

**THE UNIVERSITY OF MONTANA**  
**Employer-Paid Fringe Benefits**  
**Projected for FY10**  
**Rates are subject to change without prior notice.**  
**(Figures expressed are percentages)**

This form is being supplied to assist you in computing fringe benefit rates to be used on budgets for external funding. These are the actual and anticipated rates at this time, incorporating known changes. On any budgets extending beyond 6/30/09, please call your Pre-award Specialist in the Office of Research and Sponsored Programs for F&A rates to be used. This information is subject to change without notice, so please call to verify ALL rates before building involved, multi-year budgets.

PLEASE NOTE: The fringe benefit rates listed are for employees working in Montana. For employees who will be working in another state, you should call Terri Phillips at x-6676 or e-mail her at terri.phillips@umontana.edu to find out the rates for workers' compensation and unemployment, because the rates payable in another state may be higher than the rates listed below. The account paying such salaries is responsible for paying the appropriate benefits, whatever those rates may be.

	Faculty/Contract Professionals/ Letters of Appointment			CLASSIFIED & Perm. P/T	Temporary & P/T (not to exceed 90 calendar days) or Students taking < 6 credits	STUDENTS (Taking at least 6 credits)
	FY	AY	Summer			
PERS				7.17		
(Mandatory if scheduled to work 960 hours in a fiscal year; optional for fewer hours.)						11.00 #
TIAA/CREF	10.676	10.676	10.676			
(TRS rates are lower (9.47%), but we use the higher rate for estimating budgets. (Retirement is mandatory if working at least 1.0 FTE for one semester or working at least .50 FTE for two semesters.)						
Unemployment	0.15	0.15	0.15	0.15	0.15	
@ Workers' Comp. (Low rate quoted)	0.695	0.695	0.695	0.695*	4.953*	0.695*
FICA -- OASDI -- 6.2%	7.65	7.65	7.65	7.65	7.65	
MCRE -- 1.45%						
FICA Taxable wage base = \$106,800 for CY 2009						
SL/AL Term. Assessment	11.5	5	5	11.5	0	
(Applies to all non-student salaries paid from an external funding source.)						
<b>ACTUAL TOTALS</b>	<b>30.671</b>	<b>24.171</b>	<b>24.171</b>	<b>27.165</b>	<b>23.753</b>	<b>0.695</b>

<b>For budgeting purposes, use the following fringe rates:</b>	<b>31.0%</b>	<b>25.00%</b>	<b>25.00%</b>	<b>27.5%</b>	<b>24.0%</b>	<b>1.0%</b>
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For cost sharing on an externally funded project, use 15% fringe for all personnel except students; use rates listed above for student personnel.

<b>Health Insurance eff. 6/1/09</b>	<b>\$679/mo.</b>	<b>\$679/mo.</b>	<b>**</b>	<b>\$679/mo.</b>	<b>\$679/mo.***</b>	<b>Students pay own insurance</b>
<b>For budgeting purposes on multi-year proposals, add \$50/mo. to health insurance June 1st of each year.</b>						

@ Workers' Comp., both low and high rates, increase eff. 7/1/09.

\* Non-faculty and non-clerical employees could be subject to the high rate classification (4.953%) for workers' comp, typically summer field work. Students working for experience rather than wages will have workers' comp assessed to the employer -- contact HRS for clarification.

\*\* On a fully state-supported AY faculty member, there is no insurance fee assessed to an externally funded project in the summer.

\*\*\* Temporary help must be employed at least .50 FTE for more than 6 months (at least 6 months and 1 day) to be enrolled in the health insurance plan. An employee meeting these requirements is mandated into the program -- it is not optional.

# Temporary employees can elect to join the retirement system. Therefore, retirement MAY be a cost for any temporary employee, and is definitely a consideration when hiring a school teacher who performs duties similar to those covered by TRS.