

## SDSU Research Foundation Fringe Benefit ESTIMATES – Calendar Year 2025

Actual rates will vary based upon salary, benefit selections, and number of enrolled dependents. See explanation below for reasons for the variances.

	Regular Employees	Regular Post Docs (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/RU, RN/RK	SE Post Doc	TO, TC, PT/PK	TO, TC, PT/PK	OO, OL	OO, OL	TS
<b>Benefits</b>							
Unemployment (a)	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
Social Security (FICA – OASDI) (b)(h)(i)	6.20%	6.20%	6.20%	6.20%	6.20%	6.20%	0% 6.20% in summer
Social Security (FICA – Medicare) (c)(h)	1.45%	1.45%	1.45%	1.45%	1.45%	1.45%	0% 1.45% in summer
Workers Compensation (d)*(h)	1.36%	1.66%	1.41%	1.41%	1.37%	1.37%	1.69%
Retirement (e)(f)	10.00%	0.0%	10.00%	0.0%	10.00%	0.0%	0.0%
Long Term Disability	0.17%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Health Insurance (g)	18.69%	11.27%	0.0%	0.0%	0.0%	0.0%	0.0%
Dental Insurance (g)	.91%	.47%	0.0%	0.0%	0.0%	0.0%	0.0%
Vision (g)	0.07%	.05%	0.0%	0.0%	0.0%	0.0%	0.0%
Life Insurance	0.13%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Employee Assistance Program (j)	0.05%	.05%	0.0%	0.0%	0.0%	0.0%	0.0%
Vacation Pool (k)	1.50%	1.50%	0.0%	0.0%	0.0%	0.0%	0.0%
Escalation	3%	3%	3%	3%	3%	3%	3%
Total	46.54%	28.65%	25.06%	15.06%	25.02%	15.02%	7.69%/15.34%
<b>Round Up To:</b>	<b>47%</b>	<b>29%</b>	<b>26%</b>	<b>16%</b>	<b>26%</b>	<b>16%</b>	<b>8%/16%</b>

- (a) For California employees, the 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 \$168,600, or \$10,453.20/year.
- (c) The employer paid charge for Social Security (Medicare) is 1.45% of total wages.
- (d) The charge for Workers Compensation is determined by the risk associated with the position the employee holds. In accordance with State law, a higher rate is 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 January 1, 2025, the following rates should be used when budgeting for positions in the following categories:

Instructor/Teachers	1.50%	Summer/Celebrity Camp Workers	5.25%
Clerical/Administrative	1.20%	RN/LVN (nurses)/Physicians	1.75%
Lab Workers/Field Workers	1.50%	Recreation Workers/Clubs	6.13%
Research Assistants/Tech. Assistants	1.50%	KPBS	1.00%
Building Maintenance Workers	5.0%	Divers	4.69%

Call Human Resources 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. *Employees who will be residing out of the state of California must first be approved by Human Resources before being hired.*

- (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% charges for retirement benefits will also begin on the employee's rehire date if the employee was previously a participant in SDSU Research Foundation's 403(b) 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 403(b) retirement plan.
- (g) The fringe benefit estimate rate for health and dental insurance is based upon the average wages of regular full-time employees. The fringe benefit estimate may need to be adjusted higher for benefited employees working less than 100% FTE because premiums for health, dental, and vision represent a greater percentage of pay when they are calculated as a percent of a lower than average wage. The actual monthly premiums paid by the employer (not including the employee's contribution) for these benefits are as follows:

**2025 Employer Premium Rates**

	<b>Kaiser/VSP Vision</b>	<b>Cigna Limited HMO/VSP Vision</b>	<b>Cigna Full HMO/VSP Vision</b>	<b>Cigna PPO/VSP Vision</b>	<b>Cigna Dental DHMO/PPO</b>
EE only	\$672.84/\$3.22	\$792.32/\$3.22	\$846.98/\$3.22	\$1,266.72/\$3.22	\$15.94/\$46.26
SE only	\$672.84/\$3.22	N/A	N/A	N/A	\$15.94/\$46.26
EE + 1	\$1,355.68/\$5.22	\$1,721.76/\$5.22	\$1,890.98/\$5.22	\$2,723.44/\$5.22	\$18.16/\$80.62
EE + 2	\$1,929.78/\$9.16	\$2,369.56/\$9.16	\$2,618.54/\$9.16	\$3,736.78/\$9.16	\$33.32/\$140.12

- (h) Regular 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 premiums paid on a pre-tax basis. These pre-tax payments 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 employees other than Research Scholars (SE) are:

**Maximum Employee Annual Premiums/Contributions**

	<b>Kaiser/Limited HMO</b>	<b>Full HMO</b>	<b>Health PPO</b>	<b>Dental</b>	<b>Parking</b>	<b>HC FSA</b>	<b>DC FSA</b>
Employee only	\$660	\$1,200	\$3,800				
Employee + 1 Dependent	\$1,200	\$1,740	\$8,170	\$120			
Employee + 2 or more Dependents	\$1,560	\$2,100	\$11,210	\$180			
Employee Parking					\$504		
Health Care Spending Account						\$3,300	
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 \$2.96 per eligible employee per month, regardless of the number of dependents. Only regular benefited employees and Research Scholars are eligible for this benefit.
- (k) The 1.50% vacation charge funds the pool established to payoff unused vacation for Project employees (RM, RE/RU, RN/RK) and Research Scholars (SE) who earn vacation and who are terminating or moving to a different grant. This rate may be adjusted throughout the year based upon actual experience and utilization.
- (l) An escalation rate of 3% is included in anticipation of future increases in rates, costs and/or expenses.