

**THE UNIVERSITY OF MONTANA**  
**Employer-Paid Health Insurance and Fringe Benefits**  
UEI DAY7Z8ZD48Q3 | EIN 81-6001713

This information is for budgeting purposes on proposals for external funding and represent actual and anticipated rates, incorporating known changes. It can change rapidly. Before building involved, multi-year budgets, please contact your [OSP departmentally-assigned pre-award specialist](#).

<b>FRINGE BENEFITS</b>	<b>Contract Professionals &amp; LOAs</b>	<b>Faculty AY &amp; Summer</b>	<b>Classified &amp; Perm. P/T</b>	<b>Temporary &amp; Part Time (P/T)</b>	<b>Student</b>	<b>Student</b>
<p>→ For UM employees working in Montana.</p> <p>→ For employees working elsewhere, work with ORSP to contact UM's Human Resources at x6766 to find out the rates for workers' comp and unemployment as such rates may be higher.</p> <p>→ The account paying salaries is responsible for paying the corresponding benefits.</p>	<p>Ex: Research Assistant, Research Scientist, Post Doc.</p>	<p><u>AY &amp; Summer</u> Ex: Resarch Professors, PI's</p> <p><u>UM Retirees</u></p>	<p>Ex: Technician, Computer Tech, Program Manager</p>	<p>not to exceed 90 days</p>	<p>taking 6 or more credits</p>	<p>taking less than 6 credits and/or summer employment</p>
<i>Detail below provided if breakout is required by sponsor.</i>						
<p>Retirement</p> <p><i>Manadatory if working at least 1.0 FTE for one semester or working at least .50 FTE for two semesters.</i></p>				<p><i>Temporary employees can elect to join the retirement system. Therefore, retirement MAY be a cost for any temp and DEFINITELY calculated when hiring a teacher.</i></p>		
<p>PERS <i>Mandatory if scheduled to work 960 hours in a fiscal year; optional if fewer hours.</i></p>			9.07	9.07		
<p>TIAA-CREF / TRS</p> <p><i>TIAA-CREF is 9.676, TRS is 11.55. For budgeting purposes, the higher rate (rounded up/down) is used.</i></p> <p><i>Salaries for individual who are/were covered under TRS/PERS will be assessed.</i></p>	11.75	11.75				
<p>Unemployment</p>	0.35	0.35	0.35	0.35		0.35
<p>Workers' Comp.</p> <p><i>Non-faculty and non-clerical employees typically perform duties that fall under the high workers' comp. rate. LOAs can also be assessed at the higher workers' comp rate if responsibilities warrant, such as field activity. Because workers' comp is self funded and can fluctuate, estimates are conservative.</i></p>	0.29	0.29	0.29	2.90	2.90	2.90
<p>MCRE -- 1.45%</p> <p>FICA -- OASDI -- 6.2%</p> <p><i>FICA Taxable wage base = \$137,700 for CY 2020</i></p>	7.65	7.65	7.65	7.65	0.00	7.65
<p>SL / AL / Term. Assessment (GLA)</p> <p><i>Applies to all non-student salaries paid from an external funding source.</i></p>	11.50	5.00	11.50	11.50	0.00	0.00
<i>Actual totals</i>	31.54	25.04	28.86	31.47	2.9	10.9
<b>Totals for budgeting:</b>	<b>31.5%</b>	<b>25.0%</b>	<b>28.9%</b>	<b>31.5%</b>	<b>2.9%</b>	<b>10.9%</b>

<p><b>HEALTH INSURANCE</b> = \$1,142 / mo for AY Faculty w/ 8.77 mo max / year; \$1,054 / mo for other permanent employees</p> <p>→ 100% paid for .5 FTE or greater.</p> <p>→ Project 5% increase in each future year, and in year 1 if the project starts on or before December 1.</p>		<p>On a fully state-supported AY faculty member, there is no health insurance fee assessed to an externally-funded project in the summer.</p>		<p>Temporary help must be employed at least .50 FTE for a minimum of 6 months to be enrolled in the health insurance plan. An employee is not health insurance eligible if it is even one day less than 6 months. An employee meeting these requirements is mandated into the program - it is not optional.</p>	<p>Students pay own insurance</p>
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**Multi-year proposals**

Include annual increases (unless otherwise specified by sponsor): salary 3.5% as of Jan 1; tuition 3% as of July 1; health ins 5% as of June 1 (pd in advance), and other costs 3%. Salary increases follow Montana Board of Regents determination.

**Cost Share**

For cost sharing on an externally-funded project, use 18% fringe for all personnel except students. Use rates listed above for students. Cost share fringe does not include health insurance.

**Montana Teachers**

Due to retirement ramifications, State law requires that Montana teachers be compensated via salary/fringe when providing a service to UM (teaching, tutoring, advising, etc.). Include FICA/MCRE, retirement, unemployment, and workers' comp. No GLA is assessed, thus use 20%.