

2025-26 Benefit Calculation Chart

Employment Percentage and Employment Duration	Faculty and Professional Staff				Administrative Clerical and Support Staff				Students/ Graduate Assistants
	100% of Full-Time for 1 semester or more/faculty or 6months or more/professional staff	99-70% of Full-Time for 1 semester or more/faculty or 6 months or more/professional staff	<70% of Full-Time for less than 1 semester for faculty or less than 9 months for professional staff***	Retiree	37.5 or more hours per week for 6 months or more	25-37.5 hours per week for 6 months or more	< 25 hours per week for less than 9 months***	Retiree	ALL
FICA	salary x 7.65%	salary x 7.65%	salary x 7.65%	salary x 7.65%	salary x 7.65%	salary x 7.65%	salary x 7.65%	salary x 7.65%	salary x 7.65%
KTRS	salary x 15.865%	salary x 15.865%	N/A	salary x 25.72%	N/A	N/A	N/A	N/A	N/A
KTRS 4	salary x 9.775%	salary x 9.775%	N/A	N/A	N/A	N/A	N/A	N/A	N/A
KERS	N/A	N/A	N/A	N/A	salary x 8.44%	salary x 8.44%	N/A	salary x 8.44%	N/A
ORP	salary x 8.74%	salary x 8.74%	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Workers Compensation **	salary x .37%	salary x .37%	salary x .37%	salary x .37%	salary x .37%	salary x .37%	salary x .37%	salary x .37%	salary x .37%
General Fringes**	salary x .63%	salary x .63%	N/A	salary x .63%	salary x .63%	salary x .63%	N/A	salary x .63%	N/A
Subtotal Fringes	salary X 24.685%	salary X 24.685%	salary X 8.05%	salary x 34.54%	salary X 17.26%	salary X 17.26%	salary X 8.05%	salary X 17.26%	salary X 8.05%
Health Insurance *	\$1,785.59/month - family PPO \$1,786.46/month - family Balanced Saver \$751.28/month - single PPO \$751.54/month - single Balanced Saver	N/A N/A	N/A N/A	N/A N/A	\$1,785.59/month - family PPO \$1,786.46/month - family Balanced Saver \$751.28/month - single PPO \$751.54/month - single Balanced Saver	N/A N/A	N/A N/A	N/A N/A	N/A N/A
Life Insurance	\$.90/month	N/A	N/A	N/A	\$.90/month	N/A	N/A	N/A	N/A

Notes

1) Salary = Gross Wages

2) KTRS = Kentucky Teachers Retirement System

3) KERS = Kentucky Educational Retirement System

4) ORP = Optional Retirement Plan

5) Graduate Assistants and regular student employees receive no benefits. FICA will not be withheld if the student is currently enrolled in classes on a half-time basis. Students not enrolled at least half-time will be subject to FICA withholding of 7.65%, which the grant will match.

6) The FICA maximum for the **calendar year 2025** is as follows:

–For taxable earnings up to \$176,100 the FICA rate is 7.65%.

–For taxable earnings over \$176,100 the FICA rate is 1.45%.

–For taxable earnings over \$200,000 the FICA rate is .235%.

7) When budgeting for vacant or new positions, it is suggested that the family coverage rate for health insurance be used if the position is eligible for this benefit (full-time).

A FEW ITEMS THAT NEED CLARIFICATION ARE AS FOLLOWS:

8) If an employee works for more than one account the staff benefits will be prorated, based upon salary, to each account.

10) All release time salaries should include the University's share of all fringe benefits.

11) Any additional taxes related to payment of nonresident aliens, both students and regular employees, will be charged to the grant.

12) *Health Insurance is calculated from January 2024 - December 2024

13) ** Workers compensation and General Fringe rate is effective July 1, 2025

14) Benefits will be paid in accordance with Personnel Policy II B