

Employee Benefits Cost Chart
Western Kentucky University
Effective January 1, 2018

Benefit Category	Percent/Amount
Retirement	
KTRS	15.865%
ORP	13.84%
KERS	49.47%
KERS-Hazardous	23.70%
KTRS TRP	23.56%
Social Security	7.65%
Unemployment Compensation	N/A (centrally funded)
Workers' Compensation	.60%
Employer Disability Insurance	.20%
Employer Life Insurance	\$50.40/year
Employer Health, Dental & Vision Insurance	\$7,824.00/year

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

KTRS @ 15.865%	\$ 7,139.25
Social Security @ 7.65%	\$ 3,442.50
Workers' Compensation @ .60%	\$ 270.00
Disability @ .20%	\$ 90.00
Life Insurance	\$ 50.40
Health & Dental Insurance	\$ 7,824.00
TOTAL COST	\$ 18,816.15
TOTAL PERCENT OF SALARY	41.81%

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 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. 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.