

**Hamilton College
2026 Group Medical Insurance Rates**

Total Monthly Premiums Effective January 1, 2026

Excellus PPO

Employee	\$707.29
Employee - Spouse	\$1,709.20
Employee - Child(ren)	\$1,308.50
Employee - Family	\$2,278.94

Employee Contributions - Full-time Schedule

Weekly Payroll Deductions

Annual Base Salary

Under \$50,000	Employee	7.60
	Employee - Spouse	58.50
	Employee - Child(ren)	44.17
	Employee - Family	78.00
\$50,000 - \$100,000	Employee	17.36
	Employee - Spouse	117.01
	Employee - Child(ren)	88.34
	Employee - Family	150.69

Monthly Payroll Deductions

Annual Base Salary

Under \$50,000	Employee	32.92
	Employee - Spouse	253.50
	Employee - Child(ren)	191.39
	Employee - Family	338.01
\$50,000 - \$100,000	Employee	75.23
	Employee - Spouse	507.03
	Employee - Child(ren)	382.80
	Employee - Family	652.97
\$100,000 and over	Employee	103.43
	Employee - Spouse	725.95
	Employee - Child(ren)	548.07
	Employee - Family	967.93

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 pre-tax basis unless an individual has specifically elected otherwise.

Individuals with half-time or more schedules 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.

As a reminder, if you have a pay change during the year that moves you into a new salary band for premiums, your premium will be adjusted accordingly.

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.