Washington State University Budget Office
Draft General Benefits Model for FY 2027

	Rate	Multiplied by
[1,2] OASI, $184,500 max.	0.0620	x Salary
[2] Medicare, no max.	0.0145	x Salary
TIAA 5%	0.0500	x Salary
TIAA 7.5%	0.0750	x Salary
TIAA 10%	0.1000	x Salary
[3] PERS I	0.0558	x Salary
[3] PERS II	0.0558	x Salary
[3] PERS III	0.0558	x Salary
[3] WSTRS I	0.0774	x Salary
[3] WSTRS III	0.0774	x Salary
LEOFF II	0.0873	x Salary
[3] PERS I	0.0558	x Wages
[3] PERS II	0.0558	x Wages
[4] Unemployment Ins.	0.0018	x Salary
[5] Med Aid / Wkr. Comp	$73.86	x FTE x Term
[6] Health Insurance (monthly rate)	$1,334.00	x 12 (if FTE >= 0.50)
[6] Health Ins. (Non-Perm) (monthly rate)	$1,334.00	x 12
[7] Grad Health Ins.	$3,427.00	**Preliminary - Pending OIC approval**
[8] Qualified Tuition Red (semester rate)	$6,758.00	x 2 (if FTE >= 0.50 and term = 9.0)
[9] Paid Family/Medical Leave, $184,500 max.	0.0322	x Salary

[3,11] **<u>Annual Benefits Calculations by Employee Type, given that FTE >= 0.50</u>**

Classified Benefits	=	(0.1341 x Salary) + (73.86 x FTE x Term) + 16008
Bargaining Unit Ber	=	(0.1341 x Salary) + (73.86 x FTE x Term) + 16008
Exempt Benefits	=	(0.1821 x Salary) + (73.86 x FTE x Term) + 16008
Faculty Benefits	=	(0.1909 x Salary) + (73.86 x FTE x Term) + 16008
Graduate Benefits	=	-0- + (73.86 x FTE x Term) + 3427 (+ 13516 if QTR)

[11,12] **<u>Estimated Benefit Percentages by Employee Type</u>**

	FY25	FY26	FY27		
Civil Service	43.5%	42.6%	44.7%		
Bargaining Units	40.8%	39.9%	41.5%		
Exempt	35.1%	37.1%	38.8%		
Faculty	31.3%	33.4%	35.8%		
Weighted Average CS/BU/EX/FAC	*35.1%*	*36.4%*	*38.3%*		
				Grad with QTR FY 26	
[13,14] **Graduate Student (no QTR unless noted)**	18.7%	18.3%	20.7%	84.4%	
[14,15] **Student Hourly (no Grad Appt.)**	2.9%	2.7%	2.7%	N/A	
	No PERS/Hlth	No PERS/Hlth	No PERS/Hlth	NSTE w/Pers & Hlth FY 26	NSTE w/ Pers FY 26
[15] **Non-Permanent**	10.8%	10.6%	13.6%	67.8%	19.1%

Notes:

[1] The OASI taxable maximum is $184,500 for calendar year 2027. Rates are updated in January by the Social Security Administration.

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

[3] PERS employer contribution rate of 5.58% and TRS of 7.74% per the Office of the State Actuary. TRS rates are effective from 9/1 to 8/31 of each year.

[4] The unemployment insurance rate of .0018 is standard across all functional classifications in Workday (programs in legacy systems).

[5] 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 out of a 12-month period.

[6] Health insurance rate portion for employer health, dental, basic life & LTD. Total: $1,334.00

[7] Please refer to the *Graduate Student Pay* section on the Payroll Services website for information.

[8] The QTR is per the WSU tuition rate schedule (operating fee): $13,516 annually. Please note that students in the Graduate Nursing program have a different rate: $17,221.

[9] Total paid FML contribution is .0322% x Salary. Employer share of contribution is 28.57% .Employer contribution rate is 1.13% x 28.57% = 3%. Per law, witholdings are limited to the OASI cap.

[10] The civil service/bargaining unit retirement plan rate used is PERS (0.0558).
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
PERS employer contribution rate of 5.58% and TRS of 7.74% per the Office of the State Actuary. TRS rates are effective from 9/1 to 8/31 of each year.

[11] For cyclic arrangements, please review benefit costs on an individual basis.

[12] Civil Service, Bargaining Unit, Exempt, Faculty and Graduate rates were calculated using average salary, FTE, and term by employee type from HCM data obtained from Workday. Student and non-permanent employee rates are estimated in the model and based on the current minimum wage. The non-permanent rate shows with and without PERS and medical insurance.
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 about non-permanent employee benefits can be found at : https://hrs.wsu.edu/employees/benefits/temporary-seasonal-employee-benefits/ *Please contact HRS for eligibility clarification.*

[13] The graduate rate listed shows with and without the Qualified Tuition Reduction, an additional benefit added to those >= .5 FTE grads who did not receive an Operating Fee Waiver. The QTR is per the WSU tuition rate schedule (operating fee): $13,516 annually.

[14] Please refer to the *Student Pay* section on the Payroll Services website for information.

[15] Rates for non-permanent employees are based on the minimum wage of $17.13 effective Jan. 1, 2026 times 160 hrs/month times 12 months.