

**Hamilton College**  
**2017 Group Medical Insurance Rates**

95%

**Total Monthly Premiums Effective January 1, 2017**

**Excelsus PPO**

Employee	\$476.47
Employee - Spouse	\$1,131.62
Employee - Child(ren)	\$905.30
Employee - Family	\$1,512.80

**Employee Contributions - 95% Schedule**

**Weekly Payroll Deductions**

**Annual Base Salary**

<b>Under \$50,000</b>	Employee	10.03
	Employee - Spouse	46.89
	Employee - Child(ren)	37.51
	Employee - Family	62.69
<b>\$50,000 - \$100,000</b>	Employee	15.86
	Employee - Spouse	80.73
	Employee - Child(ren)	64.58
	Employee - Family	107.92

**Monthly Payroll Deductions**

**Annual Base Salary**

<b>Under \$50,000</b>	Employee	43.47
	Employee - Spouse	203.20
	Employee - Child(ren)	162.56
	Employee - Family	271.65
<b>\$50,000 - \$100,000</b>	Employee	68.72
	Employee - Spouse	349.84
	Employee - Child(ren)	279.87
	Employee - Family	467.67
<b>\$100,000 and over</b>	Employee	85.55
	Employee - Spouse	476.46
	Employee - Child(ren)	381.17
	Employee - Family	636.95

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 \$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**  
**2017 Group Medical Insurance Rates**

90%

**Total Monthly Premiums Effective January 1, 2017**

**Excelsus PPO**

Employee	\$476.47
Employee - Spouse	\$1,131.62
Employee - Child(ren)	\$905.30
Employee - Family	\$1,512.80

**Employee Contributions - 90% Schedule**

**Weekly Payroll Deductions**

**Annual Base Salary**

<b>Under \$50,000</b>	Employee	15.29
	Employee - Spouse	58.17
	Employee - Child(ren)	46.54
	Employee - Family	77.76
<b>\$50,000 - \$100,000</b>	Employee	20.81
	Employee - Spouse	90.23
	Employee - Child(ren)	72.18
	Employee - Family	120.62

**Monthly Payroll Deductions**

**Annual Base Salary**

<b>Under \$50,000</b>	Employee	66.26
	Employee - Spouse	252.07
	Employee - Child(ren)	201.65
	Employee - Family	336.98
<b>\$50,000 - \$100,000</b>	Employee	90.18
	Employee - Spouse	390.98
	Employee - Child(ren)	312.79
	Employee - Family	522.67
<b>\$100,000 and over</b>	Employee	106.13
	Employee - Spouse	510.94
	Employee - Child(ren)	408.75
	Employee - Family	683.05

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 \$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 2016*

**Hamilton College**  
**2017 Group Medical Insurance Rates**

85%

**Total Monthly Premiums Effective January 1, 2017**

**Excelsus PPO**

Employee	\$476.47
Employee - Spouse	\$1,131.62
Employee - Child(ren)	\$905.30
Employee - Family	\$1,512.80

**Employee Contributions - 85% Schedule**

**Weekly Payroll Deductions**

**Annual Base Salary**

<b>Under \$50,000</b>	Employee	20.55
	Employee - Spouse	69.45
	Employee - Child(ren)	55.56
	Employee - Family	92.84
<b>\$50,000 - \$100,000</b>	Employee	25.76
	Employee - Spouse	99.72
	Employee - Child(ren)	79.78
	Employee - Family	133.31

**Monthly Payroll Deductions**

**Annual Base Salary**

<b>Under \$50,000</b>	Employee	89.05
	Employee - Spouse	300.93
	Employee - Child(ren)	240.74
	Employee - Family	402.30
<b>\$50,000 - \$100,000</b>	Employee	111.64
	Employee - Spouse	432.13
	Employee - Child(ren)	345.70
	Employee - Family	577.68
<b>\$100,000 and over</b>	Employee	126.70
	Employee - Spouse	545.43
	Employee - Child(ren)	436.34
	Employee - Family	729.14

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 \$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**  
**2017 Group Medical Insurance Rates**

80%

**Total Monthly Premiums Effective January 1, 2017**

**Excelsus PPO**

Employee	\$476.47
Employee - Spouse	\$1,131.62
Employee - Child(ren)	\$905.30
Employee - Family	\$1,512.80

**Employee Contributions - 80% Schedule**

**Weekly Payroll Deductions**

**Annual Base Salary**

<b>Under \$50,000</b>	Employee	25.81
	Employee - Spouse	80.72
	Employee - Child(ren)	64.58
	Employee - Family	107.91
<b>\$50,000 - \$100,000</b>	Employee	30.72
	Employee - Spouse	109.22
	Employee - Child(ren)	87.37
	Employee - Family	146.00

**Monthly Payroll Deductions**

**Annual Base Salary**

<b>Under \$50,000</b>	Employee	111.84
	Employee - Spouse	349.80
	Employee - Child(ren)	279.84
	Employee - Family	467.62
<b>\$50,000 - \$100,000</b>	Employee	133.10
	Employee - Spouse	473.28
	Employee - Child(ren)	378.62
	Employee - Family	632.69
<b>\$100,000 and over</b>	Employee	147.28
	Employee - Spouse	579.91
	Employee - Child(ren)	463.92
	Employee - Family	775.24

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**  
**2017 Group Medical Insurance Rates**

75%

**Total Monthly Premiums Effective January 1, 2017**

**Excelsus PPO**

Employee	\$476.47
Employee - Spouse	\$1,131.62
Employee - Child(ren)	\$905.30
Employee - Family	\$1,512.80

**Employee Contributions - 75% Schedule**

**Weekly Payroll Deductions**

**Annual Base Salary**

<b>Under \$50,000</b>	Employee	31.07
	Employee - Spouse	92.00
	Employee - Child(ren)	73.60
	Employee - Family	122.99
<b>\$50,000 - \$100,000</b>	Employee	35.67
	Employee - Spouse	118.71
	Employee - Child(ren)	94.97
	Employee - Family	158.70

**Monthly Payroll Deductions**

**Annual Base Salary**

<b>Under \$50,000</b>	Employee	134.63
	Employee - Spouse	398.66
	Employee - Child(ren)	318.93
	Employee - Family	532.95
<b>\$50,000 - \$100,000</b>	Employee	154.56
	Employee - Spouse	514.42
	Employee - Child(ren)	411.54
	Employee - Family	687.70
<b>\$100,000 and over</b>	Employee	167.85
	Employee - Spouse	614.39
	Employee - Child(ren)	491.51
	Employee - Family	821.34

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 2016*

**Hamilton College**  
**2017 Group Medical Insurance Rates**

70%

**Total Monthly Premiums Effective January 1, 2017**

**Excelsus PPO**

Employee	\$476.47
Employee - Spouse	\$1,131.62
Employee - Child(ren)	\$905.30
Employee - Family	\$1,512.80

**Employee Contributions - 70% Schedule**

**Weekly Payroll Deductions**

**Annual Base Salary**

<b>Under \$50,000</b>	Employee	36.33
	Employee - Spouse	103.27
	Employee - Child(ren)	82.62
	Employee - Family	138.06
<b>\$50,000 - \$100,000</b>	Employee	40.62
	Employee - Spouse	128.21
	Employee - Child(ren)	102.57
	Employee - Family	171.39

**Monthly Payroll Deductions**

**Annual Base Salary**

<b>Under \$50,000</b>	Employee	157.42
	Employee - Spouse	447.52
	Employee - Child(ren)	358.02
	Employee - Family	598.27
<b>\$50,000 - \$100,000</b>	Employee	176.02
	Employee - Spouse	555.57
	Employee - Child(ren)	444.46
	Employee - Family	742.70
<b>\$100,000 and over</b>	Employee	188.43
	Employee - Spouse	648.87
	Employee - Child(ren)	519.10
	Employee - Family	867.44

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**  
**2017 Group Medical Insurance Rates**

65%

**Total Monthly Premiums Effective January 1, 2017**

<u>Excelsus PPO</u>	
Employee	\$476.47
Employee - Spouse	\$1,131.62
Employee - Child(ren)	\$905.30
Employee - Family	\$1,512.80

**Employee Contributions - 65% Schedule**

**Weekly Payroll Deductions**

**Annual Base Salary**

<b>Under \$50,000</b>	Employee	41.59
	Employee - Spouse	114.55
	Employee - Child(ren)	91.64
	Employee - Family	153.14
<b>\$50,000 - \$100,000</b>	Employee	45.57
	Employee - Spouse	137.70
	Employee - Child(ren)	110.16
	Employee - Family	184.09

**Monthly Payroll Deductions**

**Annual Base Salary**

<b>Under \$50,000</b>	Employee	180.21
	Employee - Spouse	496.39
	Employee - Child(ren)	397.11
	Employee - Family	663.59
<b>\$50,000 - \$100,000</b>	Employee	197.48
	Employee - Spouse	596.72
	Employee - Child(ren)	477.37
	Employee - Family	797.71
<b>\$100,000 and over</b>	Employee	209.00
	Employee - Spouse	683.35
	Employee - Child(ren)	546.68
	Employee - Family	913.53

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**  
**2017 Group Medical Insurance Rates**

60%

**Total Monthly Premiums Effective January 1, 2017**

**Excelsus PPO**

Employee	\$476.47
Employee - Spouse	\$1,131.62
Employee - Child(ren)	\$905.30
Employee - Family	\$1,512.80

**Employee Contributions - 60% Schedule**

**Weekly Payroll Deductions**

**Annual Base Salary**

<b>Under \$50,000</b>	Employee	46.85
	Employee - Spouse	125.83
	Employee - Child(ren)	100.66
	Employee - Family	168.21
<b>\$50,000 - \$100,000</b>	Employee	50.53
	Employee - Spouse	147.20
	Employee - Child(ren)	117.76
	Employee - Family	196.78

**Monthly Payroll Deductions**

**Annual Base Salary**

<b>Under \$50,000</b>	Employee	203.00
	Employee - Spouse	545.25
	Employee - Child(ren)	436.20
	Employee - Family	728.92
<b>\$50,000 - \$100,000</b>	Employee	218.94
	Employee - Spouse	637.86
	Employee - Child(ren)	510.29
	Employee - Family	852.72
<b>\$100,000 and over</b>	Employee	229.58
	Employee - Spouse	717.84
	Employee - Child(ren)	574.27
	Employee - Family	959.63

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**  
**2017 Group Medical Insurance Rates**

55%

**Total Monthly Premiums Effective January 1, 2017**

**Excelsus PPO**

Employee	\$476.47
Employee - Spouse	\$1,131.62
Employee - Child(ren)	\$905.30
Employee - Family	\$1,512.80

**Employee Contributions - 55% Schedule**

**Weekly Payroll Deductions**

**Annual Base Salary**

<b>Under \$50,000</b>	Employee	52.10
	Employee - Spouse	137.10
	Employee - Child(ren)	109.68
	Employee - Family	183.29
<b>\$50,000 - \$100,000</b>	Employee	55.48
	Employee - Spouse	156.69
	Employee - Child(ren)	125.36
	Employee - Family	209.47

**Monthly Payroll Deductions**

**Annual Base Salary**

<b>Under \$50,000</b>	Employee	225.79
	Employee - Spouse	594.12
	Employee - Child(ren)	475.29
	Employee - Family	794.24
<b>\$50,000 - \$100,000</b>	Employee	240.40
	Employee - Spouse	679.01
	Employee - Child(ren)	543.21
	Employee - Family	907.72
<b>\$100,000 and over</b>	Employee	250.15
	Employee - Spouse	752.32
	Employee - Child(ren)	601.85
	Employee - Family	1005.73

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 \$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**  
**2017 Group Medical Insurance Rates**

50%

**Total Monthly Premiums Effective January 1, 2017**

**Excelsus PPO**

Employee	\$476.47
Employee - Spouse	\$1,131.62
Employee - Child(ren)	\$905.30
Employee - Family	\$1,512.80

**Employee Contributions - 50% Schedule**

**Weekly Payroll Deductions**

**Annual Base Salary**

<b>Under \$50,000</b>	Employee	57.36
	Employee - Spouse	148.38
	Employee - Child(ren)	118.70
	Employee - Family	198.36
<b>\$50,000 - \$100,000</b>	Employee	60.43
	Employee - Spouse	166.19
	Employee - Child(ren)	132.95
	Employee - Family	222.17

**Monthly Payroll Deductions**

**Annual Base Salary**

<b>Under \$50,000</b>	Employee	248.58
	Employee - Spouse	642.98
	Employee - Child(ren)	514.39
	Employee - Family	859.57
<b>\$50,000 - \$100,000</b>	Employee	261.87
	Employee - Spouse	720.16
	Employee - Child(ren)	576.13
	Employee - Family	962.73
<b>\$100,000 and over</b>	Employee	270.73
	Employee - Spouse	786.80
	Employee - Child(ren)	629.44
	Employee - Family	1051.83

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).