95%

Hamilton College
2014 Group Medical Insurance Rates

Total Monthly Premiums Effective January 1, 2014

	Excellus PPO
Employee	$458.90
Employee - Spouse	$1,009.59
Employee - Child(ren)	$871.92
Employee - Family	$1,376.71

Employee Contributions for Individuals in 95% Appointments

Weekly Payroll Deductions

Annual Base Salary		
Under $50,000	Employee	9.36
	Employee - Spouse	39.78
	Employee - Child(ren)	34.36
	Employee - Family	54.25
$50,000 - $100,000	Employee	14.59
	Employee - Spouse	67.91
	Employee - Child(ren)	58.65
	Employee - Family	92.60

Monthly Payroll Deductions

Annual Base Salary		
Under $50,000	Employee	40.58
	Employee - Spouse	172.38
	Employee - Child(ren)	148.88
	Employee - Family	235.07
$50,000 - $100,000	Employee	63.24
	Employee - Spouse	294.28
	Employee - Child(ren)	254.15
	Employee - Family	401.29
$100,000 and over	Employee	78.36
	Employee - Spouse	399.56
	Employee - Child(ren)	345.08
	Employee - Family	544.85

The above contribution rates are effective January 1 through December 31, unless the percentage of your appointment 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 2013

90%

Hamilton College
2014 Group Medical Insurance Rates

Total Monthly Premiums Effective January 1, 2014

	Excellus PPO
Employee	$458.90
Employee - Spouse	$1,009.59
Employee - Child(ren)	$871.92
Employee - Family	$1,376.71

Employee Contributions for Individuals in 90% Appointments

Weekly Payroll Deductions

Annual Base Salary		
Under $50,000	Employee	14.44
	Employee - Spouse	49.95
	Employee - Child(ren)	43.14
	Employee - Family	68.11
$50,000 - $100,000	Employee	19.40
	Employee - Spouse	76.60
	Employee - Child(ren)	66.15
	Employee - Family	104.45

Monthly Payroll Deductions

Annual Base Salary		
Under $50,000	Employee	62.59
	Employee - Spouse	216.45
	Employee - Child(ren)	186.93
	Employee - Family	295.15
$50,000 - $100,000	Employee	84.07
	Employee - Spouse	331.93
	Employee - Child(ren)	286.67
	Employee - Family	452.63
$100,000 and over	Employee	98.39
	Employee - Spouse	431.66
	Employee - Child(ren)	372.81
	Employee - Family	588.63

The above contribution rates are effective January 1 through December 31, unless the percentage of your appointment 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 2013

85%

Hamilton College
2014 Group Medical Insurance Rates

Total Monthly Premiums Effective January 1, 2014

	Excellus PPO
Employee	$458.90
Employee - Spouse	$1,009.59
Employee - Child(ren)	$871.92
Employee - Family	$1,376.71

Employee Contributions for Individuals in 85% Appointments

Weekly Payroll Deductions

Annual Base Salary		
Under $50,000	Employee	19.53
	Employee - Spouse	60.12
	Employee - Child(ren)	51.92
	Employee - Family	81.98
$50,000 - $100,000	Employee	24.21
	Employee - Spouse	85.29
	Employee - Child(ren)	73.66
	Employee - Family	116.30

Monthly Payroll Deductions

Annual Base Salary		
Under $50,000	Employee	84.61
	Employee - Spouse	260.51
	Employee - Child(ren)	224.99
	Employee - Family	355.24
$50,000 - $100,000	Employee	104.89
	Employee - Spouse	369.57
	Employee - Child(ren)	319.18
	Employee - Family	503.96
$100,000 and over	Employee	118.42
	Employee - Spouse	463.77
	Employee - Child(ren)	400.54
	Employee - Family	632.42

The above contribution rates are effective January 1 through December 31, unless the percentage of your appointment 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 2013

80%

Hamilton College
2014 Group Medical Insurance Rates

Total Monthly Premiums Effective January 1, 2014

	Excellus PPO
Employee	$458.90
Employee - Spouse	$1,009.59
Employee - Child(ren)	$871.92
Employee - Family	$1,376.71

Employee Contributions for Individuals in 80% Appointments

Weekly Payroll Deductions

Annual Base Salary		
Under $50,000	Employee	24.61
	Employee - Spouse	70.29
	Employee - Child(ren)	60.70
	Employee - Family	95.84
$50,000 - $100,000	Employee	29.01
	Employee - Spouse	93.97
	Employee - Child(ren)	81.16
	Employee - Family	128.15

Monthly Payroll Deductions

Annual Base Salary		
Under $50,000	Employee	106.63
	Employee - Spouse	304.57
	Employee - Child(ren)	263.04
	Employee - Family	415.33
$50,000 - $100,000	Employee	125.72
	Employee - Spouse	407.22
	Employee - Child(ren)	351.70
	Employee - Family	555.30
$100,000 and over	Employee	138.44
	Employee - Spouse	495.88
	Employee - Child(ren)	428.26
	Employee - Family	676.20

The above contribution rates are effective January 1 through December 31, unless the percentage of your appointment 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 2013

Hamilton College
2014 Group Medical Insurance Rates

Total Monthly Premiums Effective January 1, 2014

	Excellus PPO
Employee	$458.90
Employee - Spouse	$1,009.59
Employee - Child(ren)	$871.92
Employee - Family	$1,376.71

Employee Contributions for Individuals in 75% Appointments

Weekly Payroll Deductions

Annual Base Salary		
Under $50,000	Employee	29.69
	Employee - Spouse	80.45
	Employee - Child(ren)	69.48
	Employee - Family	109.71
$50,000 - $100,000	Employee	33.82
	Employee - Spouse	102.66
	Employee - Child(ren)	88.66
	Employee - Family	139.99

Monthly Payroll Deductions

Annual Base Salary		
Under $50,000	Employee	128.65
	Employee - Spouse	348.64
	Employee - Child(ren)	301.10
	Employee - Family	475.41
$50,000 - $100,000	Employee	146.54
	Employee - Spouse	444.87
	Employee - Child(ren)	384.21
	Employee - Family	606.64
$100,000 and over	Employee	158.47
	Employee - Spouse	527.99
	Employee - Child(ren)	455.99
	Employee - Family	719.98

The above contribution rates are effective January 1 through December 31, unless the percentage of your appointment 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 2013

70%

Hamilton College
2014 Group Medical Insurance Rates

Total Monthly Premiums Effective January 1, 2014

	Excellus PPO
Employee	$458.90
Employee - Spouse	$1,009.59
Employee - Child(ren)	$871.92
Employee - Family	$1,376.71

Employee Contributions for Individuals in 70% Appointments

Weekly Payroll Deductions

Annual Base Salary		
Under $50,000	Employee	34.77
	Employee - Spouse	90.62
	Employee - Child(ren)	78.27
	Employee - Family	123.58
$50,000 - $100,000	Employee	38.62
	Employee - Spouse	111.35
	Employee - Child(ren)	96.17
	Employee - Family	151.84

Monthly Payroll Deductions

Annual Base Salary		
Under $50,000	Employee	150.66
	Employee - Spouse	392.70
	Employee - Child(ren)	339.15
	Employee - Family	535.50
$50,000 - $100,000	Employee	167.36
	Employee - Spouse	482.52
	Employee - Child(ren)	416.72
	Employee - Family	657.98
$100,000 and over	Employee	178.50
	Employee - Spouse	560.09
	Employee - Child(ren)	483.72
	Employee - Family	763.76

The above contribution rates are effective January 1 through December 31, unless the percentage of your appointment 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 2013

65%

Hamilton College
2014 Group Medical Insurance Rates

Total Monthly Premiums Effective January 1, 2014

	Excellus PPO
Employee	$458.90
Employee - Spouse	$1,009.59
Employee - Child(ren)	$871.92
Employee - Family	$1,376.71

Employee Contributions for Individuals in 65% Appointments

Weekly Payroll Deductions

Annual Base Salary		
Under $50,000	Employee	39.85
	Employee - Spouse	100.79
	Employee - Child(ren)	87.05
	Employee - Family	137.44
$50,000 - $100,000	Employee	43.43
	Employee - Spouse	120.04
	Employee - Child(ren)	103.67
	Employee - Family	163.69

Monthly Payroll Deductions

Annual Base Salary		
Under $50,000	Employee	172.68
	Employee - Spouse	436.76
	Employee - Child(ren)	377.21
	Employee - Family	595.59
$50,000 - $100,000	Employee	188.19
	Employee - Spouse	520.17
	Employee - Child(ren)	449.24
	Employee - Family	709.32
$100,000 and over	Employee	198.53
	Employee - Spouse	592.20
	Employee - Child(ren)	511.45
	Employee - Family	807.54

The above contribution rates are effective January 1 through December 31, unless the percentage of your appointment 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 2013

Hamilton College
2014 Group Medical Insurance Rates

Total Monthly Premiums Effective January 1, 2014

	Excellus PPO
Employee	$458.90
Employee - Spouse	$1,009.59
Employee - Child(ren)	$871.92
Employee - Family	$1,376.71

Employee Contributions for Individuals in 60% Appointments

Weekly Payroll Deductions

Annual Base Salary		
Under $50,000	Employee	44.93
	Employee - Spouse	110.96
	Employee - Child(ren)	95.83
	Employee - Family	151.31
$50,000 - $100,000	Employee	48.23
	Employee - Spouse	128.73
	Employee - Child(ren)	111.17
	Employee - Family	175.54

Monthly Payroll Deductions

Annual Base Salary		
Under $50,000	Employee	194.70
	Employee - Spouse	480.83
	Employee - Child(ren)	415.26
	Employee - Family	655.67
$50,000 - $100,000	Employee	209.01
	Employee - Spouse	557.81
	Employee - Child(ren)	481.75
	Employee - Family	760.65
$100,000 and over	Employee	218.56
	Employee - Spouse	624.31
	Employee - Child(ren)	539.18
	Employee - Family	851.33

The above contribution rates are effective January 1 through December 31, unless the percentage of your appointment 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 2013

Hamilton College
2014 Group Medical Insurance Rates

Total Monthly Premiums Effective January 1, 2014

	Excellus PPO
Employee	$458.90
Employee - Spouse	$1,009.59
Employee - Child(ren)	$871.92
Employee - Family	$1,376.71

Employee Contributions for Individuals in 55% Appointments

Weekly Payroll Deductions

Annual Base Salary		
Under $50,000	Employee	50.01
	Employee - Spouse	121.13
	Employee - Child(ren)	104.61
	Employee - Family	165.18
$50,000 - $100,000	Employee	53.04
	Employee - Spouse	137.41
	Employee - Child(ren)	118.68
	Employee - Family	187.38

Monthly Payroll Deductions

Annual Base Salary		
Under $50,000	Employee	216.71
	Employee - Spouse	524.89
	Employee - Child(ren)	453.32
	Employee - Family	715.76
$50,000 - $100,000	Employee	229.84
	Employee - Spouse	595.46
	Employee - Child(ren)	514.27
	Employee - Family	811.99
$100,000 and over	Employee	238.59
	Employee - Spouse	656.41
	Employee - Child(ren)	566.91
	Employee - Family	895.11

The above contribution rates are effective January 1 through December 31, unless the percentage of your appointment 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 2013

Hamilton College
2014 Group Medical Insurance Rates

Total Monthly Premiums Effective January 1, 2014

	Excellus PPO
Employee	$458.90
Employee - Spouse	$1,009.59
Employee - Child(ren)	$871.92
Employee - Family	$1,376.71

Employee Contributions for Individuals in 50% Appointments

Weekly Payroll Deductions

Annual Base Salary		
Under $50,000	Employee	55.09
	Employee - Spouse	131.30
	Employee - Child(ren)	113.39
	Employee - Family	179.04
$50,000 - $100,000	Employee	57.84
	Employee - Spouse	146.10
	Employee - Child(ren)	126.18
	Employee - Family	199.23

Monthly Payroll Deductions

Annual Base Salary		
Under $50,000	Employee	238.73
	Employee - Spouse	568.96
	Employee - Child(ren)	491.37
	Employee - Family	775.85
$50,000 - $100,000	Employee	250.66
	Employee - Spouse	633.11
	Employee - Child(ren)	546.78
	Employee - Family	863.33
$100,000 and over	Employee	258.62
	Employee - Spouse	688.52
	Employee - Child(ren)	594.64
	Employee - Family	938.89

The above contribution rates are effective January 1 through December 31, unless the percentage of your appointment 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 2013