



3.510 Fringe Benefits

I. RCUH Fringe Benefits Schedule – Fiscal Year July 1, 2023 – June 30, 2024

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): 0.99% of all salaries and wages (decrease from 1.18% in FY2023).</p> <p>Employee earns 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.	<p>Regular-status employee earns 14 hours per month of full- time service. See 3.640 RCUH Sick Leave Policy for more information.</p>
Medical	Regular-status employees at 50% or more FTE (unless mandated as eligible by Affordable Care Act)	Voluntary upon hire.	<p>Projects are responsible for 60% of the cost of medical premiums for enrolled employees and their eligible dependents.</p> <p>See the HMSA/Kaiser Plan Summary Attachments in the 3.520 Health Plans Policy.</p>
Dental	Regular-status employees at 50% or more FTE	Voluntary upon hire.	<p>Projects are responsible for 60% of the cost of dental premiums for enrolled employees and their eligible dependents.</p> <p>See the DENTAL Plan Summary Attachment in the 3.520 Health Plans Policy.</p>

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Type	Eligibility	When Eligible	Features/Information
<p>Retirement (also includes unused sick leave payoff reserve)</p>	<p>Regular-status employees at 50% or more FTE</p>	<p>Upon completion of 12 continuous months of service during which the eligible employee must have completed 1,000 or more hours of service.</p>	<p>10.16% of the employee’s base salary (see below for breakdown) Group Retirement Annuity: 10.0% Unused accrued sick leave payoff reserve: 0.16% (decrease from 0.27% in FY2023) 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>
<p>Group Life Insurance</p>	<p>Regular-status employees at 75% or more FTE</p>	<p>First day of the month following employee’s date of hire.</p>	<p>\$0.137 per \$1,000 (reduced from \$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. 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>
<p>Long-Term Disability</p>	<p>Regular-status employees at 75% or more FTE (Note: Not available to non- U.S. citizens working outside of the U.S. or Canada)</p>	<p>First day of the month following employee’s date of hire.</p>	<p>0.221% of salaries and wages (reduced from 0.233%) See 3.570 RCUH Long-Term Disability Insurance Policy for more information.</p>

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Type	Eligibility	When Eligible	Features/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.	See the Long-Term Care rates 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 \$160,200 for 2023 up from 2022 which was \$147,000) 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.	0.36% of all salaries and wages (down from 0.79% in FY2023). 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 FY2023). See 3.580 RCUH Workers' Compensation Policy for more information.

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	0.36%	0.36%	0.36%	0.36%	0.36%
Vacation Payout Reserve	0.99%	0.99%	0.99%	0.99%	N/A
RCUH Group Retirement Annuity (TIAA)	10.00%	N/A	10.00%	N/A	N/A
Unused Sick Leave Reserve	0.16%	N/A	0.16%	N/A	N/A
**Medical and Dental	14.85%	14.85%	14.85%	14.85%	**N/A
Group Life Insurance	0.0137%	0.0137%	N/A	N/A	N/A
Long-Term Disability Insurance	0.221%	0.221%	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	36.01%	25.84%	35.51%	25.35%	9.51%

*May vary if employee resides and works in a monopolistic state.
 *IMPORTANT NOTE regarding employees residing or working outside Hawai'i: The project and UH (if UH service ordered) will be responsible for any and all additional cost associated incurred by the RCUH regarding employee’s employment outside of Hawai'i. Project will be responsible for any additional expenses (additional administrative expenses) required to employ staff in telework or remote-work location. Employee will be subject to the work location’s employment, insurance, and tax regulations, which may result in differences in policies, benefits and terms/conditions of employment from employees working/residing in Hawai'i. RCUH reserves the right to deny or terminate any Telework or Remote-Work if it is unable to meet the compliance requirements of the local employment or tax regulations.
 **Actual rate depends on whether is deemed eligible under the Affordable Care Act.

Policy 3.510 RCUH Fringe Benefits Schedule – Fiscal Year July 1, 2023 – June 30, 2024 (updated 06/30/2023)

TYPE	ELIGIBILITY	WHEN ELIGIBLE	FEATURES/INFORMATION
Vacation	Regular Status employees at 50% or more FTE	Vacation leave accrual starts upon hire. Vacation leave use - 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. 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. Vacation Payout Reserve (for termination payouts only): 0.99% of all salaries & wages (down from 1.18% in FY2023).
Sick	Regular Status employees at 50% or more FTE	Sick leave accrual starts upon hire. First day of following pay period in which hours are earned.	Paid Sick Leave (Regular Status employee on active payroll): Charge to current project account used for pay and fringe benefits. Employee earns 1-3/4 working days (14 hours) per month of full-time service (e.g., 100% FTE). 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 – 3.520B Addendum)	Voluntary upon hire.	See current premium rates in the Benefits Section of the Document Library.
Dental	Regular employees at 50% or more FTE	Voluntary upon hire.	See current premium rates in the Benefits Section of the Document Library.
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.	10.16% of the employee's base salary (see below for breakdown) Group Retirement Annuity: 10.0% Unused Accrued Sick Leave Payoff Reserve: 0.16% (down from 0.27% in FY2023) 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.	\$0.137 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 (down from \$0.14). 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.	0.221% of salaries and wages (down from 0.233%) – Effective 08/01/2022. 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.	See details regarding Long- Term Care Insurance in the 3.545 RCUH Long-Term Care Insurance Policy.
FICA	All employees other than F-1 and J-1 visa holders	Upon hire.	Total 7.65%: 6.2% for Social Security OASDI \$160,200 for 2023 up from 2022 which was \$147,000 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.	0.36% of all salaries & wages (down from 0.79% in FY2023). 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 (same as FY2023). See 3.580 RCUH Worker's Compensation Policy for more information.