

# Employee Benefits Cost Chart

## Western Kentucky University

Effective July 1, 2011

Benefit Category	Percent/Amount
Retirement	
KTRS	14.84%
ORP	13.84%
KERS	19.82%
KERS-Hazardous	28.98%
KTRS TRP	14.73%
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	\$5,806/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	\$ 5,806.00
<b>TOTAL COST</b>	<b>\$ 16,192.10</b>
<b>TOTAL PERCENT OF SALARY</b>	<b>35.98%</b>

**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.