroll Deductions

Annual Base Salary

Under \$50,000	Employee	64.08
	Employee - Spouse	175.74
	Employee - Child(ren)	135.12
	Employee - Family	234.32

\$50,000 - \$100,000	Employee	69.45
	Employee - Spouse	207.72
	Employee - Child(ren)	159.44
	Employee - Family	274.05

Monthly Payroll Deductions

Annual Base Salary

Under \$50,000	Employee	277.68
	Employee - Spouse	761.53
	Employee - Child(ren)	585.54
	Employee - Family	1015.38

\$50,000 - \$100,000	Employee	300.97
	Employee - Spouse	900.14
	Employee - Child(ren)	690.90
	Employee - Family	1187.57

\$100,000 and over	Employee	316.49
	Employee - Spouse	1019.82
	Employee - Child(ren)	781.88
	Employee - Family	1359.76

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.

Hamilton College
2025 Group Medical Insurance Rates

55%

Total Monthly Premiums Effective January 1, 2025

<u>Excelsus PPO</u>	
Employee	\$648.89
Employee - Spouse	\$1,557.36
Employee - Child(ren)	\$1,200.46
Employee - Family	\$2,076.48

Employee Contributions - 55% Schedule

Weekly Payroll Deductions

Annual Base Salary

Under \$50,000	Employee	71.22
	Employee - Spouse	191.04
	Employee - Child(ren)	146.95
	Employee - Family	254.73

\$50,000 - \$100,000	Employee	76.14
	Employee - Spouse	220.36
	Employee - Child(ren)	169.24
	Employee - Family	291.15

Monthly Payroll Deductions

Annual Base Salary

Under \$50,000	Employee	308.61
	Employee - Spouse	827.85
	Employee - Child(ren)	636.78
	Employee - Family	1103.81

\$50,000 - \$100,000	Employee	329.96
	Employee - Spouse	954.91
	Employee - Child(ren)	733.36
	Employee - Family	1261.64

\$100,000 and over	Employee	344.19
	Employee - Spouse	1064.62
	Employee - Child(ren)	816.76
	Employee - Family	1419.48

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 \$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.

Hamilton College
2025 Group Medical Insurance Rates

50%

Total Monthly Premiums Effective January 1, 2025

<u>Excelsus PPO</u>	
Employee	\$648.89
Employee - Spouse	\$1,557.36
Employee - Child(ren)	\$1,200.46
Employee - Family	\$2,076.48

Employee Contributions - 50% Schedule

Weekly Payroll Deductions

Annual Base Salary

Under \$50,000	Employee	78.36
	Employee - Spouse	206.35
	Employee - Child(ren)	158.78
	Employee - Family	275.13

\$50,000 - \$100,000	Employee	82.84
	Employee - Spouse	233.00
	Employee - Child(ren)	179.04
	Employee - Family	308.24

Monthly Payroll Deductions

Annual Base Salary

Under \$50,000	Employee	339.55
	Employee - Spouse	894.17
	Employee - Child(ren)	688.03
	Employee - Family	1192.23

\$50,000 - \$100,000	Employee	358.96
	Employee - Spouse	1009.68
	Employee - Child(ren)	775.83
	Employee - Family	1335.72

\$100,000 and over	Employee	371.89
	Employee - Spouse	1109.41
	Employee - Child(ren)	851.64
	Employee - Family	1479.21

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.

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