



3.510 Fringe Benefits

I. RCUH Fringe Benefits Schedule – Fiscal Year July 1, 2021 – June 30, 2022

Type	Eligibility	When Eligible	Features/Information
Vacation	Regular-status employees at 50% or more FTE	First day of following pay period in which hours are earned.	<p>Paid Vacation Leave (regular-status employee on active payroll): Charge to current project account used for pay and fringe benefits.</p> <p>Vacation Payout Reserve (for termination payouts only): 0.61% of all salaries and wages (decrease from 1.21% in FY2020).</p> <p>Employee earns 1-³/₄ working days (14 hours) per month of full-time service (e.g., 100% FTE). See 3.620 RCUH Vacation Leave Policy for more information.</p>
Sick	Regular-status employees at 50% or more FTE	First day of following pay period in which hours are earned.	Regular-status employee earns 1- ³ / ₄ working days per month of full-time service. See 3.640 RCUH Sick Leave Policy for more information.
Medical	Regular-status employees at 50% or more FTE (unless mandated as eligible by Affordable Care Act)	Voluntary upon hire.	See the HMSA/Kaiser Plan Summary Attachments in the 3.520 Health Plans Policy .
Dental	Regular-status employees at 50% or more FTE	Voluntary upon hire.	See the DENTAL Plan Summary Attachment in the 3.520 Health Plans Policy .

Last Updated: December 13, 2021

Policy 3.510 Fringe Benefits

Type	Eligibility	When Eligible	Features/Information
Flexible Spending Account (FSA)	Regular-status employees at 50% or more FTE	<p>First day of the month following employee's date of hire:</p> <p>Medical Expense Dependent Care Pre-Tax Transportation (Transit and/or Parking)</p>	<p>No administrative charge.</p> <p>No charge for FSA Medical Expense Debit Card</p> <p>No administrative charge for employees enrolled in Pre-Tax Transportation only.</p> <p>See 3.530 RCUH Flexible Spending Plan Policy for more information.</p>
Retirement (also includes unused sick leave payoff reserve)	Regular-status employees at 50% or more FTE	Upon completion of 12 continuous months of service during which the eligible employee must have completed 1,000 or more hours of service.	<p>10.79% of the employee's base salary (see below for breakdown)</p> <p>Group Retirement Annuity: 10.0%</p> <p>Unused accrued sick leave payoff reserve: 0.33% (decrease from 0.79% in FY2020)</p> <p>Eligibility requirements for partial unused sick leave payoffs are based on Board approved policy-eligibility criteria. See 3.560 RCUH Retirement Plans and 3.640 RCUH Sick Leave policies for more information.</p>
Group Life Insurance	Regular-status employees at 75% or more FTE	First day of the month following employee's date of hire.	<p>\$0.14 per \$1,000 (no change from FY2020) of coverage rounded upwards to the next higher \$1,000, if not a multiple thereof, to a maximum amount of \$600,000.</p> <p>Group Life Insurance benefit equals 2X annual salary rounded upwards to the next higher \$1,000, if not a multiple thereof, to a maximum amount of \$600,000. Employees may elect a lower benefit of \$50,000, \$100,000, or \$200,000, not to exceed 2X annual salary (rounded upwards to the next higher \$1,000). See 3.540 RCUH Group Life Insurance Policy for more information.</p>

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Type	Eligibility	When Eligible	Features/Information
Long-Term Disability	Regular-status employees at 75% or more FTE (Note: Not available to non-U.S. citizens working outside of the U.S. or Canada)	First day of the month following employee's date of hire.	0.24% of salaries and wages (no change from FY2020). See 3.570 RCUH Long-Term Disability Insurance Policy for more information.
Long-Term Care	Regular-status employees at 75% or more FTE (Note: Not available to non-U.S. citizens working outside of the U.S. or Canada)	First day of the month following employee's date of hire.	0.259% of salaries and wages (no change from FY2020). See Attachment 1 in the 3.545 RCUH Group Long-Term Care Insurance Policy.
FICA	All employees other than F-1 and J-1 visa holders	Upon hire.	7.65%: 6.2% for Social Security (OASDI \$142,800 for 2021 and \$147,000 for 2022) and 1.45% for Medicare (note, no max. for Medicare). Since January 2013 individuals with earned income of more than \$200,000 (\$250,000 for married couples filing jointly) pay an additional 0.9% in Medicare taxes not included in 7.65%.
Unemployment Insurance	All employees	Upon hire.	1.25% of all salaries and wages (up from 0.65% in FY2020). See 3.590 RCUH Unemployment Insurance Policy for more information.
Workers' Compensation	All employees (excluding ship/sea ops employees)	Upon hire.	1.50% of all salaries and wages (no change from FY2020). See 3.580 RCUH Workers' Compensation Policy for more information.

Note: Fringe charges for dual RCUH regular appointments will be distributed to the multiple projects according to the % of charge of the total salary. Refer to [3.250 RCUH Dual Employment](#) Policy for details.

II. Estimated Composite Rate for Budgeting Purposes (note: may vary depending on employee's eligibility, election of benefits, FTE status, and work location)

Fringe Benefit	Regular-status, 75-100% FTE, (13+ mo. svc)	Regular-status, 75-100% FTE, (0-12 mo. svc)	Regular-status, 50-74.9% FTE, (13+ mo. svc)	Regular-status, 50-74.9% FTE, (0-12 mo. svc)	Regular-status, less than 50% FTE, and all other employee categories
Social Security	6.20%	6.20%	6.20%	6.20%	6.20%
Medicare	1.45%	1.45%	1.45%	1.45%	1.45%
*Workers' Compensation	1.50%	1.50%	1.50%	1.50%	1.50%
*Unemployment Insurance	1.25%	1.25%	1.25%	1.25%	1.25%
Vacation Payout Reserve	0.61%	0.61%	0.61%	0.61%	N/A
RCUH Group Retirement Annuity (TIAA-CREF)	10.00%	N/A	10.00%	N/A	N/A
Unused Sick Leave Reserve	0.33%	0.33%	0.33%	0.33%	N/A
**Medical (HMSA or Kaiser) and Dental (HDS)	14.85%	14.85%	14.85%	14.85%	**N/A
***Flexible Spending Account Administrative Fee	N/A	N/A	N/A	N/A	N/A
Group Life Insurance	0.014%	0.014%	N/A	N/A	N/A
Long-Term Disability Insurance	0.24%	0.24%	N/A	N/A	N/A
Long-Term Care Insurance	0.26%	0.26%	N/A	N/A	N/A
Composite Estimate for Budgeting Purposes	37.16%	27.16%	36.65%	24.85%	9.80%

*May vary if employee resides and works in a monopolistic state (e.g., Washington, Wyoming, Ohio, or North Dakota, or Puerto Rico or the U.S. Virgin Islands). **Actual rate depends on whether employee works in a monopolistic state or employee is deemed eligible under the Affordable Care Act.

***Rate only applies if employee opts to participate in the RCUH Flexible Spending Plan.

Policy 3.510 RCUH Fringe Benefits Schedule – Fiscal Year July 1, 2021 – June 30, 2022

(New Maximum Social Security Rate Effective January 1, 2022)

TYPE	ELIGIBILITY	WHEN ELIGIBLE	FEATURES/INFORMATION
Vacation	Regular Status employees at 50% or more FTE	First day of following pay period in which hours are earned.	Paid Vacation Leave (Regular status employee on active payroll): Charge to current project account used for pay and fringe benefits. Vacation Payout Reserve (for termination payouts only): 1.21% of all salaries & wages (down from 1.21% in FY2021). Employee earns 1-3/4 working days (14 hours) per month of full-time service (e.g., 100% FTE). See 3.620 RCUH Vacation Leave Policy for more information.
Sick	Regular Status employees at 50% or more FTE	First day of following pay period in which hours are earned.	Regular Status Employee earns 1-3/4 working days per month of full-time service. See 3.640 RCUH Sick Leave Policy for more information.
Medical	Regular Status employees at 50% or more FTE (unless mandated as eligible by Affordable Care Act)	Voluntary upon hire.	See the HMSA/Kaiser Plan Summary Attachments in the 3.520 RCUH Health Insurance Policy.
Dental	Regular employees at 50% or more FTE	Voluntary upon hire.	See the DENTAL Plan Summary Attachment in the 3.520 RCUH Health Insurance Policy.
Flexible Spending Account (FSA)	Regular employees at 50% or more FTE	First day of the month following employee's date of hire: Medical Expense Dependent Care Pre-Tax Transportation (Transit and/or Parking)	No administrative charge. No Charge for FSA Medical Expense Debit Card No administrative charge for employees enrolled in Pre-Tax Transportation only. See 3.530 RCUH Flexible Spending Plan Policy for more information.
Retirement (also includes unused sick leave payoff reserve)	Regular employees at 50% or more FTE	Upon completion of 12 continuous months of service during which the eligible employee must have completed 1,000 or more hours of service.	10.33% of the employee's base salary (see below for breakdown) Group Retirement Annuity: 10.0% Unused Accrued Sick Leave Payoff Reserve: 0.79% (up from 0.10% in FY2021) Eligibility requirements for partial unused sick leave payoffs are based on Board approved policy eligibility criteria. See 3.560 RCUH Retirement Plans , and 3.640 RCUH Sick Leave , policies for more information.
Group Life Insurance	Regular employees at 75% or more FTE	First day of month following employee's date of hire.	\$0.14 per \$1,000 of coverage rounded upwards to the next higher \$1,000, if not a multiple thereof, to a maximum amount of \$600,000 (no change from FY2020). Group Life Insurance benefit equals 2X annual salary rounded upwards to the next higher \$1,000, if not a multiple thereof, to a maximum amount of \$600,000. Employees may elect a lower benefit of \$50,000, \$100,000, or \$200,000, not to exceed 2X annual salary (rounded upwards to the next higher \$1,000). See 3.540 RCUH Life Insurance Policy for more information.
Long Term Disability	Regular employees at 75% or more FTE (Note: Not available to non-U. S. Citizens working outside of the U. S. or Canada)	First day of month following employee's date of hire.	0.24% of salaries and wages (no change from FY2021). See 3.570 RCUH Long-Term Disability Insurance Policy for more information.
Long Term Care	Regular employees at 75% or more FTE (Note: Not available to non-U. S. Citizens working outside of the U. S. or Canada)	First day of month following employee's date of hire.	0.259% of salaries and wages (no change from FY2021). See Attachment 1 in the 3.545 RCUH Long-Term Care Insurance Policy.
FICA	All employees other than F-1 and J-1 visa holders	Upon hire.	7.65%: 6.2% for Social Security OASDI \$147,000 for 2022 up from 2021 which was \$142,800 and 1.45% for Medicare (note, no max. for Medicare) Since January 2013 individuals with earned income of more than \$200,000 (\$250,000 for married couples filing jointly pay an additional 0.9% in Medicare taxes not included in 7.65%.)
Unemployment Insurance	All employees	Upon hire.	0.65% of all salaries & wages (up from 0.24% in FY2021). See 3.590 RCUH Unemployment Insurance Policy for more information.
Workers' Compensation	All employees (excluding Ship/Sea Ops employees)	Upon hire.	1.50% of all salaries and wages (no change from FY2020). See 3.580 RCUH Worker's Compensation Policy for more information.

Note: Fringe Charges for Dual RCUH Regular Appointments will be distributed to the multiple projects according to the % of charge of the total salary. Refer to 3.250 Dual Employment Policy for details.