

Washington State University Budget Office
DRAFT RATES TO BE USED FOR ESTIMATING EMPLOYEE BENEFITS FOR FY 2018
(Rates are the employer contribution for non-federal employees)

WSU Subobject	Benefit Item	Rate	Classified	Faculty	Exempt	Graduate	Student Hourly	Non-student Hourly
1,10	DA OASI, max	.062 x SALARY	X	X	X			X
2	DB TIAA/CREF, 5%	.0500 x Salary	X	X	X			
2	DC TIAA/CREF, 7.5%	.0750 x Salary	X	X	X			
2	DD TIAA/CREF, 10%	.1000 x Salary	X	X	X			
3	DE PERS I	.127 X Salary	X	X	X			
3	DF PERS II	.127 x Salary	X	X	X			
3	DM PERS III	.127 x Salary	X	X	X			
4	DG Med Aid/Wrk Comp	32.8 / FTE/ Month	X	X	X	X	X	X
4	DH WSTRS I	.1313 x Salary	X	X	X			X
5	DN WSTRS III	.1313 X Salary		X				
10	DK MEDICARE, no max	.0145 x Salary	X	X	X			X
6	DL LEOFF II	.0893 X Salary	X		X			
6	HE PERS I	.127 x Salary						X
6	HF PERS II	.127 X Salary						X
6	HM PERS III	.127 x Salary						X
7	MA Unemploy. Insurance	.001601 X Salary	X	X	X			X
8	MB Health Insurance	913 / Month	X	X	X			
8	MC Grad Health Insurance	1,888 /Year				X		
9	MD Health Insurance	913 / Month						X
11	QT Qualified Tuition Red.	10,890 / Year				X		

Most Common Retirement Plans		
Employee Type	Plan	Weighted Avg Rate
Civ Ser/Barg Unit	PERS II (12.7%)	12.57%
Admin/Prof	TIAA/CREF (7.5%)	8.99%
Faculty	TIAA/CREF (7.5%)	8.50%

Notes:

- The OASI maximum is a blended rate of January 1, 2017 of \$127,200 actual (ssa.gov) and an estimated rate of \$129,900 for calendar year 2018.
- Eligible Faculty and AP employees are offered the WSURP (TIAA-CREF as the vendor) and TRS3/PERS3 as retirement plans. If the WSURP is selected, participants up to 35 years contribute 5%; aged 35 and above contribute 7.5%; and at age 50, participants have the option of contributing 10%. Eligibility for retirement participation requires a 50% appointment for at least one semester, or the equivalency thereof.
- The rates per the Washington State Actuarial Services Projected Employer Contribution Rates Schedule. PERS plans are the primary plans for classified employees, eligible hourly employees, and also a plan choice for AP employees.
- Medical Aid/Worker's Compensation is a per hour cost of .2050 ; monthly maximum hours are 160, for a monthly maximum of \$32.8. The rate applies to productive hours, so a person working full-time on a 9-month appointment would expense \$32.8 x 9 = \$295.2 annually.
- Some employees with a lengthy employment history of state service may be covered by the Washington State Teachers Retirement Systems Plan 1. New faculty hired on or after 7/1/11 have TRS 3 as a plan choice in addition to the WSURP. New employees with prior state service under TRS 1 or TRS 3 may have the option to elect these plans. (Rates effective 9/1 to 8/31 each year).
- Non-Student Temporary Employees (NSTE) become eligible for PERS if they work 70 or more hours per month in any five months of a 12-month period. The WSU contributions are absorbed by the departments in subobjects HE, HF and HM.
- Unemployment insurance is a rate based on historical patterns by program. The weighted average for all programs is .001601. To calculate unemployment not based on weighted program average, refer to table at end. Please call Budget Office (509) 335-9187 for additional assistance.
- Health Insurance (health, dental, basic life <td> is a FIXED rate over 12 months*. For eligible employees working at 0.50 FTE or above, the full monthly rate applies over 12 months, even if the employee is on a 9-month appointment. All classified staff and AP are benefit eligible appointments. Faculty become eligible for benefits under several different criterion. *Employees appointed to terms less than 9 months are eligible for insurance only for the length of their term. **Please contact HRS for eligibility questions.**
- The WSU health contributions for non-student temporary employees who become eligible for benefits are charged to their departments in subobject MD. Eligibility for benefits can be achieved 1) upon their initial appointment, 2) through actual work pattern, or 3) if they are employed on a recurring seasonal basis. Details on eligibility can be found at: <https://hrs.wsu.edu/temporary-seasonal-employee-benefits/> **Please contact HRS for eligibility clarification.**
- OASI and Medicare will be taken for all non-student employees for any non-business related meals reimbursed for non-overnight travel.
- QTR per WSU tuition rate schedule (operating fee).

For assistance, please contact the Budget Office at (509) 335-9187. Additional tools for calculating estimates are available per the links below.

Payroll Services www.wsu.edu/payroll/deptpay/fringeBenefitRates.htm
Office of Grant and Research Development www.oqgrd.wsu.edu/guidelines.asp
For questions about benefit and retirement eligibility, please contact:
Human Resource Services at (509) 335-4521 or hrs@wsu.edu. <http://hrs.wsu.edu/>

Note 7: Unemployment Insurance (Source: Unemployment/ Payroll Services)

To calculate unemployment costs:

- Find the program number for the account you are budgeting for.
- Multiply the salary amount times the indicated rate.
- Example: for programs 1 - 10, multiply the salary times 0.0008 to derive the unemployment benefit cost.

Programs 1- 10 use 0.0008
Programs 11-13, 17P & 17 use 0.0050
Programs 15A, use 0.0020
Program 19 use 0.0075
All others use 0.0025 (except Program 14, use 0.00)

Updated:

8/3/2017