

Washington State University Budget Office
DRAFT RATES TO BE USED FOR ESTIMATING EMPLOYEE BENEFITS FOR FY 2026
(Rates are the employer contribution for non-federal employees)

Workday Spend Category	Legacy AIS Subsubject	Benefit Item	Rate	Classified	Faculty	Exempt	Graduate	Student Hourly	Non-student Hourly
1,6	SC00010	DA	OASI, \$184,500 max	.062 x Salary	X	X	X		X
2,14	SC00011	DB	TIAA, 5%	.0500 x Salary	²	X	X		
2,14	SC00011	DC	TIAA, 7.5%	.0750 x Salary	²	X	X		
2,14	SC00011	DD	TIAA, 10%	.1000 x Salary	²	X	X		
3	SC00011	DE	PERS I	.0558 x Salary	X	X	X		
3	SC00011	DF	PERS II	.0558 x Salary	X	X	X		
3	SC00011	DM	PERS III	.0558 x Salary	X	X	X		
4	SC00012	DG	Med Aid/Wrk Comp	73.86 / FTE/ Month	X	X	X	X	X
4	SC00011	DH	WSTRS I	.0986 x Salary	X	X	X		X
5	SC00011	DN	WSTRS III	.0986 X Salary		X			
6	SC00017	DK	MEDICARE, no max	.0145 x Salary	X	X	X		X
6	SC00011	DL	LEOFF II	.0873 X Salary	X		X		
7	SC00011	HE	PERS I	.0558 x Salary					X
7	SC00011	HF	PERS II	.0558 x Salary					X
7	SC00011	HM	PERS III	.0558 x Salary					X
8	SC00015	MA	Unemploy. Insurance	.0018 X Salary	X	X	X		X
9	SC00013	MB	Health Insurance	1333 / Month	X	X	X		
10	SC00013	MC	Grad Health Insurance	3,427 /Year			X		
11	SC00013	MD	Health Insurance	1333 / Month					X
12	SC00018	ML	Paid FML, \$184,500 max	.0026 x Salary	X	X	X	X	X
13	SC00345	QT	Qualified Tuition Red.	13,084 / Year			X		

Most Common Retirement Plans		
Employee Type	Plan	Weighted Avg Rate (all plans)
Civ Ser/Barg Unit	PERS II (5.58%)	5.58%
Admin/Prof	TIAA (7.5%)	8.13%
Faculty	TIAA (7.5%)	8.09%

¹ The OASI taxable maximum is \$184,500 for calendar year 2026. Rates are updated in January by the Social Security Administration.

² Eligible Faculty and AP employees are offered the WSURP (TIAA 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.

³ Rates are 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.

⁴ Medical Aid/Worker's Compensation is a per hour cost of .4616 ; monthly maximum hours are 160, for a monthly maximum of \$73.86. The rate applies to productive hours, so a person working full-time on a 9-month appointment would expense \$73.86 x 9 = \$664.74 annually. A rate of 0.651 applies to student volunteers.

⁵ 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).

⁶ OASI and Medicare will be taken for all non-student employees for any non-business related meals reimbursed for non-overnight travel.

⁷ Non-Permanent employees become eligible for PERS if they work, or are anticipated to 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 in Workday spend category SC00011.

⁸ The current unemployment insurance rate for all programs is .0018 effective July 1, 2021.

⁹ 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.**

¹⁰ Please refer to the Graduate Student Pay section on the Payroll Services website for information.

¹¹ The WSU health contributions for non-permanent employees who become eligible for benefits are charged to their departments in Workday spend category SC00013. 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.**

¹² Total paid FML contribution is .8% x Salary. Employer share of contribution is 28.48%. Employer contribution rate is .8% x 28.48% = .23%. Per law, withholdings are limited to the OASI cap.

¹³ QTR per WSU tuition rate schedule (operating fee).

¹⁴ Classified employees may participate in the WSURP because of previous employment in an eligible job classification type. For assistance, please contact the Budget Office at (509) 335-9187. Additional helpful links are below:
Payroll Services <https://payroll.wsu.edu/>
Office of Research Support and Operations <https://orso.wsu.edu/>
For questions about benefit and retirement eligibility, please contact:
Human Resource Services at (509) 335-4521 or hrs@wsu.edu. <http://hrs.wsu.edu/>