

SDSU Research Foundation

Fringe Benefit ESTIMATES – Calendar Year 2011

Actual rates will vary based upon salary, benefit selections, and number of enrolled dependents
See explanation below for a better and more complete understanding of the reasons for the variances

	Regular Salaried Employees	Regular Salaried Research Scholars	Hourly EEs with > 1000 hrs./yr.	Hourly EEs with <1000 hrs./yr.	Additional Employment EEs Meeting Retirement Eligibility	Additional Employment EEs Not Meeting Retirement Eligibility	Students (i)
Employee Class	FM, FE, FN, RM, RE, RN, RA	SE	TB, TA, TC	TB, TA, TC	OO, OL	OO,OL	TS
Benefits							
Unemployment (a)	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
Social Security (FICA – OASDI) (b)(h)	6.20%	6.20%	6.20%	6.20%	6.20%	6.20%	0
Social Security (FICA – Medicare) (c)(h)	1.45%	1.45%	1.45%	1.45%	1.45%	1.45%	0
Workers Compensation (d)* (h)	1.39%	1.91%	1.63%	1.63%	1.49%	1.49%	1.43%
Retirement (e)(f)	10.00%	0	10.00%	0%	10.00%	0	0
Long Term Disability	.208%	0	0	0	0	0	0
Health Insurance (g)	16.96%	11.89%	0	0	0	0	0
Dental Insurance (g)	1.39%	1.11%	0	0	0	0	0
Life Insurance	.17%	0	0	0	0	0	0
Vision Insurance	.12%	0	0	0	0	0	0
Employee Assistance Program (j)	.05%	.06%	.11%	.11%	0	0	0
Vacation Pool (k)	1.25%	0	1.25%	1.25%	0	0	0
Total	42.19%	25.62%	23.64%	13.64%	22.14%	12.14%	4.43%
Round Off To:	42%	26%	24%	14%	22%	12%	4%

- (a) For California employees, the maximum employer paid charge for unemployment insurance is 3.00% of \$7,000, or \$210 per year. Check with Business Services for employees who will be residing in other states. Rates vary greatly and not all states require SDSU Research Foundation to pay for unemployment insurance.
- (b) The maximum employer paid charge for Social Security (OASDI) is 6.2% of \$106,800, or \$6,621.60/year.
- (c) The employer paid charge for Social Security (Medicare) is 1.45% of total wages.
- (d) The charges for Workers Compensation are determined by the risk associated with the position the employee holds. In accordance with State law, higher rates are charged for those positions where there is a substantially greater risk than is present in the clerical and administrative positions, which make up the majority of the SDSU Research Foundation's payroll. Effective **May 1, 2011**, the following rates should be used when budgeting for positions in the following categories:

Instructor/Teachers	2.18%	Summer/Celebrity Camp Workers	10.37%
Clerical/Administrative	1.12%	RN/LVN (nurses)/Physicians	2.50%
Lab Workers/Field Workers	2.13%	Recreation Workers/Clubs	5.11%
Research Assistants/Tech. Assistants	2.13%	KPBS	1.59%
Building Maintenance Workers	7.72%	Divers	3.91%

Call Risk Management to obtain rates for employees in a job/risk category not listed, or for employees who will be living and working outside of California, or in another country other than the United States.

- (e) The 10% charge for retirement benefits will begin when the eligible employee has worked at least 1,000 hours within a "Benefit Year" for SDSU Research Foundation or another eligible employer within the 12 months preceding employment with SDSU Research Foundation. Eligible employers include all colleges, universities, research foundations, and radio/television broadcast media. The 10% charge for retirement benefits will also begin on the employee's rehire date if the employee was previously a participant in SDSU Research Foundation's TIAA-CREF retirement plan.
- (f) For Additional Employment (OL) employees, the 10% retirement charge begins when the employee has worked for SDSURF and been paid for at least 500 hours within a calendar year. The 10% charge for retirement benefits will also resume on the employee's rehire date if the employee was previously a participant in SDSU Research Foundation's TIAA-CREF retirement plan.
- (g) The benefit rate for health and dental insurance is based upon the average salary of regular employees who are working full-time. The benefit rate for health and dental insurance may need to be adjusted (higher) for part-time employees because premiums for health and dental insurance represent a greater percentage of pay when they are calculated as a percent of a lower-than-average salary. The actual monthly premiums paid by the employer (not including the employee's contribution for dependents) for these benefits are as follows:

2011 Employer Premium Rates

	Kaiser/Kaiser (SE)	Health Net HMO/VSP Vision	Health Net PPO/VSP Vision	Delta Dental/Dental (SE)
EE only	\$368.02/\$368.02	\$500.64/\$6.20	\$616.14/\$6.20	\$34.68/\$34.68
EE + 1	\$696.04/\$368.02	\$1,036.32/\$9.08	\$1,268.60/\$9.08	\$63.02/\$34.68
EE + 2 +	\$976.46/\$368.02	\$1,411.82/\$16.00	\$1,723.46/\$16.00	\$106.40/\$34.68

- (h) Regular-Salaried employees enrolled in the Pre-Tax Premium Program, a flexible health care or dependent care spending account (FSA), and/or who pay for parking through payroll deduction, reduce their taxable gross income by the amount contributed on a pre-tax basis. These contributions also reduce the applicable gross used to determine SDSURF's contribution towards FICA Medicare, FICA OASDI, and Workers' Compensation. The maximum annual contributions for Regular Salaried employees other than Research Scholars (SE) are:

Maximum Employee Annual Premiums/Contributions

	Health HMO	Health PPO	Dental	Parking	HC FSA	DC FSA
Employee only		\$1,440				
Employee + 1 Dependent	\$480	\$3,768	\$60			
Employee + 2 or more Dependents	\$780	\$5,376	\$120			
Employee Parking				\$360		
Health Care Spending Account					\$2,000	
Dependent Care Spending Account						\$5,000

- (i) To claim the student exemption from Social Security (OASDI and Medicare) and to remain ineligible for retirement benefits, student employees must be full-time SDSU students and may not work more than 20 hours per week. Students of other universities and students working more than 20 hours per week are not eligible for this exemption. During summer sessions, students may work up to 40 hours per week, however, Social Security taxes must be paid during the summer if the student is not regularly enrolled during summer sessions.
- (j) The charge for the Employee Assistance Program is \$2.04 per eligible employee per month, regardless of the number of dependents. All employees, except for students employed in E Class "TS", "TT", faculty on "additional employment" and "special pay" employees are eligible for this benefit.
- (k) The 1.25% vacation charge funds the pool established to payoff unused vacation for Project employees. It will apply to the salaries of Project employees who earn vacation (RM, RN, RE, TB). This rate may be adjusted throughout the year based upon actual experience and utilization. Check with Human Resources for any updates.