

**Hamilton College**  
**2027 Group Medical Insurance Rates**

***Total Monthly Premiums Effective January 1, 2027***

|                       | <u><b>Excellus PPO</b></u> |
|-----------------------|----------------------------|
| Employee              | \$763.87                   |
| Employee - Spouse     | \$1,845.94                 |
| Employee - Child(ren) | \$1,413.18                 |
| Employee - Family     | \$2,461.26                 |

***Employee Contributions - Full-time Schedule***

**Weekly Payroll Deductions**

**Annual Base Salary**

|                       |                       |         |
|-----------------------|-----------------------|---------|
| <b>Under \$50,000</b> | Employee              | \$8.20  |
|                       | Employee - Spouse     | \$63.18 |
|                       | Employee - Child(ren) | \$47.70 |
|                       | Employee - Family     | \$84.24 |

|                             |                       |          |
|-----------------------------|-----------------------|----------|
| <b>\$50,000 - \$100,000</b> | Employee              | \$18.75  |
|                             | Employee - Spouse     | \$126.37 |
|                             | Employee - Child(ren) | \$95.40  |
|                             | Employee - Family     | \$162.74 |

**Monthly Payroll Deductions**

**Annual Base Salary**

|                       |                       |          |
|-----------------------|-----------------------|----------|
| <b>Under \$50,000</b> | Employee              | \$35.55  |
|                       | Employee - Spouse     | \$273.78 |
|                       | Employee - Child(ren) | \$206.70 |
|                       | Employee - Family     | \$365.05 |

|                             |                       |          |
|-----------------------------|-----------------------|----------|
| <b>\$50,000 - \$100,000</b> | Employee              | \$81.25  |
|                             | Employee - Spouse     | \$547.59 |
|                             | Employee - Child(ren) | \$413.42 |
|                             | Employee - Family     | \$705.21 |

|                           |                       |            |
|---------------------------|-----------------------|------------|
| <b>\$100,000 and over</b> | Employee              | \$111.70   |
|                           | Employee - Spouse     | \$784.03   |
|                           | Employee - Child(ren) | \$591.92   |
|                           | Employee - Family     | \$1,045.36 |

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 before-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.

**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.**