

Hamilton College
2027 Group Medical Insurance Rates

95%

Total Monthly Premiums Effective January 1, 2027

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

Employee Contributions - 95% Schedule

Weekly Payroll Deductions

Annual Base Salary

Under \$50,000	Employee	\$16.61
	Employee - Spouse	\$81.32
	Employee - Child(ren)	\$61.62
	Employee - Family	\$108.43

\$50,000 - \$100,000	Employee	\$26.63
	Employee - Spouse	\$141.35
	Employee - Child(ren)	\$106.94
	Employee - Family	\$183.00

Monthly Payroll Deductions

Annual Base Salary

Under \$50,000	Employee	\$71.97
	Employee - Spouse	\$352.39
	Employee - Child(ren)	\$267.02
	Employee - Family	\$469.86

\$50,000 - \$100,000	Employee	\$115.38
	Employee - Spouse	\$612.51
	Employee - Child(ren)	\$463.41
	Employee - Family	\$793.01

\$100,000 and over	Employee	\$144.31
	Employee - Spouse	\$837.13
	Employee - Child(ren)	\$632.98
	Employee - Family	\$1,116.16

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).

Benefits prorated at 95%
November 2026

Hamilton College
2027 Group Medical Insurance Rates

90%

Total Monthly Premiums Effective January 1, 2027

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

Employee Contributions - 90% Schedule

Weekly Payroll Deductions

Annual Base Salary

Under \$50,000	Employee	\$25.01
	Employee - Spouse	\$99.46
	Employee - Child(ren)	\$75.54
	Employee - Family	\$132.62

\$50,000 - \$100,000	Employee	\$34.50
	Employee - Spouse	\$156.33
	Employee - Child(ren)	\$118.48
	Employee - Family	\$203.27

Monthly Payroll Deductions

Annual Base Salary

Under \$50,000	Employee	\$108.38
	Employee - Spouse	\$431.00
	Employee - Child(ren)	\$327.35
	Employee - Family	\$574.67

\$50,000 - \$100,000	Employee	\$149.51
	Employee - Spouse	\$677.43
	Employee - Child(ren)	\$513.40
	Employee - Family	\$880.82

\$100,000 and over	Employee	\$176.92
	Employee - Spouse	\$890.22
	Employee - Child(ren)	\$674.05
	Employee - Family	\$1,186.95

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).

Benefits prorated at 90%
November 2026

Hamilton College
2027 Group Medical Insurance Rates

85%

Total Monthly Premiums Effective January 1, 2027

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

Employee Contributions - 85% Schedule

Weekly Payroll Deductions

Annual Base Salary

Under \$50,000	Employee	\$33.42
	Employee - Spouse	\$117.60
	Employee - Child(ren)	\$89.46
	Employee - Family	\$156.80

\$50,000 - \$100,000	Employee	\$42.38
	Employee - Spouse	\$171.31
	Employee - Child(ren)	\$130.01
	Employee - Family	\$223.53

Monthly Payroll Deductions

Annual Base Salary

Under \$50,000	Employee	\$144.80
	Employee - Spouse	\$509.60
	Employee - Child(ren)	\$387.67
	Employee - Family	\$679.48

\$50,000 - \$100,000	Employee	\$183.64
	Employee - Spouse	\$742.34
	Employee - Child(ren)	\$563.38
	Employee - Family	\$968.62

\$100,000 and over	Employee	\$209.53
	Employee - Spouse	\$943.32
	Employee - Child(ren)	\$715.11
	Employee - Family	\$1,257.75

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 \$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).

Benefits prorated at 85%
November 2026

Hamilton College
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80%

Total Monthly Premiums Effective January 1, 2027

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

Employee Contributions - 80% Schedule

Weekly Payroll Deductions

Annual Base Salary

Under \$50,000	Employee	\$41.82
	Employee - Spouse	\$135.74
	Employee - Child(ren)	\$103.38
	Employee - Family	\$180.99

\$50,000 - \$100,000	Employee	\$50.25
	Employee - Spouse	\$186.29
	Employee - Child(ren)	\$141.55
	Employee - Family	\$243.79

Monthly Payroll Deductions

Annual Base Salary

Under \$50,000	Employee	\$181.21
	Employee - Spouse	\$588.21
	Employee - Child(ren)	\$448.00
	Employee - Family	\$784.29

\$50,000 - \$100,000	Employee	\$217.77
	Employee - Spouse	\$807.26
	Employee - Child(ren)	\$613.37
	Employee - Family	\$1,056.42

\$100,000 and over	Employee	\$242.13
	Employee - Spouse	\$996.41
	Employee - Child(ren)	\$756.17
	Employee - Family	\$1,328.54

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).

Benefits prorated at 80%
November 2026

Hamilton College
2027 Group Medical Insurance Rates

75%

Total Monthly Premiums Effective January 1, 2027

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

Employee Contributions - 75% Schedule

Weekly Payroll Deductions

Annual Base Salary

Under \$50,000	Employee	\$50.22
	Employee - Spouse	\$153.88
	Employee - Child(ren)	\$117.30
	Employee - Family	\$205.18

\$50,000 - \$100,000	Employee	\$58.13
	Employee - Spouse	\$201.27
	Employee - Child(ren)	\$153.08
	Employee - Family	\$264.05

Monthly Payroll Deductions

Annual Base Salary

Under \$50,000	Employee	\$217.63
	Employee - Spouse	\$666.82
	Employee - Child(ren)	\$508.32
	Employee - Family	\$889.10

\$50,000 - \$100,000	Employee	\$251.91
	Employee - Spouse	\$872.18
	Employee - Child(ren)	\$663.36
	Employee - Family	\$1,144.22

\$100,000 and over	Employee	\$274.74
	Employee - Spouse	\$1,049.51
	Employee - Child(ren)	\$797.24
	Employee - Family	\$1,399.34

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).

Benefits prorated at 75%
November 2026

Hamilton College
2027 Group Medical Insurance Rates

70%

Total Monthly Premiums Effective January 1, 2027

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

Employee Contributions - 70% Schedule

Weekly Payroll Deductions

Annual Base Salary

Under \$50,000	Employee	\$58.63
	Employee - Spouse	\$172.02
	Employee - Child(ren)	\$131.22
	Employee - Family	\$229.36

\$50,000 - \$100,000	Employee	\$66.01
	Employee - Spouse	\$216.25
	Employee - Child(ren)	\$164.62
	Employee - Family	\$284.31

Monthly Payroll Deductions

Annual Base Salary

Under \$50,000	Employee	\$254.05
	Employee - Spouse	\$745.43
	Employee - Child(ren)	\$568.64
	Employee - Family	\$993.91

\$50,000 - \$100,000	Employee	\$286.04
	Employee - Spouse	\$937.10
	Employee - Child(ren)	\$713.35
	Employee - Family	\$1,232.03

\$100,000 and over	Employee	\$307.35
	Employee - Spouse	\$1,102.60
	Employee - Child(ren)	\$838.30
	Employee - Family	\$1,470.13

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 \$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).

Benefits prorated at 70%
November 2026

Hamilton College
2027 Group Medical Insurance Rates

65%

Total Monthly Premiums Effective January 1, 2027

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

Employee Contributions - 65% Schedule

Weekly Payroll Deductions

Annual Base Salary

Under \$50,000	Employee	\$67.03
	Employee - Spouse	\$190.16
	Employee - Child(ren)	\$145.15
	Employee - Family	\$253.55

\$50,000 - \$100,000	Employee	\$73.89
	Employee - Spouse	\$231.23
	Employee - Child(ren)	\$176.16
	Employee - Family	\$304.58

Monthly Payroll Deductions

Annual Base Salary

Under \$50,000	Employee	\$290.46
	Employee - Spouse	\$824.04
	Employee - Child(ren)	\$628.97
	Employee - Family	\$1,098.72

\$50,000 - \$100,000	Employee	\$320.17
	Employee - Spouse	\$1,002.01
	Employee - Child(ren)	\$763.34
	Employee - Family	\$1,319.83

\$100,000 and over	Employee	\$339.96
	Employee - Spouse	\$1,155.70
	Employee - Child(ren)	\$879.36
	Employee - Family	\$1,540.93

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 2026

Hamilton College
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60%

Total Monthly Premiums Effective January 1, 2027

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

Employee Contributions - 60% Schedule

Weekly Payroll Deductions

Annual Base Salary

Under \$50,000	Employee	\$75.43
	Employee - Spouse	\$208.30
	Employee - Child(ren)	\$159.07
	Employee - Family	\$277.74

\$50,000 - \$100,000	Employee	\$81.76
	Employee - Spouse	\$246.21
	Employee - Child(ren)	\$187.69
	Employee - Family	\$324.84

Monthly Payroll Deductions

Annual Base Salary

Under \$50,000	Employee	\$326.88
	Employee - Spouse	\$902.64
	Employee - Child(ren)	\$689.29
	Employee - Family	\$1,203.53

\$50,000 - \$100,000	Employee	\$354.30
	Employee - Spouse	\$1,066.93
	Employee - Child(ren)	\$813.32
	Employee - Family	\$1,407.63

\$100,000 and over	Employee	\$372.57
	Employee - Spouse	\$1,208.79
	Employee - Child(ren)	\$920.42
	Employee - Family	\$1,611.72

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).

Benefits prorated at 60%
November 2026

Hamilton College
2027 Group Medical Insurance Rates

55%

Total Monthly Premiums Effective January 1, 2027

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

Employee Contributions - 55% Schedule

Weekly Payroll Deductions

Annual Base Salary

Under \$50,000	Employee	\$83.84
	Employee - Spouse	\$226.44
	Employee - Child(ren)	\$172.99
	Employee - Family	\$301.92

\$50,000 - \$100,000	Employee	\$89.64
	Employee - Spouse	\$261.20
	Employee - Child(ren)	\$199.23
	Employee - Family	\$345.10

Monthly Payroll Deductions

Annual Base Salary

Under \$50,000	Employee	\$363.29
	Employee - Spouse	\$981.25
	Employee - Child(ren)	\$749.62
	Employee - Family	\$1,308.34

\$50,000 - \$100,000	Employee	\$388.43
	Employee - Spouse	\$1,131.85
	Employee - Child(ren)	\$863.31
	Employee - Family	\$1,495.43

\$100,000 and over	Employee	\$405.18
	Employee - Spouse	\$1,261.89
	Employee - Child(ren)	\$961.49
	Employee - Family	\$1,682.52

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 2026

Hamilton College
2027 Group Medical Insurance Rates

50%

Total Monthly Premiums Effective January 1, 2027

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

Employee Contributions - 50% Schedule

Weekly Payroll Deductions

Annual Base Salary

Under \$50,000	Employee	\$92.24
	Employee - Spouse	\$244.58
	Employee - Child(ren)	\$186.91
	Employee - Family	\$326.11

\$50,000 - \$100,000	Employee	\$97.51
	Employee - Spouse	\$276.18
	Employee - Child(ren)	\$210.76
	Employee - Family	\$365.36

Monthly Payroll Deductions

Annual Base Salary

Under \$50,000	Employee	\$399.71
	Employee - Spouse	\$1,059.86
	Employee - Child(ren)	\$809.94
	Employee - Family	\$1,413.16

\$50,000 - \$100,000	Employee	\$422.56
	Employee - Spouse	\$1,196.77
	Employee - Child(ren)	\$913.30
	Employee - Family	\$1,583.24

\$100,000 and over	Employee	\$437.79
	Employee - Spouse	\$1,314.99
	Employee - Child(ren)	\$1,002.55
	Employee - Family	\$1,753.31

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).

Benefits prorated at 50%
November 2026

Waiver Credit						
Percentage		Annual		Monthly		52 Weekly
100%		\$1,000.00		\$83.33		\$19.23
95%		\$950.00		\$79.17		\$18.27
90%		\$900.00		\$75.00		\$17.31
85%		\$850.00		\$70.83		\$16.35
80%		\$800.00		\$66.67		\$15.38
75%		\$750.00		\$62.50		\$14.42
70%		\$700.00		\$58.33		\$13.46
65%		\$650.00		\$54.17		\$12.50
60%		\$600.00		\$50.00		\$11.54
55%		\$550.00		\$45.83		\$10.58
50%		\$500.00		\$41.67		\$9.62