

**Hamilton College**  
**2018 Group Medical Insurance Rates**

95%

**Total Monthly Premiums Effective January 1, 2018**

**Excelsus PPO**

Employee	\$492.18
Employee - Spouse	\$1,181.24
Employee - Child(ren)	\$922.85
Employee - Family	\$1,574.99

**Employee Contributions - 95% Schedule**

**Weekly Payroll Deductions**

**Annual Base Salary**

<b>Under \$50,000</b>	Employee	10.43
	Employee - Spouse	49.45
	Employee - Child(ren)	38.63
	Employee - Family	65.93
<b>\$50,000 - \$100,000</b>	Employee	16.53
	Employee - Spouse	85.27
	Employee - Child(ren)	66.62
	Employee - Family	113.69

**Monthly Payroll Deductions**

**Annual Base Salary**

<b>Under \$50,000</b>	Employee	45.19
	Employee - Spouse	214.27
	Employee - Child(ren)	167.40
	Employee - Family	285.70
<b>\$50,000 - \$100,000</b>	Employee	71.64
	Employee - Spouse	369.49
	Employee - Child(ren)	288.67
	Employee - Family	492.65
<b>\$100,000 and over</b>	Employee	89.28
	Employee - Spouse	503.54
	Employee - Child(ren)	393.39
	Employee - Family	671.38

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 \$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**  
**2018 Group Medical Insurance Rates**

90%

**Total Monthly Premiums Effective January 1, 2018**

**Excelsus PPO**

Employee	\$492.18
Employee - Spouse	\$1,181.24
Employee - Child(ren)	\$922.85
Employee - Family	\$1,574.99

**Employee Contributions - 90% Schedule**

**Weekly Payroll Deductions**

**Annual Base Salary**

<b>Under \$50,000</b>	Employee	15.86
	Employee - Spouse	61.19
	Employee - Child(ren)	47.81
	Employee - Family	81.59
<b>\$50,000 - \$100,000</b>	Employee	21.64
	Employee - Spouse	95.13
	Employee - Child(ren)	74.32
	Employee - Family	126.83

**Monthly Payroll Deductions**

**Annual Base Salary**

<b>Under \$50,000</b>	Employee	68.71
	Employee - Spouse	265.17
	Employee - Child(ren)	207.16
	Employee - Family	353.56
<b>\$50,000 - \$100,000</b>	Employee	93.78
	Employee - Spouse	412.22
	Employee - Child(ren)	322.05
	Employee - Family	549.61
<b>\$100,000 and over</b>	Employee	110.48
	Employee - Spouse	539.21
	Employee - Child(ren)	421.25
	Employee - Family	718.94

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 2017*

**Hamilton College**  
**2018 Group Medical Insurance Rates**

85%

**Total Monthly Premiums Effective January 1, 2018**

**Excelsus PPO**

Employee	\$492.18
Employee - Spouse	\$1,181.24
Employee - Child(ren)	\$922.85
Employee - Family	\$1,574.99

**Employee Contributions - 85% Schedule**

**Weekly Payroll Deductions**

**Annual Base Salary**

<b>Under \$50,000</b>	Employee	21.29
	Employee - Spouse	72.94
	Employee - Child(ren)	56.98
	Employee - Family	97.25
<b>\$50,000 - \$100,000</b>	Employee	26.75
	Employee - Spouse	104.99
	Employee - Child(ren)	82.02
	Employee - Family	139.98

**Monthly Payroll Deductions**

**Annual Base Salary**

<b>Under \$50,000</b>	Employee	92.24
	Employee - Spouse	316.06
	Employee - Child(ren)	246.92
	Employee - Family	421.41
<b>\$50,000 - \$100,000</b>	Employee	115.91
	Employee - Spouse	454.94
	Employee - Child(ren)	355.42
	Employee - Family	606.58
<b>\$100,000 and over</b>	Employee	131.69
	Employee - Spouse	574.88
	Employee - Child(ren)	449.12
	Employee - Family	766.50

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**  
**2018 Group Medical Insurance Rates**

80%

**Total Monthly Premiums Effective January 1, 2018**

**Excelsus PPO**

Employee	\$492.18
Employee - Spouse	\$1,181.24
Employee - Child(ren)	\$922.85
Employee - Family	\$1,574.99

**Employee Contributions - 80% Schedule**

**Weekly Payroll Deductions**

**Annual Base Salary**

<b>Under \$50,000</b>	Employee	26.71
	Employee - Spouse	84.68
	Employee - Child(ren)	66.16
	Employee - Family	112.91
<b>\$50,000 - \$100,000</b>	Employee	31.86
	Employee - Spouse	114.84
	Employee - Child(ren)	89.72
	Employee - Family	153.12

**Monthly Payroll Deductions**

**Annual Base Salary**

<b>Under \$50,000</b>	Employee	115.76
	Employee - Spouse	366.95
	Employee - Child(ren)	286.68
	Employee - Family	489.27
<b>\$50,000 - \$100,000</b>	Employee	138.04
	Employee - Spouse	497.66
	Employee - Child(ren)	388.80
	Employee - Family	663.54
<b>\$100,000 and over</b>	Employee	152.89
	Employee - Spouse	610.54
	Employee - Child(ren)	476.99
	Employee - Family	814.05

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**  
**2018 Group Medical Insurance Rates**

75%

**Total Monthly Premiums Effective January 1, 2018**

**Excelsus PPO**

Employee	\$492.18
Employee - Spouse	\$1,181.24
Employee - Child(ren)	\$922.85
Employee - Family	\$1,574.99

**Employee Contributions - 75% Schedule**

**Weekly Payroll Deductions**

**Annual Base Salary**

<b>Under \$50,000</b>	Employee	32.14
	Employee - Spouse	96.43
	Employee - Child(ren)	75.33
	Employee - Family	128.57
<b>\$50,000 - \$100,000</b>	Employee	36.96
	Employee - Spouse	124.71
	Employee - Child(ren)	97.43
	Employee - Family	166.27

**Monthly Payroll Deductions**

**Annual Base Salary**

<b>Under \$50,000</b>	Employee	139.29
	Employee - Spouse	417.85
	Employee - Child(ren)	326.44
	Employee - Family	557.13
<b>\$50,000 - \$100,000</b>	Employee	160.18
	Employee - Spouse	540.39
	Employee - Child(ren)	422.18
	Employee - Family	720.51
<b>\$100,000 and over</b>	Employee	174.10
	Employee - Spouse	646.21
	Employee - Child(ren)	504.85
	Employee - Family	861.61

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**  
**2018 Group Medical Insurance Rates**

70%

**Total Monthly Premiums Effective January 1, 2018**

**Excelsus PPO**

Employee	\$492.18
Employee - Spouse	\$1,181.24
Employee - Child(ren)	\$922.85
Employee - Family	\$1,574.99

**Employee Contributions - 70% Schedule**

**Weekly Payroll Deductions**

**Annual Base Salary**

<b>Under \$50,000</b>	Employee	37.57
	Employee - Spouse	108.17
	Employee - Child(ren)	84.51
	Employee - Family	144.23
<b>\$50,000 - \$100,000</b>	Employee	42.07
	Employee - Spouse	134.56
	Employee - Child(ren)	105.13
	Employee - Family	179.42

**Monthly Payroll Deductions**

**Annual Base Salary**

<b>Under \$50,000</b>	Employee	162.82
	Employee - Spouse	468.74
	Employee - Child(ren)	366.20
	Employee - Family	624.99
<b>\$50,000 - \$100,000</b>	Employee	182.31
	Employee - Spouse	583.11
	Employee - Child(ren)	455.56
	Employee - Family	777.47
<b>\$100,000 and over</b>	Employee	195.30
	Employee - Spouse	681.88
	Employee - Child(ren)	532.72
	Employee - Family	909.17

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**  
**2018 Group Medical Insurance Rates**

65%

**Total Monthly Premiums Effective January 1, 2018**

<u>Excelsus PPO</u>	
Employee	\$492.18
Employee - Spouse	\$1,181.24
Employee - Child(ren)	\$922.85
Employee - Family	\$1,574.99

**Employee Contributions - 65% Schedule**

**Weekly Payroll Deductions**

**Annual Base Salary**

<b>Under \$50,000</b>	Employee	43.00
	Employee - Spouse	119.91
	Employee - Child(ren)	93.68
	Employee - Family	159.89
<b>\$50,000 - \$100,000</b>	Employee	47.18
	Employee - Spouse	144.42
	Employee - Child(ren)	112.83
	Employee - Family	192.56

**Monthly Payroll Deductions**

**Annual Base Salary**

<b>Under \$50,000</b>	Employee	186.34
	Employee - Spouse	519.63
	Employee - Child(ren)	405.96
	Employee - Family	692.84
<b>\$50,000 - \$100,000</b>	Employee	204.44
	Employee - Spouse	625.83
	Employee - Child(ren)	488.94
	Employee - Family	834.44
<b>\$100,000 and over</b>	Employee	216.51
	Employee - Spouse	717.55
	Employee - Child(ren)	560.59
	Employee - Family	956.73

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**  
**2018 Group Medical Insurance Rates**

60%

**Total Monthly Premiums Effective January 1, 2018**

**Excelsus PPO**

Employee	\$492.18
Employee - Spouse	\$1,181.24
Employee - Child(ren)	\$922.85
Employee - Family	\$1,574.99

**Employee Contributions - 60% Schedule**

**Weekly Payroll Deductions**

**Annual Base Salary**

<b>Under \$50,000</b>	Employee	48.43
	Employee - Spouse	131.66
	Employee - Child(ren)	102.86
	Employee - Family	175.55
<b>\$50,000 - \$100,000</b>	Employee	52.29
	Employee - Spouse	154.28
	Employee - Child(ren)	120.53
	Employee - Family	205.71

**Monthly Payroll Deductions**

**Annual Base Salary**

<b>Under \$50,000</b>	Employee	209.87
	Employee - Spouse	570.52
	Employee - Child(ren)	445.72
	Employee - Family	760.70
<b>\$50,000 - \$100,000</b>	Employee	226.58
	Employee - Spouse	668.56
	Employee - Child(ren)	522.31
	Employee - Family	891.40
<b>\$100,000 and over</b>	Employee	237.71
	Employee - Spouse	753.22
	Employee - Child(ren)	588.45
	Employee - Family	1004.29

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 \$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**  
**2018 Group Medical Insurance Rates**

55%

**Total Monthly Premiums Effective January 1, 2018**

**Excelsus PPO**

Employee	\$492.18
Employee - Spouse	\$1,181.24
Employee - Child(ren)	\$922.85
Employee - Family	\$1,574.99

**Employee Contributions - 55% Schedule**

**Weekly Payroll Deductions**

**Annual Base Salary**

<b>Under \$50,000</b>	Employee	53.86
	Employee - Spouse	143.40
	Employee - Child(ren)	112.03
	Employee - Family	191.21
<b>\$50,000 - \$100,000</b>	Employee	57.39
	Employee - Spouse	164.14
	Employee - Child(ren)	128.24
	Employee - Family	218.85

**Monthly Payroll Deductions**

**Annual Base Salary**

<b>Under \$50,000</b>	Employee	233.39
	Employee - Spouse	621.42
	Employee - Child(ren)	485.48
	Employee - Family	828.56
<b>\$50,000 - \$100,000</b>	Employee	248.71
	Employee - Spouse	711.28
	Employee - Child(ren)	555.69
	Employee - Family	948.37
<b>\$100,000 and over</b>	Employee	258.92
	Employee - Spouse	788.89
	Employee - Child(ren)	616.32
	Employee - Family	1051.85

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**  
**2018 Group Medical Insurance Rates**

50%

**Total Monthly Premiums Effective January 1, 2018**

**Excelsus PPO**

Employee	\$492.18
Employee - Spouse	\$1,181.24
Employee - Child(ren)	\$922.85
Employee - Family	\$1,574.99

**Employee Contributions - 50% Schedule**

**Weekly Payroll Deductions**

**Annual Base Salary**

<b>Under \$50,000</b>	Employee	59.29
	Employee - Spouse	155.15
	Employee - Child(ren)	121.21
	Employee - Family	206.87
<b>\$50,000 - \$100,000</b>	Employee	62.50
	Employee - Spouse	174.00
	Employee - Child(ren)	135.94
	Employee - Family	232.00

**Monthly Payroll Deductions**

**Annual Base Salary**

<b>Under \$50,000</b>	Employee	256.92
	Employee - Spouse	672.31
	Employee - Child(ren)	525.25
	Employee - Family	896.42
<b>\$50,000 - \$100,000</b>	Employee	270.85
	Employee - Spouse	754.01
	Employee - Child(ren)	589.07
	Employee - Family	1005.34
<b>\$100,000 and over</b>	Employee	280.13
	Employee - Spouse	824.56
	Employee - Child(ren)	644.19
	Employee - Family	1099.41

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 \$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).