

FY 2026 Fringe Benefits Calculation

Effective: September 1, 2025 - August 31, 2026

To determine the complete annual cost of employee fringe: calculate the total monthly fringe benefits, then add the university's portion of health insurance, and multiply the sum by 12.

Fringe Benefits Calculation	
TRS (Teacher Retirement System)	<i>Benefits-Eligible Employees Only –</i> Multiply monthly salary & state longevity by 8.25%
ORP (Optional Retirement Program)	<i>Benefits-Eligible Employees Only –</i> Multiply monthly salary & state longevity by 6.6%
1% Payroll Charge (ERS)	<i>Benefits-Eligible Employees Only –</i> Multiply monthly salary (only) by 1%
FICA/Medicare	Multiply monthly salary & state longevity by 7.65%
Benefit Surcharge	Multiply monthly salary & state longevity by 1.25%
TOTAL FRINGE BENEFITS	Add each applicable benefit to get the monthly total

ORP
Grandfathered ORP recipients (in ORP before 9/1/95) receive 8.5%.

Benefits Surcharge
Includes Workers' Comp and Unemployment and is used for vacation payouts.

Health Insurance Cost

Full-Time Employees (75-100% FTE)

*Note: These premiums are paid monthly and include a basic term life rate of \$2.22 paid by employer.

	Premium*	TXST Pays	Employee Pays
HealthSelect of Texas®			
You Only	\$ 674.62	\$ 674.62	\$ 0.00
You + Spouse	1,447.90	1,061.26	386.64
You + Children	1,192.38	933.50	258.88
You + Family	1,965.66	1,320.14	645.52
Consumer Directed HealthSelect^{SM**}			
You Only	\$ 674.62	\$ 674.62	\$ 0.00
You + Spouse	1,409.22	1,061.26	347.96
You + Children	1,166.50	933.50	233.00
You + Family	1,901.10	1,320.14	580.96

Part-Time (50-74% FTE) & Graduate Student Employees

*Note: These premiums are paid monthly and include a basic term life rate of \$2.22 split evenly between employee and employer.

	Premium*	TXST Pays	Employee Pays
HealthSelect of Texas®			
You Only	\$ 674.62	\$ 337.31	\$ 337.31
You + Spouse	1,447.90	530.63	917.27
You + Children	1,192.38	466.75	725.63
You + Family	1,965.66	660.07	1,305.59
Consumer Directed HealthSelect^{SM**}			
You Only	\$ 674.62	\$ 337.31	\$ 337.31
You + Spouse	1,409.22	530.63	878.59
You + Children	1,166.50	466.75	699.75
You + Family	1,901.10	660.07	1,241.03