

**THE UNIVERSITY OF MONTANA**  
**Employer-Paid Fringe Benefits**  
**Projected for FY12 & FY13**  
**Rates are subject to change without prior notice.**  
**(Figures expressed are percentages)**

This form is being supplied to assist you in computing fringe benefit rates to be used on budgets for external funding. These are the actual and anticipated rates at this time, incorporating known changes. On any budgets extending beyond 6/30/12, please call your Pre-award Specialist in the Office of Research and Sponsored Programs for F&A rates to be used. This information is subject to change without notice, so please call to verify ALL rates before building involved, multi-year budgets.

All fringe benefits, including health insurance, are calculated in proportion to an employee's salary and wages.

PLEASE NOTE: The fringe benefit rates listed are for employees working in Montana. For employees who will be working in another state, you should call Terri Phillips at x-6676 or e-mail her at terri.phillips@umontana.edu to find out the rates for workers' compensation and unemployment, because the rates payable in another state may be higher than the rates listed below. The account paying such salaries is responsible for paying the appropriate benefits, whatever those rates may be.

	Faculty/Contract Professionals/ Letters of Appointment			CLASSIFIED & Perm. P/T	Temporary & P/T (not to exceed 90 calendar days) or Students taking < 6 credits	STUDENTS (Taking at least 6 credits)
	FY	AY	Summer			
PERS (Mandatory if scheduled to work 960 hours in a fiscal year; optional for fewer hours.)				7.17		
					7.17 #	
TIAA/CREF	10.676	10.676	10.676			
(TRS rates are lower (9.85%), but we use the higher rate for estimating budgets. (Retirement is mandatory if working at least 1.0 FTE for one semester or working at least .50 FTE for two semesters.)						
@ Unemployment	0.25	0.25	0.25	0.25	0.25	
Workers' Compensation	0.67	0.67	0.67	0.67	4.34*	4.34*
FICA -- OASDI -- 6.2%	7.65	7.65	7.65	7.65	7.65	
MCRE -- 1.45%						
FICA Taxable wage base = \$106,800 for CY 2009						
SL/AL Term. Assessment (Applies to all non-student salaries paid from an external funding source.)	11.5	5	5	11.5	0	
<b>ACTUAL TOTALS</b>	<b>30.746</b>	<b>24.246</b>	<b>24.246</b>	<b>27.240 #</b>	<b>19.41</b>	<b>4.34</b>

<b>For budgeting purposes, use the following fringe rates:</b>	<b>31.0%</b>	<b>24.50%</b>	<b>24.50%</b>	<b>27.5%</b>	<b>19.5%</b>	<b>4.5%</b>
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For cost sharing on an externally funded project, use 15% fringe for all personnel except students. Cost share fringe does not include health insurance. Use rates listed above for student personnel.

<b>Health Insurance eff. 6/1/10</b>	<b>\$733/mo.</b>	<b>\$733/mo.</b>	<b>**</b>	<b>\$733/mo.</b>	<b>\$733/mo.</b>	<b>Students pay own insurance</b>
<b>For budgeting purposes on multi-year proposals, except in FY12 and FY13, add \$50/mo. to health insurance June 1st of each year.</b>						

@ An increase in the unemployment rate is anticipated. The form will be updated once the new rate is known.

\* Because non-faculty and non-clerical employees are likely subject to the high rate (4.34%) for workers' comp., they are budgeted as such. Students working for experience rather than wages will have workers' comp assessed to the employer -- contact HRS for clarification.

\*\* On a fully state-supported AY faculty member, there is no insurance fee assessed to an externally funded project in the summer.

\*\*\* 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.

\*\*\*\* Retirees drawing retirement from either TRS or PERS: The salaries for these individuals will not be assessed PERS or TIAA/CREF and will not be eligible for health insurance unless they meet the insurance requirements given above.

# Temporary employees can elect to join the retirement system. Therefore, retirement MAY be a cost for any temporary employee. Retirement @ 9.85% is DEFINITELY calculated when hiring a teacher.