

**THE UNIVERSITY OF WEST FLORIDA  
RESEARCH & SPONSORED PROGRAMS  
FRINGE BENEFIT ANALYSIS\***

Fiscal Year 2018-19 (Effective Date 01/01/19) <sup>1,5</sup>

Salary Base	10,000	15,000	20,000	25,000	30,000	35,000	
Family Ins	195%	136%	107%	90%	78%	70%	
Family Ins <sup>4</sup> Returning Retiree Not Eligible for Retirement Accrual	188%	130%	101%	83%	71%	63%	
Single Ins	101%	74%	60%	52%	47%	43%	
Single Ins <sup>4</sup> Returning Retiree Not Eligible for Retirement Accrual	98%	71%	57%	49%	43%	39%	
OPS Family Ins ONLY	180%	121%	92%	75%	63%	55%	
OPS Single Ins ONLY	86%	59%	45%	37%	32%	28%	
Fac/Staff No Ins <sup>2,3</sup> (Summer Terms)	20%	20%	20%	20%	20%	20%	
Fac/Staff No Ins <sup>2,4</sup> Returning Retiree Not Eligible for Retirement Accrual	17%	16%	16%	16%	16%	16%	
<b>Salary Base</b>	<b>40,000</b>	<b>45,000</b>	<b>50,000</b>	<b>55,000</b>	<b>60,000</b>	<b>65,000</b>	
Family Ins	63%	58%	55%	51%	49%	46%	
Family Ins <sup>4</sup> Returning Retiree Not Eligible for Retirement Accrual	60%	55%	51%	48%	45%	43%	
Single Ins	40%	38%	36%	34%	33%	32%	
Single Ins <sup>4</sup> Returning Retiree Not Eligible for Retirement Accrual	36%	34%	32%	31%	30%	29%	
OPS Family Ins ONLY	48%	44%	40%	36%	34%	32%	
OPS Single Ins ONLY	25%	23%	21%	19%	18%	17%	
Fac/Staff No Ins <sup>3</sup>	20%	20%	20%	20%	20%	20%	
Fac/Staff No Ins <sup>4</sup> Returning Retiree Not Eligible for Retirement Accrual	16%	16%	16%	16%	16%	16%	
<b>Salary Base</b>	<b>70,000</b>	<b>75,000</b>	<b>80,000</b>	<b>85,000</b>	<b>90,000</b>	<b>95,000</b>	
Family Ins	45%	43%	41%	40%	39%	38%	
Family Ins <sup>4</sup> Returning Retiree Not Eligible for Retirement Accrual	41%	39%	38%	37%	36%	34%	
Single Ins	31%	30%	30%	29%	29%	28%	
Single Ins <sup>4</sup> Returning Retiree Not Eligible for Retirement Accrual	28%	27%	26%	26%	25%	25%	
OPS Family Ins ONLY	30%	28%	27%	25%	24%	23%	
OPS Single Ins ONLY	16%	15%	15%	14%	14%	13%	
Fac/Staff No Ins <sup>2,3</sup> (Summer Terms)	20%	20%	20%	20%	20%	20%	
Fac/Staff No Ins <sup>4</sup> Returning Retiree Not Eligible for Retirement Accrual	16%	16%	16%	16%	16%	16%	
<b>Salary Base</b>	<b>\$ 100,000</b>	<b>\$ 105,000</b>	<b>\$ 110,000</b>	<b>\$ 115,000</b>	<b>\$ 132,900</b>	<b>\$ 132,901</b>	Enter amount of salary base when it is >\$132,900 and formula will calculate costs without FICA on amount over \$132,900.
Family Ins	37%	36%	35%	35%	33%	33%	
Family Ins <sup>4</sup> Returning Retiree Not Eligible for Retirement Accrual	30%	30%	29%	28%	26%	29%	
Single Ins	28%	27%	27%	27%	26%	14%	
Single Ins <sup>4</sup> Returning Retiree Not Eligible for Retirement Accrual	24%	24%	23%	23%	22%	14%	
OPS Family Ins ONLY (Does not include FICA)	22%	21%	21%	20%	18%	18%	
OPS Single Ins ONLY (Does not include FICA)	13%	12%	12%	12%	11%	11%	
Fac/Staff No Ins <sup>3</sup> Includes Retirement	20%	20%	20%	20%	20%	19%	
Fac/Staff No Ins <sup>4</sup> Returning Retiree Not Eligible for Retirement Accrual	16%	16%	16%	16%	16%	7.69%	

<sup>1</sup> Above percentages are based on the following:

FICA	7.65%	(For first \$132,900, after that 1.45% medicare tax only)	1.4500%
Retirement	8.65%	*(FRS = 8.26%; ORP = 8.65%)	
<sup>4</sup> FRS Retirement Trust Fund Administrative Support Fee for Retirees returning to employment	5.16%		
Worker's Comp & Unemployment Fringe Pooled Rate	3.2%		
Life Ins	\$ 54.48		
Health Ins (per year) <sup>2</sup>	Effective	1/1/2019	<b>Begin using for Pay Period 25 (beginning date 11/18/18)</b>
Family allowance	\$	17,491	<sup>2</sup> Please note that the insurance deduction changes in the spring semester to prepay summer coverage for certain faculty. Payroll calendar gives the details.
Single allowance	\$	8,130	
Joint Spouse (per person)	\$	8,745	
OPS Staff And Student Fringe Rates			4.65%
Worker's Comp & Unemployment Fringe Pooled Rate			3.2%
Medicare			1.45%
<sup>6</sup> Extra State Comp and Bonus payments includes FICA at 7.65%			10.85%

\*These rates do not reflect special risk members

NOTES:

<sup>1</sup> HHS Approved College and Universities Rate Agreement provides for Facilities and Administrative (Indirect) Costs to be charged to the Modified Total Direct Cost (MTDC) as defined in this document as "consisting of all salaries and wages, fringe benefits..." Section II of this Agreement further defines Fringe Benefits to include: FICA, Retirement, Disability Insurance, Teachers' Retirement, Health Insurance, and the Fringe Benefit Pool which consists of Workers' Compensation, Unemployment Insurance and Terminal Leave. The Fringe Benefit Pool is a DHHS flat rate of 3.2% across all employee categories.

<sup>2</sup> Nine mo faculty who teach in Summer Terms will use no insurance rate for fringe costs. Health insurance is deducted for these faculty during the months preceeding summer appointment to insure uninterrupted coverage.

<sup>3</sup> Faculty/Staff who do not participate in State of Florida health insurance programs have a rate that includes only FICA, Retirement, Workers' Compensation and Unemployment compensation required assessments.

<sup>4</sup> Faculty/Staff who retired from the FRS system and return to employment after 12-mos outside of FRS participant employers are assessed a rate for FRS Trust Fund Administration and Support costs. Effective 07/01/18 this rate will be 5.16%.

<sup>6</sup> Faculty/Staff who receive extra state compensation or bonus payments are subject to FICA, Workers' Compensation and Unemployment compensation.

<sup>7</sup> Affordable Care Act eligibility for coverage for all employees in a .75 FTE appointment became effective 01/01/2014. OPS employees are budgeted for health insurance per plan and 4.65% in lieu of all other benefits.

Updated 11/21/18