

FY 2027 Fringe Benefits Calculation

Effective: September 1, 2026 - August 31, 2027

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	\$ 728.42	\$ 728.42	\$ 0.00
You + Spouse	1,563.54	1,145.98	417.56
You + Children	1,287.58	1,008.00	279.58
You + Family	2,122.70	1,425.56	697.14
Consumer Directed HealthSelect^{SM**}			
You Only	\$ 728.42	\$ 728.42	\$ 0.00
You + Spouse	1,521.78	1,145.98	375.80
You + Children	1,259.64	1,008.00	251.64
You + Family	2,053.00	1,425.56	627.44

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	\$ 728.42	\$ 364.21	\$ 364.21
You + Spouse	1,563.54	572.99	990.55
You + Children	1,287.58	504.00	783.58
You + Family	2,122.70	712.78	1,409.92
Consumer Directed HealthSelect^{SM**}			
You Only	\$ 728.42	\$ 364.21	\$ 364.21
You + Spouse	1,521.78	572.99	948.79
You + Children	1,259.64	504.00	755.64
You + Family	2,053.00	712.78	1,340.22