### 2011 - 2012 Projected Benefits Rates and Charges

**Benefit**  | 7/1/10-6/30/11 | Effective July 1, 2011 - June 30, 2012 | Faculty & Unclassified | CLASSIFIED | ACCT Code
--- | --- | --- | --- | --- | ---
**Rate/Amount** | **Account Code** | **Rate/Amount** | **Account Code**

### PERA Rate (includes AED and SAED)
- **Rate**: 0.1430
- **Account Code**: 1.01520
- **Faculty**: 418431
- **Unclassified**: 422531
- **Rate**: 0.1520
- **Account Code**: 1.01520
- **Faculty**: 422531
- **Unclassified**: 425031

Calculated based on average 2011 and 2012 rates (average). Employer must make PERA contribution for retiree returning to work.

### CU Retirement Fund
- **Salary CAP**: $245,000
- **Rate**: 10.00%
- **Account Code**: 1.010
- **Faculty**: 418433
- **Unclassified**: 422533

Applies to all CU retirement members who were hired 7/1/1996 or earlier. Cap for employees participating since 7/1/1996 or prior is $360,000.

### FICA Rate
- **First $1 of salary to listed salary max times listed rate**: 6.2%
- **Rate**: 0.062
- **Account Code**: 1.010, 0.062
- **Faculty**: 418430
- **Unclassified**: 422530

### Medigap Rate
- **Rate**: 1.45%
- **Account Code**: 1.00145
- **Faculty**: 418434
- **Unclassified**: 422534
- **Rate**: 0.0145
- **Account Code**: 1.00145
- **Faculty**: 425030

Applies to all FICA and PERA personnel hired after 03/31/86.

### TIAA/CREF Disability
- **Rate**: $264
- **Account Code**: 1.0264
- **Faculty**: 418423
- **Unclassified**: 422523

Applies to each participating employee.

### Short Term Disability Rate (times total salary)
- **Rate**: 0.0017
- **Account Code**: 1.00017
- **Faculty**: 418420
- **Unclassified**: 422520

### Fringe Benefits
- **Worker's Compensation**: 0.00137
- **Account Code**: 1.000219
- **Faculty**: 419500
- **Unclassified**: 422760
- **Rate**: 0.00219
- **Account Code**: 1.00219
- **Faculty**: 426000

### CU Health Insurance
- **Employee + Child(ren)**
  - **Rate**: $4,459/$4,434
  - **Account Code**: 1.450, 1.450
  - **Faculty**: 418420
  - **Unclassified**: 422520
- **Employee + Spouse/SGDP**
  - **Rate**: $7,773/$7,642
  - **Account Code**: 1.7851, 1.7851
  - **Faculty**: 418420
  - **Unclassified**: 422520
- **Family**
  - **Rate**: $11,202/$11,307
  - **Account Code**: 1.11316, 1.11316
  - **Faculty**: 418420
  - **Unclassified**: 422520

### State Health Insurance
- **Employee + Child(ren)**
  - **Rate**: $7,935
  - **Account Code**: 1.7851
  - **Faculty**: 419600
  - **Unclassified**: 422761
- **Employee + Spouse**
  - **Rate**: $7,498
  - **Account Code**: 1.7851
  - **Faculty**: 419101
  - **Unclassified**: 422751
- **Family**
  - **Rate**: $10,994
  - **Account Code**: 1.10974
  - **Faculty**: 419205
  - **Unclassified**: 422725

### CU Dental Insurance (Same Contribution to all levels)
- **Rate**: $289
- **Account Code**: 1.289
- **Faculty**: 418422
- **Unclassified**: 422522

### State Dental Insurance
- **Employee + Child(ren)**
  - **Rate**: $237
  - **Account Code**: 1.237
  - **Faculty**: 419600
  - **Unclassified**: 422761
- **Employee + Spouse**
  - **Rate**: $386
  - **Account Code**: 1.386
  - **Faculty**: 419101
  - **Unclassified**: 422751
- **Family**
  - **Rate**: $556
  - **Account Code**: 1.556
  - **Faculty**: 419205
  - **Unclassified**: 422725

### CU Life Insurance
- **Rate**: $81/$66
- **Account Code**: 1.81, 1.113
- **Faculty**: 418421
- **Unclassified**: 422521

### State Life Insurance
- **Rate**: $113
- **Account Code**: 1.113
- **Faculty**: 418421
- **Unclassified**: 422521

### ASSUMPTION NOTES:
1. Unless otherwise indicated, all rates and charges are for a full year, fiscal year basis.
2. Projected Benefits Rates are intended for budget purposes only and are updated annually. For more current benefit information please go to the University of Colorado Payroll and Benefits web page.