

Hamilton College
2020 Group Medical Insurance Rates

95%

Total Monthly Premiums Effective January 1, 2020

	<u>Excellus PPO</u>
Employee	\$514.87
Employee - Spouse	\$1,235.69
Employee - Child(ren)	\$952.51
Employee - Family	\$1,647.58

Employee Contributions - 95% Schedule

Weekly Payroll Deductions

Annual Base Salary

Under \$50,000	Employee	11.05
	Employee - Spouse	53.34
	Employee - Child(ren)	40.70
	Employee - Family	71.12
\$50,000 - \$100,000	Employee	17.62
	Employee - Spouse	92.43
	Employee - Child(ren)	70.41
	Employee - Family	123.23

Monthly Payroll Deductions

Annual Base Salary

Under \$50,000	Employee	47.89
	Employee - Spouse	231.15
	Employee - Child(ren)	176.37
	Employee - Family	308.19
\$50,000 - \$100,000	Employee	76.35
	Employee - Spouse	400.52
	Employee - Child(ren)	305.12
	Employee - Family	534.01
\$100,000 and over	Employee	95.32
	Employee - Spouse	546.78
	Employee - Child(ren)	416.30
	Employee - Family	729.03

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.

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).

Hamilton College
2020 Group Medical Insurance Rates

90%

Total Monthly Premiums Effective January 1, 2020

<u>Excelsus PPO</u>	
Employee	\$514.87
Employee - Spouse	\$1,235.69
Employee - Child(ren)	\$952.51
Employee - Family	\$1,647.58

Employee Contributions - 90% Schedule

Weekly Payroll Deductions

Annual Base Salary

Under \$50,000	Employee	16.72
	Employee - Spouse	65.54
	Employee - Child(ren)	50.13
	Employee - Family	87.39
\$50,000 - \$100,000	Employee	22.95
	Employee - Spouse	102.57
	Employee - Child(ren)	78.28
	Employee - Family	136.76

Monthly Payroll Deductions

Annual Base Salary

Under \$50,000	Employee	72.47
	Employee - Spouse	284.02
	Employee - Child(ren)	217.22
	Employee - Family	378.69
\$50,000 - \$100,000	Employee	99.43
	Employee - Spouse	444.47
	Employee - Child(ren)	339.20
	Employee - Family	592.62
\$100,000 and over	Employee	117.40
	Employee - Spouse	583.04
	Employee - Child(ren)	444.52
	Employee - Family	777.38

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 \$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).

Hamilton College
2020 Group Medical Insurance Rates

85%

Total Monthly Premiums Effective January 1, 2020

	<u>Excelsus PPO</u>
Employee	\$514.87
Employee - Spouse	\$1,235.69
Employee - Child(ren)	\$952.51
Employee - Family	\$1,647.58

Employee Contributions - 85% Schedule

Weekly Payroll Deductions

Annual Base Salary

Under \$50,000	Employee	22.39
	Employee - Spouse	77.74
	Employee - Child(ren)	59.55
	Employee - Family	103.66
\$50,000 - \$100,000	Employee	28.27
	Employee - Spouse	112.71
	Employee - Child(ren)	86.14
	Employee - Family	150.28

Monthly Payroll Deductions

Annual Base Salary

Under \$50,000	Employee	97.04
	Employee - Spouse	336.89
	Employee - Child(ren)	258.07
	Employee - Family	449.18
\$50,000 - \$100,000	Employee	122.51
	Employee - Spouse	488.43
	Employee - Child(ren)	373.27
	Employee - Family	651.23
\$100,000 and over	Employee	139.48
	Employee - Spouse	619.30
	Employee - Child(ren)	472.74
	Employee - Family	825.72

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 \$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
2020 Group Medical Insurance Rates

80%

Total Monthly Premiums Effective January 1, 2020

	<u>Excelsus PPO</u>
Employee	\$514.87
Employee - Spouse	\$1,235.69
Employee - Child(ren)	\$952.51
Employee - Family	\$1,647.58

Employee Contributions - 80% Schedule

Weekly Payroll Deductions

Annual Base Salary

Under \$50,000	Employee	28.07
	Employee - Spouse	89.94
	Employee - Child(ren)	68.98
	Employee - Family	119.93
\$50,000 - \$100,000	Employee	33.60
	Employee - Spouse	122.86
	Employee - Child(ren)	94.00
	Employee - Family	163.81

Monthly Payroll Deductions

Annual Base Salary

Under \$50,000	Employee	121.62
	Employee - Spouse	389.76
	Employee - Child(ren)	298.92
	Employee - Family	519.68
\$50,000 - \$100,000	Employee	145.59
	Employee - Spouse	532.39
	Employee - Child(ren)	407.34
	Employee - Family	709.84
\$100,000 and over	Employee	161.57
	Employee - Spouse	655.55
	Employee - Child(ren)	500.97
	Employee - Family	874.07

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
2020 Group Medical Insurance Rates

75%

Total Monthly Premiums Effective January 1, 2020

<u>Excellus PPO</u>	
Employee	\$514.87
Employee - Spouse	\$1,235.69
Employee - Child(ren)	\$952.51
Employee - Family	\$1,647.58

Employee Contributions - 75% Schedule

Weekly Payroll Deductions

Annual Base Salary

Under \$50,000	Employee	33.74
	Employee - Spouse	102.15
	Employee - Child(ren)	78.41
	Employee - Family	136.19

\$50,000 - \$100,000	Employee	38.92
	Employee - Spouse	133.00
	Employee - Child(ren)	101.87
	Employee - Family	177.33

Monthly Payroll Deductions

Annual Base Salary

Under \$50,000	Employee	146.20
	Employee - Spouse	442.63
	Employee - Child(ren)	339.77
	Employee - Family	590.17

\$50,000 - \$100,000	Employee	168.67
	Employee - Spouse	576.34
	Employee - Child(ren)	441.42
	Employee - Family	768.45

\$100,000 and over	Employee	183.65
	Employee - Spouse	691.81
	Employee - Child(ren)	529.19
	Employee - Family	922.41

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 2019

Hamilton College
2020 Group Medical Insurance Rates

70%

Total Monthly Premiums Effective January 1, 2020

<u>Excelsus PPO</u>	
Employee	\$514.87
Employee - Spouse	\$1,235.69
Employee - Child(ren)	\$952.51
Employee - Family	\$1,647.58

Employee Contributions - 70% Schedule

Weekly Payroll Deductions

Annual Base Salary

Under \$50,000	Employee	39.41
	Employee - Spouse	114.35
	Employee - Child(ren)	87.84
	Employee - Family	152.46

\$50,000 - \$100,000	Employee	44.25
	Employee - Spouse	143.15
	Employee - Child(ren)	109.73
	Employee - Family	190.86

Monthly Payroll Deductions

Annual Base Salary

Under \$50,000	Employee	170.78
	Employee - Spouse	495.50
	Employee - Child(ren)	380.62
	Employee - Family	660.66

\$50,000 - \$100,000	Employee	191.75
	Employee - Spouse	620.30
	Employee - Child(ren)	475.49
	Employee - Family	827.05

\$100,000 and over	Employee	205.73
	Employee - Spouse	728.07
	Employee - Child(ren)	557.41
	Employee - Family	970.76

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 2019

Hamilton College
2020 Group Medical Insurance Rates

65%

Total Monthly Premiums Effective January 1, 2020

<u>Excelsus PPO</u>	
Employee	\$514.87
Employee - Spouse	\$1,235.69
Employee - Child(ren)	\$952.51
Employee - Family	\$1,647.58

Employee Contributions - 65% Schedule

Weekly Payroll Deductions

Annual Base Salary

Under \$50,000	Employee	45.08
	Employee - Spouse	126.55
	Employee - Child(ren)	97.26
	Employee - Family	168.73

\$50,000 - \$100,000	Employee	49.58
	Employee - Spouse	153.29
	Employee - Child(ren)	117.59
	Employee - Family	204.38

Monthly Payroll Deductions

Annual Base Salary

Under \$50,000	Employee	195.36
	Employee - Spouse	548.37
	Employee - Child(ren)	421.47
	Employee - Family	731.16

\$50,000 - \$100,000	Employee	214.83
	Employee - Spouse	664.26
	Employee - Child(ren)	509.56
	Employee - Family	885.66

\$100,000 and over	Employee	227.81
	Employee - Spouse	764.33
	Employee - Child(ren)	585.63
	Employee - Family	1019.10

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 2019

Hamilton College
2020 Group Medical Insurance Rates

60%

Total Monthly Premiums Effective January 1, 2020

<u>Excelsus PPO</u>	
Employee	\$514.87
Employee - Spouse	\$1,235.69
Employee - Child(ren)	\$952.51
Employee - Family	\$1,647.58

Employee Contributions - 60% Schedule

Weekly Payroll Deductions

Annual Base Salary

Under \$50,000	Employee	50.75
	Employee - Spouse	138.75
	Employee - Child(ren)	106.69
	Employee - Family	185.00

\$50,000 - \$100,000	Employee	54.90
	Employee - Spouse	163.43
	Employee - Child(ren)	125.45
	Employee - Family	217.91

Monthly Payroll Deductions

Annual Base Salary

Under \$50,000	Employee	219.93
	Employee - Spouse	601.24
	Employee - Child(ren)	462.32
	Employee - Family	801.65

\$50,000 - \$100,000	Employee	237.91
	Employee - Spouse	708.21
	Employee - Child(ren)	543.63
	Employee - Family	944.27

\$100,000 and over	Employee	249.89
	Employee - Spouse	800.59
	Employee - Child(ren)	613.85
	Employee - Family	1067.45

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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 \$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 2019

Hamilton College
2020 Group Medical Insurance Rates

55%

Total Monthly Premiums Effective January 1, 2020

<u>Excelsus PPO</u>	
Employee	\$514.87
Employee - Spouse	\$1,235.69
Employee - Child(ren)	\$952.51
Employee - Family	\$1,647.58

Employee Contributions - 55% Schedule

Weekly Payroll Deductions

Annual Base Salary

Under \$50,000	Employee	56.43
	Employee - Spouse	150.95
	Employee - Child(ren)	116.12
	Employee - Family	201.27

\$50,000 - \$100,000	Employee	60.23
	Employee - Spouse	173.58
	Employee - Child(ren)	133.32
	Employee - Family	231.43

Monthly Payroll Deductions

Annual Base Salary

Under \$50,000	Employee	244.51
	Employee - Spouse	654.11
	Employee - Child(ren)	503.17
	Employee - Family	872.15

\$50,000 - \$100,000	Employee	260.99
	Employee - Spouse	752.17
	Employee - Child(ren)	577.71
	Employee - Family	1002.88

\$100,000 and over	Employee	271.97
	Employee - Spouse	836.85
	Employee - Child(ren)	642.07
	Employee - Family	1115.79

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).

Benefits prorated at 55%
November 2019

Hamilton College
2020 Group Medical Insurance Rates

50%

Total Monthly Premiums Effective January 1, 2020

<u>Excelsus PPO</u>	
Employee	\$514.87
Employee - Spouse	\$1,235.69
Employee - Child(ren)	\$952.51
Employee - Family	\$1,647.58

Employee Contributions - 50% Schedule

Weekly Payroll Deductions

Annual Base Salary

Under \$50,000	Employee	62.10
	Employee - Spouse	163.15
	Employee - Child(ren)	125.54
	Employee - Family	217.53

\$50,000 - \$100,000	Employee	65.55
	Employee - Spouse	183.72
	Employee - Child(ren)	141.18
	Employee - Family	244.96

Monthly Payroll Deductions

Annual Base Salary

Under \$50,000	Employee	269.09
	Employee - Spouse	706.99
	Employee - Child(ren)	544.02
	Employee - Family	942.64

\$50,000 - \$100,000	Employee	284.07
	Employee - Spouse	796.13
	Employee - Child(ren)	611.78
	Employee - Family	1061.49

\$100,000 and over	Employee	294.06
	Employee - Spouse	873.11
	Employee - Child(ren)	670.30
	Employee - Family	1164.14

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 2019

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