

Employee Benefits Cost Chart

Western Kentucky University

Effective July 1, 2009

Benefit Category	Percent/Amount
Retirement	
KTRS	14.84%
ORP	13.84%
KERS	11.61%
KERS-Hazardous	24.69%
Social Security	7.65%
Unemployment Compensation	N/A (centrally funded)
Workers' Compensation	.32%
Employer Disability Insurance	.20%
Employer Life Insurance	\$31.60/year
Employer Health & Dental Insurance	\$4,860/year

Sample Benefits Cost Calculation for \$45,000 salary:

KTRS @ 14.84%	\$ 6,678.00
Social Security @ 7.65%	\$ 3,442.50
Workers' Compensation @ .32%	\$ 144.00
Disability @ .20%	\$ 90.00
Life Insurance	\$ 31.60
Health & Dental Insurance	\$ 4,860.00

TOTAL COST	\$15,246.10
TOTAL PERCENT OF SALARY	33.88%

Part-Time positions are generally only subject to Social Security and Workers' Compensation charges. However, if a KTRS covered position is 70% time or greater, KTRS contributions must be withheld both for the University and the employee. If a KERS covered position averages 100 hours or more per month, then KERS contributions must be withheld both for the University and the employee. KERS contributions are not applicable for appointments less than 6 months.