

**Hamilton College**  
**2025 Group Medical Insurance Rates**

**Total Monthly Premiums Effective January 1, 2025**

<u>Excelsus PPO</u>	
Employee	\$648.89
Employee - Spouse	\$1,557.36
Employee - Child(ren)	\$1,200.46
Employee - Family	\$2,076.48

**Employee Contributions - Full-time Schedule**

**Weekly Payroll Deductions**

**Annual Base Salary**

<b>Under \$50,000</b>	Employee	6.97
	Employee - Spouse	53.30
	Employee - Child(ren)	40.52
	Employee - Family	71.07
<b>\$50,000 - \$100,000</b>	Employee	15.93
	Employee - Spouse	106.61
	Employee - Child(ren)	81.04
	Employee - Family	137.30

**Monthly Payroll Deductions**

**Annual Base Salary**

<b>Under \$50,000</b>	Employee	30.20
	Employee - Spouse	230.98
	Employee - Child(ren)	175.59
	Employee - Family	307.98
<b>\$50,000 - \$100,000</b>	Employee	69.02
	Employee - Spouse	461.99
	Employee - Child(ren)	351.19
	Employee - Family	594.96
<b>\$100,000 and over</b>	Employee	94.89
	Employee - Spouse	661.46
	Employee - Child(ren)	502.82
	Employee - Family	881.94

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 schedules receive prorated contributions by the College based on their work schedule and salary and should visit the Human Resources website or contact Human Resources for contribution rates.

**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.**