

**Employee Benefits Cost Chart**  
**Western Kentucky University**  
*Effective January 1, 2026*

Benefit Category	Percent/Amount
Retirement	
TRS 1-3	15.865%
TRS 4	9.775%
ORP	8.74%
KERS Nonhazardous	85.03%
KERS Hazardous	31.82%
TRS TRP	27.24%
FICA (Social Security & Medicare)	7.65%
FUTA (Unemployment)	N/A (centrally funded)
Workers' Compensation	0.50%
Employer Disability Insurance	0.15%
Employer Life Insurance	\$51.00 /year
Employer Health, Dental, & Vision Insurance	\$12,610.08 /year

**Part-Time positions scheduled to work an average of 30 or more hrs/wk for 6 months or longer are eligible for full benefits at the full fringe rate upon hire.** Part-time positions scheduled for less than 30 hrs/wk, or if hours will vary by week and it is unknown if hours will average 30 or more hrs/wk, may only subject to Social Security and Workers' Compensation charges. However, if a TRS covered position is 70% time or greater, TRS 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. If a position averages 30 hrs/wk or more during a 12 month measurement period, health insurance (per ACA regulations), and all other benefits must be offered for the subsequent 12 month period.

<i>Sample Benefits Cost Calculation</i> <i>\$60,000 salary &amp; TRS Retirement</i>		
	TRS 1-3	TRS 4
TRS @ 15.865% / 9.775%	\$9,519.00	\$5,865.00
Social Security @ 7.65%	\$4,590.00	\$4,590.00
Workers' Compensation @ .50%	\$300.00	\$300.00
Disability @ .15%	\$90.00	\$90.00
Life Insurance	\$51.00	\$51.00
Health, Dental, & Vision Insurance	\$12,610.08	\$12,610.08
<b>Total Cost</b>	<b>\$27,160.08</b>	<b>\$23,506.08</b>
<b>Total Percent of Salary</b>	<b>45.27%</b>	<b>39.18%</b>

<i>Sample Benefits Cost Calculation</i> <i>\$35,000 salary &amp; KERS Retirement</i>		
	Nonhazardous	Hazardous
KERS @ 85.03% / 31.82%	\$29,760.50	\$11,137.00
Social Security @ 7.65%	\$2,677.50	\$2,677.50
Workers' Compensation @ .50%	\$175.00	\$175.00
Disability @ .15%	\$52.50	\$52.50
Life Insurance	\$51.00	\$51.00
Health, Dental, & Vision Insurance	\$12,610.08	\$12,610.08
<b>Total Cost</b>	<b>\$45,326.58</b>	<b>\$26,703.08</b>
<b>Total Percent of Salary</b>	<b>129.50%</b>	<b>76.29%</b>