

**Hamilton College
2012 Group Medical Insurance Rates**

Total Monthly Premiums Effective January 1, 2012

	<u>MVP PPO</u>	<u>MVP POS</u>
Employee only:	\$595.55	\$507.14
Employee + 1:	\$1,191.15	\$1,014.28
Family:	\$1,552.95	\$1,353.79

Employee Contributions for Individuals in Full-time Appointments

Weekly Payroll Deductions

Annual Base Salary		<u>MVP PPO</u>	<u>MVP POS</u>
Under \$50,000	Employee only:	9.75	3.51
	Employee + 1:	38.69	21.68
	Family:	60.18	39.18
\$50,000 - \$100,000	Employee only:	18.33	8.02
	Employee + 1:	67.37	45.07
	Family:	101.56	73.72

Monthly Payroll Deductions

Annual Base Salary		<u>MVP PPO</u>	<u>MVP POS</u>
Under \$50,000	Employee only:	42.27	15.22
	Employee + 1:	167.65	93.95
	Family:	260.77	169.77
\$50,000 - \$100,000	Employee only:	79.44	34.77
	Employee + 1:	291.92	195.31
	Family:	440.08	319.45
\$100,000 and over	Employee only:	103.51	48.67
	Employee + 1:	409.21	287.03
	Family:	613.64	462.30

The above rate summary reflects payroll deductions for medical insurance coverage through the College for full-time employees based on 52 weekly or 12 monthly deductions. Deductions are made on a before-tax basis unless an individual has specifically elected otherwise.

Individuals with half-time or more appointments receive prorated medical benefits based on their work schedule and salary and should contact Human Resources for their contribution rates under each of the plans.

Waiver of Coverage: Full-time individuals waiving coverage through the College will receive additional taxable compensation in the amount of \$1,000 a year (\$19.23 per week or \$83.33 per month) payable through the payroll system.