

Hamilton College
2026 Group Medical Insurance Rates

95%

Total Monthly Premiums Effective January 1, 2026

	<u>Excellus PPO</u>
Employee	\$707.29
Employee - Spouse	\$1,709.20
Employee - Child(ren)	\$1,308.50
Employee - Family	\$2,278.94

Employee Contributions - 95% Schedule

Weekly Payroll Deductions

Annual Base Salary

Under \$50,000	Employee	15.38
	Employee - Spouse	75.30
	Employee - Child(ren)	57.06
	Employee - Family	100.40

\$50,000 - \$100,000	Employee	24.65
	Employee - Spouse	130.88
	Employee - Child(ren)	99.02
	Employee - Family	169.45

Monthly Payroll Deductions

Annual Base Salary

Under \$50,000	Employee	66.64
	Employee - Spouse	326.29
	Employee - Child(ren)	247.25
	Employee - Family	435.06

\$50,000 - \$100,000	Employee	106.83
	Employee - Spouse	567.14
	Employee - Child(ren)	429.09
	Employee - Family	734.27

\$100,000 and over	Employee	133.62
	Employee - Spouse	775.11
	Employee - Child(ren)	586.09
	Employee - Family	1033.48

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.

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: 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.

Benefits prorated at 95%
November 2025

Hamilton College
2026 Group Medical Insurance Rates

90%

Total Monthly Premiums Effective January 1, 2026

	<u>Excellus PPO</u>
Employee	\$707.29
Employee - Spouse	\$1,709.20
Employee - Child(ren)	\$1,308.50
Employee - Family	\$2,278.94

Employee Contributions - 90% Schedule

Weekly Payroll Deductions

Annual Base Salary

Under \$50,000	Employee	23.16
	Employee - Spouse	92.09
	Employee - Child(ren)	69.95
	Employee - Family	122.79

\$50,000 - \$100,000	Employee	31.95
	Employee - Spouse	144.75
	Employee - Child(ren)	109.70
	Employee - Family	188.21

Monthly Payroll Deductions

Annual Base Salary

Under \$50,000	Employee	100.36
	Employee - Spouse	399.07
	Employee - Child(ren)	303.10
	Employee - Family	532.10

\$50,000 - \$100,000	Employee	138.44
	Employee - Spouse	627.25
	Employee - Child(ren)	475.37
	Employee - Family	815.57

\$100,000 and over	Employee	163.82
	Employee - Spouse	824.28
	Employee - Child(ren)	624.11
	Employee - Family	1099.03

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.

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: 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.

Benefits prorated at 90%
November 2025

Hamilton College
2026 Group Medical Insurance Rates

85%

Total Monthly Premiums Effective January 1, 2026

	<u>Excellus PPO</u>
Employee	\$707.29
Employee - Spouse	\$1,709.20
Employee - Child(ren)	\$1,308.50
Employee - Family	\$2,278.94

Employee Contributions - 85% Schedule

Weekly Payroll Deductions

Annual Base Salary

Under \$50,000	Employee	30.94
	Employee - Spouse	108.89
	Employee - Child(ren)	82.84
	Employee - Family	145.19

\$50,000 - \$100,000	Employee	39.24
	Employee - Spouse	158.62
	Employee - Child(ren)	120.38
	Employee - Family	206.97

Monthly Payroll Deductions

Annual Base Salary

Under \$50,000	Employee	134.08
	Employee - Spouse	471.86
	Employee - Child(ren)	358.96
	Employee - Family	629.15

\$50,000 - \$100,000	Employee	170.04
	Employee - Spouse	687.36
	Employee - Child(ren)	521.66
	Employee - Family	896.87

\$100,000 and over	Employee	194.01
	Employee - Spouse	873.44
	Employee - Child(ren)	662.13
	Employee - Family	1164.58

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.

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: 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
2026 Group Medical Insurance Rates

80%

Total Monthly Premiums Effective January 1, 2026

	<u>Excellus PPO</u>
Employee	\$707.29
Employee - Spouse	\$1,709.20
Employee - Child(ren)	\$1,308.50
Employee - Family	\$2,278.94

Employee Contributions - 80% Schedule

Weekly Payroll Deductions

Annual Base Salary

Under \$50,000	Employee	38.72
	Employee - Spouse	125.69
	Employee - Child(ren)	95.73
	Employee - Family	167.58

\$50,000 - \$100,000	Employee	46.53
	Employee - Spouse	172.49
	Employee - Child(ren)	131.06
	Employee - Family	225.73

Monthly Payroll Deductions

Annual Base Salary

Under \$50,000	Employee	167.79
	Employee - Spouse	544.64
	Employee - Child(ren)	414.81
	Employee - Family	726.20

\$50,000 - \$100,000	Employee	201.64
	Employee - Spouse	747.46
	Employee - Child(ren)	567.94
	Employee - Family	978.16

\$100,000 and over	Employee	224.20
	Employee - Spouse	922.60
	Employee - Child(ren)	700.16
	Employee - Family	1230.13

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.

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: 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.

Benefits prorated at 80%
November 2025

Hamilton College
2026 Group Medical Insurance Rates

75%

Total Monthly Premiums Effective January 1, 2026

<u>Excellus PPO</u>	
Employee	\$707.29
Employee - Spouse	\$1,709.20
Employee - Child(ren)	\$1,308.50
Employee - Family	\$2,278.94

Employee Contributions - 75% Schedule

Weekly Payroll Deductions

Annual Base Salary

Under \$50,000	Employee	46.50
	Employee - Spouse	142.48
	Employee - Child(ren)	108.62
	Employee - Family	189.98

\$50,000 - \$100,000	Employee	53.83
	Employee - Spouse	186.36
	Employee - Child(ren)	141.75
	Employee - Family	244.49

Monthly Payroll Deductions

Annual Base Salary

Under \$50,000	Employee	201.51
	Employee - Spouse	617.43
	Employee - Child(ren)	470.67
	Employee - Family	823.24

\$50,000 - \$100,000	Employee	233.25
	Employee - Spouse	807.57
	Employee - Child(ren)	614.23
	Employee - Family	1059.46

\$100,000 and over	Employee	254.40
	Employee - Spouse	971.76
	Employee - Child(ren)	738.18
	Employee - Family	1295.68

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.

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: 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.

Benefits prorated at 75%
November 2025

Hamilton College
2026 Group Medical Insurance Rates

70%

Total Monthly Premiums Effective January 1, 2026

<u>Excelsus PPO</u>	
Employee	\$707.29
Employee - Spouse	\$1,709.20
Employee - Child(ren)	\$1,308.50
Employee - Family	\$2,278.94

Employee Contributions - 70% Schedule

Weekly Payroll Deductions

Annual Base Salary

Under \$50,000	Employee	54.28
	Employee - Spouse	159.28
	Employee - Child(ren)	121.50
	Employee - Family	212.37

\$50,000 - \$100,000	Employee	61.12
	Employee - Spouse	200.23
	Employee - Child(ren)	152.43
	Employee - Family	263.25

Monthly Payroll Deductions

Annual Base Salary

Under \$50,000	Employee	235.23
	Employee - Spouse	690.21
	Employee - Child(ren)	526.52
	Employee - Family	920.29

\$50,000 - \$100,000	Employee	264.85
	Employee - Spouse	867.68
	Employee - Child(ren)	660.51
	Employee - Family	1140.76

\$100,000 and over	Employee	284.59
	Employee - Spouse	1020.93
	Employee - Child(ren)	776.20
	Employee - Family	1361.23

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.

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: 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.

Benefits prorated at 70%
November 2025

Hamilton College
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65%

Total Monthly Premiums Effective January 1, 2026

<u>Excellus PPO</u>	
Employee	\$707.29
Employee - Spouse	\$1,709.20
Employee - Child(ren)	\$1,308.50
Employee - Family	\$2,278.94

Employee Contributions - 65% Schedule

Weekly Payroll Deductions

Annual Base Salary

Under \$50,000	Employee	62.07
	Employee - Spouse	176.08
	Employee - Child(ren)	134.40
	Employee - Family	234.77

\$50,000 - \$100,000	Employee	68.41
	Employee - Spouse	214.11
	Employee - Child(ren)	163.11
	Employee - Family	282.01

Monthly Payroll Deductions

Annual Base Salary

Under \$50,000	Employee	268.95
	Employee - Spouse	763.00
	Employee - Child(ren)	582.38
	Employee - Family	1017.34

\$50,000 - \$100,000	Employee	296.45
	Employee - Spouse	927.79
	Employee - Child(ren)	706.80
	Employee - Family	1222.06

\$100,000 and over	Employee	314.78
	Employee - Spouse	1070.09
	Employee - Child(ren)	814.22
	Employee - Family	1426.78

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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: 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.

Benefits prorated at 65%
November 2025

Hamilton College
2026 Group Medical Insurance Rates

60%

Total Monthly Premiums Effective January 1, 2026

<u>Excelsus PPO</u>	
Employee	\$707.29
Employee - Spouse	\$1,709.20
Employee - Child(ren)	\$1,308.50
Employee - Family	\$2,278.94

Employee Contributions - 60% Schedule

Weekly Payroll Deductions

Annual Base Salary

Under \$50,000	Employee	69.85
	Employee - Spouse	192.87
	Employee - Child(ren)	147.28
	Employee - Family	257.16

\$50,000 - \$100,000	Employee	75.70
	Employee - Spouse	227.98
	Employee - Child(ren)	173.79
	Employee - Family	300.78

Monthly Payroll Deductions

Annual Base Salary

Under \$50,000	Employee	302.67
	Employee - Spouse	835.78
	Employee - Child(ren)	638.23
	Employee - Family	1114.38

\$50,000 - \$100,000	Employee	328.05
	Employee - Spouse	987.90
	Employee - Child(ren)	753.08
	Employee - Family	1303.36

\$100,000 and over	Employee	344.97
	Employee - Spouse	1119.25
	Employee - Child(ren)	852.24
	Employee - Family	1492.33

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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: 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.

Benefits prorated at 60%
November 2025

Hamilton College
2026 Group Medical Insurance Rates

55%

Total Monthly Premiums Effective January 1, 2026

<u>Excellus PPO</u>	
Employee	\$707.29
Employee - Spouse	\$1,709.20
Employee - Child(ren)	\$1,308.50
Employee - Family	\$2,278.94

Employee Contributions - 55% Schedule

Weekly Payroll Deductions

Annual Base Salary

Under \$50,000	Employee	77.63
	Employee - Spouse	209.67
	Employee - Child(ren)	160.17
	Employee - Family	279.56

\$50,000 - \$100,000	Employee	83.00
	Employee - Spouse	241.85
	Employee - Child(ren)	184.47
	Employee - Family	319.54

Monthly Payroll Deductions

Annual Base Salary

Under \$50,000	Employee	336.39
	Employee - Spouse	908.57
	Employee - Child(ren)	694.09
	Employee - Family	1211.43

\$50,000 - \$100,000	Employee	359.66
	Employee - Spouse	1048.01
	Employee - Child(ren)	799.37
	Employee - Family	1384.66

\$100,000 and over	Employee	375.17
	Employee - Spouse	1168.41
	Employee - Child(ren)	890.26
	Employee - Family	1557.88

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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: 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.

Benefits prorated at 55%
November 2025

Hamilton College
2026 Group Medical Insurance Rates

50%

Total Monthly Premiums Effective January 1, 2026

<u>Excellus PPO</u>	
Employee	\$707.29
Employee - Spouse	\$1,709.20
Employee - Child(ren)	\$1,308.50
Employee - Family	\$2,278.94

Employee Contributions - 50% Schedule

Weekly Payroll Deductions

Annual Base Salary

Under \$50,000	Employee	85.41
	Employee - Spouse	226.47
	Employee - Child(ren)	173.07
	Employee - Family	301.96

\$50,000 - \$100,000	Employee	90.29
	Employee - Spouse	255.72
	Employee - Child(ren)	195.15
	Employee - Family	338.30

Monthly Payroll Deductions

Annual Base Salary

Under \$50,000	Employee	370.11
	Employee - Spouse	981.35
	Employee - Child(ren)	749.95
	Employee - Family	1308.48

\$50,000 - \$100,000	Employee	391.26
	Employee - Spouse	1108.12
	Employee - Child(ren)	845.65
	Employee - Family	1465.96

\$100,000 and over	Employee	405.36
	Employee - Spouse	1217.58
	Employee - Child(ren)	928.29
	Employee - Family	1623.44

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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.

Benefits prorated at 50%
November 2025

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