

**Hamilton College**  
**2012 Group Medical Insurance Rates**

95%

**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 95% Appointments**

**Weekly Payroll Deductions**

<b>Annual Base Salary</b>		<u>MVP PPO</u>	<u>MVP HMO/POS</u>
<b>Under \$50,000</b>	Employee only:	16.14	9.19
	Employee + 1:	50.50	32.30
	Family:	75.09	52.84
<b>\$50,000 - \$100,000</b>	Employee only:	24.29	13.47
	Employee + 1:	77.74	54.52
	Family:	114.40	85.65

**Monthly Payroll Deductions**

<b>Annual Base Salary</b>		<u>MVP PPO</u>	<u>MVP HMO/POS</u>
<b>Under \$50,000</b>	Employee only:	69.93	39.82
	Employee + 1:	218.83	139.97
	Family:	325.38	228.97
<b>\$50,000 - \$100,000</b>	Employee only:	105.25	58.39
	Employee + 1:	336.88	236.26
	Family:	495.72	371.17
<b>\$100,000 and over</b>	Employee only:	128.11	71.59
	Employee + 1:	448.31	323.39
	Family:	660.61	506.87

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).

**Hamilton College**  
**2012 Group Medical Insurance Rates**

90%

**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 90% Appointments**

**Weekly Payroll Deductions**

Annual Base Salary		<u>MVP PPO</u>	<u>MVP HMO/POS</u>
<b>Under \$50,000</b>	Employee only:	22.52	14.86
	Employee + 1:	62.31	42.92
	Family:	90.00	66.50
<b>\$50,000 - \$100,000</b>	Employee only:	30.24	18.92
	Employee + 1:	88.12	63.97
	Family:	127.24	97.59

**Monthly Payroll Deductions**

Annual Base Salary		<u>MVP PPO</u>	<u>MVP HMO/POS</u>
<b>Under \$50,000</b>	Employee only:	97.60	64.41
	Employee + 1:	270.00	185.98
	Family:	389.99	288.17
<b>\$50,000 - \$100,000</b>	Employee only:	131.05	82.01
	Employee + 1:	381.84	277.21
	Family:	551.37	422.88
<b>\$100,000 and over</b>	Employee only:	152.71	94.52
	Employee + 1:	487.40	359.76
	Family:	707.57	551.45

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%*  
*Human Resources*  
*November 2011*

**Hamilton College  
2012 Group Medical Insurance Rates**

85%

**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 85% Appointments**

**Weekly Payroll Deductions**

Annual Base Salary		<u>MVP PPO</u>	<u>MVP HMO/POS</u>
<b>Under \$50,000</b>	Employee only:	28.91	20.54
	Employee + 1:	74.12	53.54
	Family:	104.91	80.16
<b>\$50,000 - \$100,000</b>	Employee only:	36.20	24.38
	Employee + 1:	98.49	73.42
	Family:	140.08	109.52

**Monthly Payroll Deductions**

Annual Base Salary		<u>MVP PPO</u>	<u>MVP HMO/POS</u>
<b>Under \$50,000</b>	Employee only:	125.26	89.01
	Employee + 1:	321.18	232.00
	Family:	454.60	347.37
<b>\$50,000 - \$100,000</b>	Employee only:	156.86	105.63
	Employee + 1:	426.80	318.16
	Family:	607.01	474.60
<b>\$100,000 and over</b>	Employee only:	177.32	117.44
	Employee + 1:	526.50	396.12
	Family:	754.54	596.02

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).

**Hamilton College**  
**2012 Group Medical Insurance Rates**

80%

***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 80% Appointments***

**Weekly Payroll Deductions**

<b>Annual Base Salary</b>		<u>MVP PPO</u>	<u>MVP HMO/POS</u>
<b>Under \$50,000</b>	Employee only:	35.29	26.22
	Employee + 1:	85.93	64.16
	Family:	119.82	93.82
<b>\$50,000 - \$100,000</b>	Employee only:	42.15	29.83
	Employee + 1:	108.87	82.87
	Family:	152.92	121.46

**Monthly Payroll Deductions**

<b>Annual Base Salary</b>		<u>MVP PPO</u>	<u>MVP HMO/POS</u>
<b>Under \$50,000</b>	Employee only:	152.93	113.60
	Employee + 1:	372.35	278.02
	Family:	519.21	406.57
<b>\$50,000 - \$100,000</b>	Employee only:	182.66	129.24
	Employee + 1:	471.77	359.10
	Family:	662.65	526.32
<b>\$100,000 and over</b>	Employee only:	201.92	140.36
	Employee + 1:	565.60	432.48
	Family:	801.50	640.60

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%*  
*Human Resources*  
*November 2011*

**Hamilton College**  
**2012 Group Medical Insurance Rates**

75%

**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 75% Appointments**

**Weekly Payroll Deductions**

Annual Base Salary		<u>MVP PPO</u>	<u>MVP HMO/POS</u>
<b>Under \$50,000</b>	Employee only:	41.67	31.89
	Employee + 1:	97.74	74.78
	Family:	134.73	107.49
<b>\$50,000 - \$100,000</b>	Employee only:	48.11	35.28
	Employee + 1:	119.24	92.32
	Family:	165.76	133.39

**Monthly Payroll Deductions**

Annual Base Salary		<u>MVP PPO</u>	<u>MVP HMO/POS</u>
<b>Under \$50,000</b>	Employee only:	180.59	138.20
	Employee + 1:	423.53	324.03
	Family:	583.82	465.78
<b>\$50,000 - \$100,000</b>	Employee only:	208.47	152.86
	Employee + 1:	516.73	400.05
	Family:	718.30	578.04
<b>\$100,000 and over</b>	Employee only:	226.52	163.29
	Employee + 1:	604.70	468.84
	Family:	848.47	685.17

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%*  
*Human Resources*  
*November 2011*

**Hamilton College**  
**2012 Group Medical Insurance Rates**

70%

**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 70% Appointments**

**Weekly Payroll Deductions**

Annual Base Salary		<u>MVP PPO</u>	<u>MVP HMO/POS</u>
<b>Under \$50,000</b>	Employee only:	48.06	37.57
	Employee + 1:	109.55	85.40
	Family:	149.64	121.15
<b>\$50,000 - \$100,000</b>	Employee only:	54.06	40.73
	Employee + 1:	129.62	101.77
	Family:	178.60	145.33

**Monthly Payroll Deductions**

Annual Base Salary		<u>MVP PPO</u>	<u>MVP HMO/POS</u>
<b>Under \$50,000</b>	Employee only:	208.25	162.80
	Employee + 1:	474.70	370.05
	Family:	648.42	524.98
<b>\$50,000 - \$100,000</b>	Employee only:	234.27	176.48
	Employee + 1:	561.69	441.00
	Family:	773.94	629.75
<b>\$100,000 and over</b>	Employee only:	251.12	186.21
	Employee + 1:	643.79	505.21
	Family:	895.43	729.75

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).

**Hamilton College**  
**2012 Group Medical Insurance Rates**

65%

**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 65% Appointments**

**Weekly Payroll Deductions**

Annual Base Salary		<u>MVP PPO</u>	<u>MVP HMO/POS</u>
<b>Under \$50,000</b>	Employee only:	54.44	43.24
	Employee + 1:	121.36	96.02
	Family:	164.55	134.81
<b>\$50,000 - \$100,000</b>	Employee only:	60.02	46.18
	Employee + 1:	140.00	111.22
	Family:	191.44	157.26

**Monthly Payroll Deductions**

Annual Base Salary		<u>MVP PPO</u>	<u>MVP HMO/POS</u>
<b>Under \$50,000</b>	Employee only:	235.92	187.39
	Employee + 1:	525.88	416.07
	Family:	713.03	584.18
<b>\$50,000 - \$100,000</b>	Employee only:	260.08	200.10
	Employee + 1:	606.65	481.95
	Family:	829.58	681.47
<b>\$100,000 and over</b>	Employee only:	275.72	209.13
	Employee + 1:	682.89	541.57
	Family:	942.40	774.32

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%*  
*Human Resources*  
*November 2011*

**Hamilton College**  
**2012 Group Medical Insurance Rates**

60%

**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 60% Appointments**

**Weekly Payroll Deductions**

Annual Base Salary		<u>MVP PPO</u>	<u>MVP HMO/POS</u>
<b>Under \$50,000</b>	Employee only:	60.83	48.92
	Employee + 1:	133.17	106.63
	Family:	179.46	148.47
<b>\$50,000 - \$100,000</b>	Employee only:	65.97	51.63
	Employee + 1:	150.37	120.67
	Family:	204.28	169.20

**Monthly Payroll Deductions**

Annual Base Salary		<u>MVP PPO</u>	<u>MVP HMO/POS</u>
<b>Under \$50,000</b>	Employee only:	263.58	211.99
	Employee + 1:	577.05	462.08
	Family:	777.64	643.38
<b>\$50,000 - \$100,000</b>	Employee only:	285.88	223.72
	Employee + 1:	651.61	522.90
	Family:	885.23	733.19
<b>\$100,000 and over</b>	Employee only:	300.33	232.06
	Employee + 1:	721.99	577.93
	Family:	989.36	818.90

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%*  
*Human Resources*  
*November 2011*

**Hamilton College**  
**2012 Group Medical Insurance Rates**

55%

**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 55% Appointments**

**Weekly Payroll Deductions**

Annual Base Salary		<u>MVP PPO</u>	<u>MVP HMO/POS</u>
<b>Under \$50,000</b>	Employee only:	67.21	54.60
	Employee + 1:	144.98	117.25
	Family:	194.37	162.13
<b>\$50,000 - \$100,000</b>	Employee only:	71.93	57.08
	Employee + 1:	160.75	130.12
	Family:	217.12	181.13

**Monthly Payroll Deductions**

Annual Base Salary		<u>MVP PPO</u>	<u>MVP HMO/POS</u>
<b>Under \$50,000</b>	Employee only:	291.25	236.58
	Employee + 1:	628.23	508.10
	Family:	842.25	702.58
<b>\$50,000 - \$100,000</b>	Employee only:	311.69	247.34
	Employee + 1:	696.57	563.85
	Family:	940.87	784.90
<b>\$100,000 and over</b>	Employee only:	324.93	254.98
	Employee + 1:	761.08	614.29
	Family:	1036.33	863.47

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%*  
*Human Resources*  
*November 2011*

**Hamilton College**  
**2012 Group Medical Insurance Rates**

50%

**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 50% Appointments**

**Weekly Payroll Deductions**

Annual Base Salary		<u>MVP PPO</u>	<u>MVP HMO/POS</u>
<b>Under \$50,000</b>	Employee only:	73.59	60.27
	Employee + 1:	156.78	127.87
	Family:	209.28	175.80
<b>\$50,000 - \$100,000</b>	Employee only:	77.88	62.53
	Employee + 1:	171.12	139.57
	Family:	229.97	193.07

**Monthly Payroll Deductions**

Annual Base Salary		<u>MVP PPO</u>	<u>MVP HMO/POS</u>
<b>Under \$50,000</b>	Employee only:	318.91	261.18
	Employee + 1:	679.40	554.12
	Family:	906.86	761.78
<b>\$50,000 - \$100,000</b>	Employee only:	337.50	270.96
	Employee + 1:	741.54	604.80
	Family:	996.52	836.62
<b>\$100,000 and over</b>	Employee only:	349.53	277.91
	Employee + 1:	800.18	650.66
	Family:	1083.30	908.05

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%*  
*Human Resources*  
*November 2011*

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

**Hamilton College  
2012 Group Medical Insurance Rates**

***Total Monthly Premiums Effective January 1, 2012***

	<u><b>MVP PPO</b></u>	<u><b>MVP POS</b></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**

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

**Monthly Payroll Deductions**

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