

Hamilton College
2019 Group Medical Insurance Rates

95%

Total Monthly Premiums Effective January 1, 2019

Excelsus PPO

Employee	\$493.82
Employee - Spouse	\$1,185.16
Employee - Child(ren)	\$913.56
Employee - Family	\$1,580.21

Employee Contributions - 95% Schedule

Weekly Payroll Deductions

Annual Base Salary

Under \$50,000	Employee	10.58
	Employee - Spouse	50.91
	Employee - Child(ren)	38.91
	Employee - Family	67.88
\$50,000 - \$100,000	Employee	16.85
	Employee - Spouse	88.15
	Employee - Child(ren)	67.28
	Employee - Family	117.53

Monthly Payroll Deductions

Annual Base Salary

Under \$50,000	Employee	45.84
	Employee - Spouse	220.63
	Employee - Child(ren)	168.61
	Employee - Family	294.16
\$50,000 - \$100,000	Employee	73.02
	Employee - Spouse	381.99
	Employee - Child(ren)	291.56
	Employee - Family	509.31
\$100,000 and over	Employee	91.13
	Employee - Spouse	521.35
	Employee - Child(ren)	397.72
	Employee - Family	695.12

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 \$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 2018

Hamilton College
2019 Group Medical Insurance Rates

90%

Total Monthly Premiums Effective January 1, 2019

Excelsus PPO

Employee	\$493.82
Employee - Spouse	\$1,185.16
Employee - Child(ren)	\$913.56
Employee - Family	\$1,580.21

Employee Contributions - 90% Schedule

Weekly Payroll Deductions

Annual Base Salary

Under \$50,000	Employee	16.02
	Employee - Spouse	62.63
	Employee - Child(ren)	47.96
	Employee - Family	83.50
\$50,000 - \$100,000	Employee	21.96
	Employee - Spouse	97.91
	Employee - Child(ren)	74.84
	Employee - Family	130.54

Monthly Payroll Deductions

Annual Base Salary

Under \$50,000	Employee	69.42
	Employee - Spouse	271.39
	Employee - Child(ren)	207.82
	Employee - Family	361.84
\$50,000 - \$100,000	Employee	95.17
	Employee - Spouse	424.26
	Employee - Child(ren)	324.29
	Employee - Family	565.68
\$100,000 and over	Employee	112.33
	Employee - Spouse	556.29
	Employee - Child(ren)	424.87
	Employee - Family	741.71

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 2018

Hamilton College
2019 Group Medical Insurance Rates

85%

Total Monthly Premiums Effective January 1, 2019

Excelsus PPO

Employee	\$493.82
Employee - Spouse	\$1,185.16
Employee - Child(ren)	\$913.56
Employee - Family	\$1,580.21

Employee Contributions - 85% Schedule

Weekly Payroll Deductions

Annual Base Salary

Under \$50,000	Employee	21.46
	Employee - Spouse	74.34
	Employee - Child(ren)	57.00
	Employee - Family	99.12
\$50,000 - \$100,000	Employee	27.07
	Employee - Spouse	107.66
	Employee - Child(ren)	82.39
	Employee - Family	143.55

Monthly Payroll Deductions

Annual Base Salary

Under \$50,000	Employee	92.99
	Employee - Spouse	322.16
	Employee - Child(ren)	247.02
	Employee - Family	429.53
\$50,000 - \$100,000	Employee	117.31
	Employee - Spouse	466.54
	Employee - Child(ren)	357.03
	Employee - Family	622.04
\$100,000 and over	Employee	133.52
	Employee - Spouse	591.22
	Employee - Child(ren)	452.02
	Employee - Family	788.29

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).

Hamilton College
2019 Group Medical Insurance Rates

80%

Total Monthly Premiums Effective January 1, 2019

Excelsus PPO

Employee	\$493.82
Employee - Spouse	\$1,185.16
Employee - Child(ren)	\$913.56
Employee - Family	\$1,580.21

Employee Contributions - 80% Schedule

Weekly Payroll Deductions

Annual Base Salary

Under \$50,000	Employee	26.90
	Employee - Spouse	86.06
	Employee - Child(ren)	66.05
	Employee - Family	114.74
\$50,000 - \$100,000	Employee	32.18
	Employee - Spouse	117.42
	Employee - Child(ren)	89.95
	Employee - Family	156.55

Monthly Payroll Deductions

Annual Base Salary

Under \$50,000	Employee	116.57
	Employee - Spouse	372.92
	Employee - Child(ren)	286.23
	Employee - Family	497.22
\$50,000 - \$100,000	Employee	139.46
	Employee - Spouse	508.81
	Employee - Child(ren)	389.77
	Employee - Family	678.40
\$100,000 and over	Employee	154.72
	Employee - Spouse	626.16
	Employee - Child(ren)	479.17
	Employee - Family	834.87

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).

Hamilton College
2019 Group Medical Insurance Rates

75%

Total Monthly Premiums Effective January 1, 2019

Excelsus PPO

Employee	\$493.82
Employee - Spouse	\$1,185.16
Employee - Child(ren)	\$913.56
Employee - Family	\$1,580.21

Employee Contributions - 75% Schedule

Weekly Payroll Deductions

Annual Base Salary

Under \$50,000	Employee	32.34
	Employee - Spouse	97.77
	Employee - Child(ren)	75.10
	Employee - Family	130.36
\$50,000 - \$100,000	Employee	37.29
	Employee - Spouse	127.17
	Employee - Child(ren)	97.50
	Employee - Family	169.56

Monthly Payroll Deductions

Annual Base Salary

Under \$50,000	Employee	140.15
	Employee - Spouse	423.69
	Employee - Child(ren)	325.44
	Employee - Family	564.91
\$50,000 - \$100,000	Employee	161.61
	Employee - Spouse	551.08
	Employee - Child(ren)	422.51
	Employee - Family	734.77
\$100,000 and over	Employee	175.91
	Employee - Spouse	661.10
	Employee - Child(ren)	506.32
	Employee - Family	881.46

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).

Hamilton College
2019 Group Medical Insurance Rates

70%

Total Monthly Premiums Effective January 1, 2019

Excelsus PPO

Employee	\$493.82
Employee - Spouse	\$1,185.16
Employee - Child(ren)	\$913.56
Employee - Family	\$1,580.21

Employee Contributions - 70% Schedule

Weekly Payroll Deductions

Annual Base Salary

Under \$50,000	Employee	37.78
	Employee - Spouse	109.49
	Employee - Child(ren)	84.15
	Employee - Family	145.98
\$50,000 - \$100,000	Employee	42.41
	Employee - Spouse	136.93
	Employee - Child(ren)	105.06
	Employee - Family	182.57

Monthly Payroll Deductions

Annual Base Salary

Under \$50,000	Employee	163.73
	Employee - Spouse	474.45
	Employee - Child(ren)	364.65
	Employee - Family	632.59
\$50,000 - \$100,000	Employee	183.76
	Employee - Spouse	593.35
	Employee - Child(ren)	455.24
	Employee - Family	791.13
\$100,000 and over	Employee	197.10
	Employee - Spouse	696.04
	Employee - Child(ren)	533.47
	Employee - Family	928.04

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).

**Hamilton College
2019 Group Medical Insurance Rates**

65%

Total Monthly Premiums Effective January 1, 2019

Excellus PPO

Employee	\$493.82
Employee - Spouse	\$1,185.16
Employee - Child(ren)	\$913.56
Employee - Family	\$1,580.21

Employee Contributions - 65% Schedule

Weekly Payroll Deductions

Annual Base Salary

Under \$50,000	Employee	43.23
	Employee - Spouse	121.20
	Employee - Child(ren)	93.20
	Employee - Family	161.60
\$50,000 - \$100,000	Employee	47.52
	Employee - Spouse	146.68
	Employee - Child(ren)	112.61
	Employee - Family	195.57

Monthly Payroll Deductions

Annual Base Salary

Under \$50,000	Employee	187.31
	Employee - Spouse	525.22
	Employee - Child(ren)	403.86
	Employee - Family	700.28
\$50,000 - \$100,000	Employee	205.90
	Employee - Spouse	635.62
	Employee - Child(ren)	487.98
	Employee - Family	847.49
\$100,000 and over	Employee	218.30
	Employee - Spouse	730.97
	Employee - Child(ren)	560.62
	Employee - Family	974.62

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).

Hamilton College
2019 Group Medical Insurance Rates

60%

Total Monthly Premiums Effective January 1, 2019

Excelsus PPO

Employee	\$493.82
Employee - Spouse	\$1,185.16
Employee - Child(ren)	\$913.56
Employee - Family	\$1,580.21

Employee Contributions - 60% Schedule

Weekly Payroll Deductions

Annual Base Salary

Under \$50,000	Employee	48.66
	Employee - Spouse	132.92
	Employee - Child(ren)	102.24
	Employee - Family	177.22
\$50,000 - \$100,000	Employee	52.63
	Employee - Spouse	156.44
	Employee - Child(ren)	120.17
	Employee - Family	208.58

Monthly Payroll Deductions

Annual Base Salary

Under \$50,000	Employee	210.88
	Employee - Spouse	575.98
	Employee - Child(ren)	443.06
	Employee - Family	767.97
\$50,000 - \$100,000	Employee	228.05
	Employee - Spouse	677.90
	Employee - Child(ren)	520.72
	Employee - Family	903.85
\$100,000 and over	Employee	239.49
	Employee - Spouse	765.91
	Employee - Child(ren)	587.77
	Employee - Family	1021.21

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 \$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).

Hamilton College
2019 Group Medical Insurance Rates

55%

Total Monthly Premiums Effective January 1, 2019

Excelsus PPO

Employee	\$493.82
Employee - Spouse	\$1,185.16
Employee - Child(ren)	\$913.56
Employee - Family	\$1,580.21

Employee Contributions - 55% Schedule

Weekly Payroll Deductions

Annual Base Salary

Under \$50,000	Employee	54.11
	Employee - Spouse	144.63
	Employee - Child(ren)	111.29
	Employee - Family	192.84
\$50,000 - \$100,000	Employee	57.74
	Employee - Spouse	166.19
	Employee - Child(ren)	127.72
	Employee - Family	221.59

Monthly Payroll Deductions

Annual Base Salary

Under \$50,000	Employee	234.46
	Employee - Spouse	626.75
	Employee - Child(ren)	482.27
	Employee - Family	835.65
\$50,000 - \$100,000	Employee	250.20
	Employee - Spouse	720.17
	Employee - Child(ren)	553.45
	Employee - Family	960.22
\$100,000 and over	Employee	260.69
	Employee - Spouse	800.85
	Employee - Child(ren)	614.92
	Employee - Family	1067.79

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).

Hamilton College
2019 Group Medical Insurance Rates

50%

Total Monthly Premiums Effective January 1, 2019

Excelsus PPO

Employee	\$493.82
Employee - Spouse	\$1,185.16
Employee - Child(ren)	\$913.56
Employee - Family	\$1,580.21

Employee Contributions - 50% Schedule

Weekly Payroll Deductions

Annual Base Salary

Under \$50,000	Employee	59.55
	Employee - Spouse	156.35
	Employee - Child(ren)	120.34
	Employee - Family	208.46
\$50,000 - \$100,000	Employee	62.85
	Employee - Spouse	175.95
	Employee - Child(ren)	135.27
	Employee - Family	234.60

Monthly Payroll Deductions

Annual Base Salary

Under \$50,000	Employee	258.04
	Employee - Spouse	677.51
	Employee - Child(ren)	521.48
	Employee - Family	903.34
\$50,000 - \$100,000	Employee	272.35
	Employee - Spouse	762.44
	Employee - Child(ren)	586.19
	Employee - Family	1016.58
\$100,000 and over	Employee	281.88
	Employee - Spouse	835.79
	Employee - Child(ren)	642.07
	Employee - Family	1114.38

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).

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