### 2019-20 Benefit Calculation Chart

<table>
<thead>
<tr>
<th>Employment Percentage and Employment Duration</th>
<th>Faculty and Professional Staff</th>
<th>Administrative Clerical and Support Staff</th>
<th>Students/Graduate Assistants</th>
</tr>
</thead>
<tbody>
<tr>
<td>100% of Full-Time for 1 semester or more/faculty or 6 months or more/professional staff</td>
<td>99-70% of Full-Time for 1 semester or more/faculty or 6 months or more/professional staff</td>
<td>&lt;70% of Full-Time for less than 1 semester for faculty or less than 9 months for professional staff</td>
<td>Retiree</td>
</tr>
<tr>
<td>37.5 or more hours per week for 6 months or more</td>
<td>25-37.5 hours per week for 6 months or more</td>
<td>&lt; 25 hours per week for less than 9 months***</td>
<td>Retiree</td>
</tr>
<tr>
<td>ALL</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

#### FICA
- 100% of Full-Time: salary x 7.65%
- 99-70% of Full-Time: salary x 7.65%
- <70% of Full-Time: salary x 7.65%
- Retiree: salary x 7.65%

#### KTRS
- 100% of Full-Time: salary x 15.865%
- 99-70% of Full-Time: salary x 15.865%
- <70% of Full-Time: N/A
- Retiree: N/A

#### KERS
- 100% of Full-Time: salary x 8.74%
- 99-70% of Full-Time: salary x 8.74%
- <70% of Full-Time: N/A
- Retiree: N/A

#### ORP
- 100% of Full-Time: salary x 8.74%
- 99-70% of Full-Time: salary x 8.74%
- <70% of Full-Time: N/A
- Retiree: N/A

#### Workers Compensation
- 100% of Full-Time: salary x 1.25%
- 99-70% of Full-Time: salary x 1.25%
- <70% of Full-Time: N/A
- Retiree: N/A

#### General Fringes
- 100% of Full-Time: salary x 25.315%
- 99-70% of Full-Time: salary x 25.315%
- <70% of Full-Time: salary x 8.20%
- Retiree: salary x 8.20%

#### Health Insurance *
- 100% of Full-Time: $1,199.09/month - family PPO
- 99-70% of Full-Time: $1,199.09/month - family Balanced Saver
- <70% of Full-Time: $528.20/month - single Balanced Saver
- Retiree: $90/month

#### Life Insurance
- 100% of Full-Time: N/A
- 99-70% of Full-Time: N/A
- <70% of Full-Time: N/A
- Retiree: 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 2019 is as follows:
   - For taxable earnings up to $132,900 the FICA rate is 7.65%.
   - For taxable earnings over $132,900 the FICA rate is 1.45%.
   - For taxable earnings over $200,000 the FICA rate is .2.35%.
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).
8. *Health Insurance is calculated from January 2019 - December 2019
9. **Workers Compensation and General fringe rate is effective July 1, 2019
10. ***Benefits will be paid in accordance with Personnel Policy II B
11. Any additional taxes related to payment of nonresident aliens, both students and regular employees, will be charged to the grant.
12. A FEW ITEMS THAT NEED CLARIFICATION ARE AS FOLLOWS:
   - If an employee works for more than one account the staff benefits will be prorated, based upon salary, to each account.
   - All release time salaries should include the University’s share of all fringe benefits.

### Additional Information
- **Retiree:** The retired employee will continue to receive benefits based on their contribution level.
- **FICA:** Social Security Tax is charged on the first $132,900 of annual earnings.
- **KTRS:** Kentucky teachers receive a defined benefit pension plan.
- **KERS:** Kentucky educational employees receive a defined benefit pension plan.
- **ORP:** Optional Retirement Plan for employees.
- **Workers Compensation:** Coverage for work-related injuries.
- **General Fringes:** Includes benefits such as life insurance, health insurance, and more.
- **Health Insurance:** Various plans and rates for different levels of coverage.
- **Life Insurance:** Coverage for the employee and, in some cases, family members.
- **Notes:** Additional details regarding benefits and calculations.