

**Hamilton College  
2010 Group Health Insurance Rates**

***Total Monthly Premiums Effective January 1, 2010***

	<u><b>MVP PPO</b></u>	<u><b>MVP HMO/POS</b></u>
Employee only:	\$492.60	\$388.01
Employee + 1:	\$985.24	\$776.02
Family:	\$1,284.50	\$1,035.78

***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 HMO/POS</b></u>
<b>Under \$47,500</b>	Employee only:	8.74	2.91
	Employee + 1:	34.66	17.97
	Family:	53.91	32.47
<b>\$47,500 - \$95,500</b>	Employee only:	16.42	6.65
	Employee + 1:	60.35	37.35
	Family:	90.98	61.09

**Monthly Payroll Deductions**

<b>Annual Base Salary</b>		<u><b>MVP PPO</b></u>	<u><b>MVP HMO/POS</b></u>
<b>Under \$47,500</b>	Employee only:	34.96	11.64
	Employee + 1:	138.65	71.87
	Family:	215.65	129.87
<b>\$47,500 - \$95,500</b>	Employee only:	65.70	26.60
	Employee + 1:	241.41	149.41
	Family:	363.94	244.37
<b>\$95,500 and over</b>	Employee only:	85.60	37.23
	Employee + 1:	338.42	219.57
	Family:	507.48	353.64

The above rate summary reflects payroll deductions for health insurance coverage through the College for full-time employees based on 48 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 health 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 (\$20.84 per week or \$83.33 per month) payable through the payroll system.