



Hobart and William Smith
Administrative Hourly Benefit Eligible
Health - Dental - Vision
2026 Premium Rates

Health Plan Premiums	2026 Monthly Premium	Colleges' Monthly Contribution	Employee Monthly Contribution	Employee Biweekly Deduction (24)
Excellus Blue PPO				
Employee Only	\$948.02	\$902.36	\$45.66	\$22.83
Employee + Spouse/DP*	\$1,981.16	\$1,885.74	\$95.42	\$47.71
Employee + Child(ren)	\$1,763.17	\$1,678.24	\$84.93	\$42.47
Employee + Family	\$2,805.84	\$2,670.70	\$135.14	\$67.57
Family with Spouse or DP* Employed at HWS	\$2,805.84	\$2,670.70	\$135.14	\$67.57
Dental Insurance				
Excellus Dental PPO Low				
Employee Only	\$15.04	\$7.52	\$7.52	\$3.76
Two Person	\$34.24	\$17.12	\$17.12	\$8.56
Family	\$52.61	\$26.30	\$26.31	\$13.15
Excellus Dental PPO High				
Employee Only	\$39.26	\$19.63	\$19.63	\$9.82
Two Person	\$89.58	\$44.79	\$44.79	\$22.39
Family	\$130.79	\$65.39	\$65.40	\$32.70
Vision Insurance				
EyeMed Insight Network				
Employee Only	\$5.65	\$2.83	\$2.82	\$1.41
Employee + Spouse/DP*	\$10.69	\$5.35	\$5.34	\$2.67
Employee + Child(ren)	\$11.26	\$5.63	\$5.63	\$2.82
Employee + Family	\$16.56	\$8.28	\$8.28	\$4.14

***DP is Domestic Partner**

**Hobart and William Smith****January 1, 2026 Rates****Group Critical Illness and Accident Insurance Premiums**

Employee Contribution

Met Life Group Accident Low Plan	Monthly	Biweekly
Employee Only	\$7.79	\$3.90
Employee + Spouse/DP*	\$15.39	\$7.70
Employee + Child(ren)	\$17.97	\$8.99
Employee + Family	\$21.53	\$10.77

Employee Contribution

Met Life Group Accident High Plan	Monthly	Biweekly
Employee Only	\$11.44	\$5.72
Employee + Spouse/DP*	\$22.50	\$11.25
Employee + Child(ren)	\$26.16	\$13.08
Employee + Family	\$31.37	\$15.69

Monthly Premium for \$1,000 of Coverage

Met Life Group Critical Illness	Employee Contribution			
Attained Age	EE Only	EE+SP/DP	EE+CH	Family
<25	\$0.24	\$0.40	\$0.40	\$0.57
25-29	\$0.26	\$0.43	\$0.42	\$0.60
30-34	\$0.38	\$0.62	\$0.55	\$0.79
35-39	\$0.54	\$0.85	\$0.70	\$1.02
40-44	\$0.81	\$1.26	\$0.97	\$1.43
45-49	\$1.25	\$1.93	\$1.42	\$2.10
50-54	\$1.86	\$2.84	\$2.03	\$3.01
55-59	\$2.65	\$4.02	\$2.81	\$4.18
60-64	\$3.81	\$5.76	\$3.97	\$5.92
65-69	\$5.72	\$8.62	\$5.89	\$8.79
70+	\$8.93	\$13.44	\$9.10	\$13.61

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