

### 3.510 Fringe Benefits

Effective Date: 01/01/2025

Prior Dates Amended: 07/01/2024

#### Estimated Composite Rate for Budgeting Purposes

(Note: Actual fringe may vary depending on employee's eligibility, election of benefits, FTE status, and work location)

Fringe Benefit	Regular-status, 75-100% FTE, (13+ mo. svc)	Regular-status, 75-100% FTE, (0-12 mo. svc)	Regular-status, 50-74.9% FTE, (13+ mo. svc)	Regular-status, 50-74.9% FTE, (0-12 mo. svc)	All other employee categories
Social Security	6.20%	6.20%	6.20%	6.20%	6.20%
Medicare	1.45%	1.45%	1.45%	1.45%	1.45%
Workers' Compensation*	1.50%	1.50%	1.50%	1.50%	1.50%
Unemployment Insurance	0.30%	0.30%	0.30%	0.30%	0.30%
Vacation Payout Reserve	0.45%	0.45%	0.45%	0.45%	N/A
RCUH Group Retirement Annuity (TIAA)	10.00%	N/A	10.00%	N/A	N/A
Unused Sick Leave Reserve	0.24%	N/A	0.24%	N/A	N/A
Medical and Dental **	14.85%	14.85%	14.85%	14.85%	N/A <i>May be eligible under ACA</i>
Group Life Insurance	0.0147%	0.0147%	N/A	N/A	N/A
Long-Term Disability Insurance	0.179%	0.179%	N/A	N/A	N/A
Long-Term Care Insurance	0.26%	0.26%	N/A	N/A	N/A
<b>Composite Estimate for Budgeting</b>	<b>35.44%</b>	<b>25.19%</b>	<b>34.99%</b>	<b>24.74%</b>	<b>9.45%</b>

**IMPORTANT NOTE regarding employees residing or working outside Hawai'i:** The project and UH (if UH service ordered) will be responsible for any and all additional cost (such as administrative expenses or setup fees) associated with and incurred by the RCUH regarding employee's employment outside of Hawai'i. Employee will be subject to the work location's employment laws and requirements, insurance coverages, and tax regulations, which may result in actual fringe rate differences due to policies, benefits and terms/conditions of employment from employees working/residing in Hawai'i. RCUH reserves the right to deny or terminate any Telework or Remote-Work if it is unable to meet the compliance requirements of the local employment or tax regulations.

\*May vary if employee resides and works in a monopolistic state.

\*\*Actual rate varies based on individual's plan availability and election. *All employees, regardless of status may be eligible for medical coverage under the Affordable Care Act if certain eligibility requirements are met.*

# RCUH Fringe Benefits: Rate Table (updated 01/01/2025)

# Policy 3.510 Fringe Benefits

TYPE	ELIGIBILITY	WHEN ELIGIBLE	FEATURES/INFORMATION
<b>Vacation</b>	Regular Status employees at 50% or more FTE	Vacation leave accrual starts upon hire. Vacation leave use - First day of following pay period in which hours are earned.	Paid Vacation Leave (Regular status employee on active payroll): Charge to current project account used for pay and fringe benefits. Employee earns 1-3/4 working days (14 hours) per month of full-time service (e.g., 100% FTE). See <a href="#">3.620 RCUH Vacation Leave</a> Policy for more information.  Vacation Payout Reserve (for termination payouts only): <b>0.45%</b> of all salaries & wages (down from 0.99% in FY2024).
<b>Sick</b>	Regular Status employees at 50% or more FTE	Sick leave accrual starts upon hire. First day of following pay period in which hours are earned.	Paid Sick Leave (Regular Status employee on active payroll): Charge to current project account used for pay and fringe benefits. Employee earns 1-3/4 working days (14 hours) per month of full-time service (e.g., 100% FTE). See <a href="#">3.640 RCUH Sick Leave</a> Policy for more information.  Note: All RCUH employees may be eligible for wage replacement under Hawaii State Temporary Disability Insurance.
<b>Medical</b>	Regular Status employees at 50% or more FTE *All employees may be ACA Eligible	Voluntary upon hire.	See current premium rates in the <a href="#">Benefits Section</a> of the Document Library. All employees may be eligible for medical coverage under the Affordable Care Act. See <a href="#">3.520B Addendum</a> for more information on Health Insurance offers under the ACA.
<b>Dental</b>	Regular employees at 50% or more FTE	Voluntary upon hire.	See current premium rates in the <a href="#">Benefits Section</a> of the Document Library.
<b>Retirement (also includes unused sick leave payoff reserve)</b>	Regular employees at 50% or more FTE	Upon completion of 12 continuous months of service during which the eligible employee must have completed 1,000 or more hours of service.	<b>10.24%</b> of the employee's base salary (see below for breakdown) Group Retirement Annuity: <b>10.0%</b> Unused Accrued Sick Leave Payoff Reserve: <b>0.24%</b> (up from 0.16% in FY2024) Eligibility requirements for partial unused sick leave payoffs are based on Board approved policy eligibility criteria. See <a href="#">3.560 RCUH Retirement Plans</a> , and <a href="#">3.640 RCUH Sick Leave</a> , policies for more information.
<b>Group Life Insurance</b>	Regular employees at 75% or more FTE	First day of month following employee's date of hire.	<b>\$0.147 per \$1,000</b> of coverage rounded upwards to the next higher \$1,000, if not a multiple thereof, to a maximum amount of \$600,000 (up from \$0.137 in FY2024). Group Life Insurance benefit equals 2X annual salary rounded upwards to the next higher \$1,000, if not a multiple thereof, to a maximum amount of \$600,000. Employees may elect a lower maximum benefit of \$50,000, \$100,000, or \$200,000, not to exceed 2X annual salary (rounded upwards to the next higher \$1,000). See <a href="#">3.540 RCUH Life Insurance</a> Policy for more information.
<b>Long Term Disability</b>	Regular employees at 75% or more FTE	First day of month following employee's date of hire.	<b>0.179%</b> of salaries and wages (down from 0.221% in FY2024) See <a href="#">3.570 RCUH Long-Term Disability Insurance</a> Policy for more information. (Note: Not available to non-U. S. Citizens working outside of the U. S. or Canada)
<b>Long Term Care</b>	Regular employees at 75% or more FTE	First day of month following employee's date of hire.	See details regarding Long-Term Care Insurance in the <a href="#">3.545 RCUH Long-Term Care Insurance</a> Policy. (Note: Not available to non-U. S. Citizens working outside of the U. S. or Canada)
<b>FICA</b>	All employees other than F-1 and J-1 visa holders	Upon hire.	<b>Total 7.65%: 6.2%</b> for Social Security (2025 Maximum earnings subject to OASDI: <b>\$176,100 - up from \$168,600 in 2024</b> ) and <b>1.45%</b> for Medicare (note, no max. for Medicare) Since January 2013 individuals with earned income of more than \$200,000 (\$250,000 for married couples filing jointly pay an additional 0.9% in Medicare taxes not included in 7.65%.)
<b>Unemployment Insurance</b>	All employees	Upon hire.	<b>0.30%</b> of all salaries & wages (down from 0.36% in FY2024). See <a href="#">3.590 RCUH Unemployment Insurance</a> Policy for more information.
<b>Workers' Compensation</b>	All employees (excluding Ship/Sea Ops employees)	Upon hire.	<b>1.50%</b> of all salaries and wages (same as FY2024). See <a href="#">3.580 RCUH Worker's Compensation</a> Policy for more information.

### 3.510 Fringe Benefits

Effective Date: 07/01/2024

Prior Dates Amended: 12/01/2023

#### Estimated Composite Rate for Budgeting Purposes

(Note: Actual fringe may vary depending on employee's eligibility, election of benefits, FTE status, and work location)

Fringe Benefit	Regular-status, 75-100% FTE, (13+ mo. svc)	Regular-status, 75-100% FTE, (0-12 mo. svc)	Regular-status, 50-74.9% FTE, (13+ mo. svc)	Regular-status, 50-74.9% FTE, (0-12 mo. svc)	All other employee categories
Social Security	6.20%	6.20%	6.20%	6.20%	6.20%
Medicare	1.45%	1.45%	1.45%	1.45%	1.45%
Workers' Compensation*	1.50%	1.50%	1.50%	1.50%	1.50%
Unemployment Insurance	0.30%	0.30%	0.30%	0.30%	0.30%
Vacation Payout Reserve	0.45%	0.45%	0.45%	0.45%	N/A
RCUH Group Retirement Annuity (TIAA)	10.00%	N/A	10.00%	N/A	N/A
Unused Sick Leave Reserve	0.24%	N/A	0.24%	N/A	N/A
Medical and Dental **	14.85%	14.85%	14.85%	14.85%	N/A <i>May be eligible under ACA</i>
Group Life Insurance	0.0147%	0.0147%	N/A	N/A	N/A
Long-Term Disability Insurance	0.179%	0.179%	N/A	N/A	N/A
Long-Term Care Insurance	0.26%	0.26%	N/A	N/A	N/A
<b>Composite Estimate for Budgeting</b>	<b>35.44%</b>	<b>25.19%</b>	<b>34.99%</b>	<b>24.74%</b>	<b>9.45%</b>

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\*May vary if employee resides and works in a monopolistic state.

\*\*Actual rate varies based on individual's plan availability and election. *All employees, regardless of status may be eligible for medical coverage under the Affordable Care Act if certain eligibility requirements are met.*

# RCUH Fringe Benefits: Rate Table (updated 07/01/2024)

# Policy 3.510 Fringe Benefits

TYPE	ELIGIBILITY	WHEN ELIGIBLE	FEATURES/INFORMATION
<b>Vacation</b>	Regular Status employees at 50% or more FTE	Vacation leave accrual starts upon hire. Vacation leave use - First day of following pay period in which hours are earned.	Paid Vacation Leave (Regular status employee on active payroll): Charge to current project account used for pay and fringe benefits. Employee earns 1-3/4 working days (14 hours) per month of full-time service (e.g., 100% FTE). See <a href="#">3.620 RCUH Vacation Leave</a> Policy for more information.  Vacation Payout Reserve (for termination payouts only): <b>0.45%</b> of all salaries & wages (down from 0.99% in FY2024).
<b>Sick</b>	Regular Status employees at 50% or more FTE	Sick leave accrual starts upon hire. First day of following pay period in which hours are earned.	Paid Sick Leave (Regular Status employee on active payroll): Charge to current project account used for pay and fringe benefits. Employee earns 1-3/4 working days (14 hours) per month of full-time service (e.g., 100% FTE). See <a href="#">3.640 RCUH Sick Leave</a> Policy for more information.  Note: All RCUH employees may be eligible for wage replacement under Hawaii State Temporary Disability Insurance.
<b>Medical</b>	Regular Status employees at 50% or more FTE *All employees may be ACA Eligible	Voluntary upon hire.	See current premium rates in the <a href="#">Benefits Section</a> of the Document Library. All employees may be eligible for medical coverage under the Affordable Care Act. See <a href="#">3.520B Addendum</a> for more information on Health Insurance offers under the ACA.
<b>Dental</b>	Regular employees at 50% or more FTE	Voluntary upon hire.	See current premium rates in the <a href="#">Benefits Section</a> of the Document Library.
<b>Retirement (also includes unused sick leave payoff reserve)</b>	Regular employees at 50% or more FTE	Upon completion of 12 continuous months of service during which the eligible employee must have completed 1,000 or more hours of service.	<b>10.24%</b> of the employee's base salary (see below for breakdown) Group Retirement Annuity: <b>10.0%</b> Unused Accrued Sick Leave Payoff Reserve: <b>0.24%</b> (up from 0.16% in FY2024) Eligibility requirements for partial unused sick leave payoffs are based on Board approved policy eligibility criteria. See <a href="#">3.560 RCUH Retirement Plans</a> , and <a href="#">3.640 RCUH Sick Leave</a> , policies for more information.
<b>Group Life Insurance</b>	Regular employees at 75% or more FTE	First day of month following employee's date of hire.	<b>\$0.147 per \$1,000</b> of coverage rounded upwards to the next higher \$1,000, if not a multiple thereof, to a maximum amount of \$600,000 (up from \$0.137 in FY2024). Group Life Insurance benefit equals 2X annual salary rounded upwards to the next higher \$1,000, if not a multiple thereof, to a maximum amount of \$600,000. Employees may elect a lower maximum benefit of \$50,000, \$100,000, or \$200,000, not to exceed 2X annual salary (rounded upwards to the next higher \$1,000). See <a href="#">3.540 RCUH Life Insurance</a> Policy for more information.
<b>Long Term Disability</b>	Regular employees at 75% or more FTE	First day of month following employee's date of hire.	<b>0.179%</b> of salaries and wages (down from 0.221% in FY2024) See <a href="#">3.570 RCUH Long-Term Disability Insurance</a> Policy for more information. (Note: Not available to non-U. S. Citizens working outside of the U. S. or Canada)
<b>Long Term Care</b>	Regular employees at 75% or more FTE	First day of month following employee's date of hire.	See details regarding Long-Term Care Insurance in the <a href="#">3.545 RCUH Long-Term Care Insurance</a> Policy. (Note: Not available to non-U. S. Citizens working outside of the U. S. or Canada)
<b>FICA</b>	All employees other than F-1 and J-1 visa holders	Upon hire.	<b>Total 7.65%: 6.2%</b> for Social Security (2024 Maximum earnings subject to OASDI: \$168,600 - up from \$160,200 in 2023) and <b>1.45%</b> for Medicare (note, no max. for Medicare) Since January 2013 individuals with earned income of more than \$200,000 (\$250,000 for married couples filing jointly pay an additional 0.9% in Medicare taxes not included in 7.65%.)
<b>Unemployment Insurance</b>	All employees	Upon hire.	<b>0.30%</b> of all salaries & wages (down from 0.36% in FY2024). See <a href="#">3.590 RCUH Unemployment Insurance</a> Policy for more information.
<b>Workers' Compensation</b>	All employees (excluding Ship/Sea Ops employees)	Upon hire.	<b>1.50%</b> of all salaries and wages (same as FY2024). See <a href="#">3.580 RCUH Worker's Compensation</a> Policy for more information.

**II. Estimated Composite Rate for Budgeting Purposes** (note: may vary depending on employee’s eligibility, election of benefits, FTE status, and work location)

Fringe Benefit	Regular-status, 75–100% FTE, (13+ mo. svc)	Regular-status, 75–100% FTE, (0–12 mo. svc)	Regular-status, 50–74.9% FTE, (13+ mo. svc)	Regular-status, 50–74.9% FTE, (0–12 mo. svc)	Regular-status, less than 50% FTE, and all other employee categories
Social Security	6.20%	6.20%	6.20%	6.20%	6.20%
Medicare	1.45%	1.45%	1.45%	1.45%	1.45%
Workers’ Compensation*	1.50%	1.50%	1.50%	1.50%	1.50%
Unemployment Insurance	0.36%	0.36%	0.36%	0.36%	0.36%
Vacation Payout Reserve	0.99%	0.99%	0.99%	0.99%	N/A
RCUH Group Retirement Annuity (TIAA)	10.00%	N/A	10.00%	N/A	N/A
Unused Sick Leave Reserve	0.16%	N/A	0.16%	N/A	N/A
Medical and Dental **	14.85%	14.85%	14.85%	14.85%	**N/A
Group Life Insurance	0.0137%	0.0137%	N/A	N/A	N/A
Long-Term Disability Insurance	0.221%	0.221%	N/A	N/A	N/A
Long-Term Care Insurance	0.26%	0.26%	N/A	N/A	N/A
Composite Estimate for Budgeting Purposes	36.01%	25.84%	35.51%	25.35%	9.51%

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# RCUH Fringe Benefits: Rate Table (updated 12/01/2023)

# Policy 3.510 Fringe Benefits

TYPE	ELIGIBILITY	WHEN ELIGIBLE	FEATURES/INFORMATION
<b>Vacation</b>	Regular Status employees at 50% or more FTE	Vacation leave accrual starts upon hire. Vacation leave use - First day of following pay period in which hours are earned.	Paid Vacation Leave (Regular status employee on active payroll): Charge to current project account used for pay and fringe benefits. Employee earns 1-3/4 working days (14 hours) per month of full-time service (e.g., 100% FTE). See <a href="#">3.620 RCUH Vacation Leave</a> Policy for more information.  Vacation Payout Reserve (for termination payouts only): 0.99% of all salaries & wages (down from 1.18% in FY2023).
<b>Sick</b>	Regular Status employees at 50% or more FTE	Sick leave accrual starts upon hire. First day of following pay period in which hours are earned.	Paid Sick Leave (Regular Status employee on active payroll): Charge to current project account used for pay and fringe benefits. Employee earns 1-3/4 working days (14 hours) per month of full-time service (e.g., 100% FTE). See <a href="#">3.640 RCUH Sick Leave</a> Policy for more information.
<b>Medical</b>	Regular Status employees at 50% or more FTE (unless mandated as eligible by Affordable Care Act - <a href="#">3.520B Addendum</a> )	Voluntary upon hire.	See current premium rates in the <a href="#">Benefits Section</a> of the Document Library.
<b>Dental</b>	Regular employees at 50% or more FTE	Voluntary upon hire.	See current premium rates in the <a href="#">Benefits Section</a> of the Document Library.
<b>Retirement (also includes unused sick leave payoff reserve)</b>	Regular employees at 50% or more FTE	Upon completion of 12 continuous months of service during which the eligible employee must have completed 1,000 or more hours of service.	10.16% of the employee's base salary (see below for breakdown) Group Retirement Annuity: 10.0% Unused Accrued Sick Leave Payoff Reserve: 0.16% (down from 0.27% in FY2023)  Eligibility requirements for partial unused sick leave payoffs are based on Board approved policy eligibility criteria. See <a href="#">3.560 RCUH Retirement Plans</a> , and <a href="#">3.640 RCUH Sick Leave</a> , policies for more information.
<b>Group Life Insurance</b>	Regular employees at 75% or more FTE	First day of month following employee's date of hire.	\$0.137 per \$1,000 of coverage rounded upwards to the next higher \$1,000, if not a multiple thereof, to a maximum amount of \$600,000 (down from \$0.14). Group Life Insurance benefit equals 2X annual salary rounded upwards to the next higher \$1,000, if not a multiple thereof, to a maximum amount of \$600,000. Employees may elect a lower benefit of \$50,000, \$100,000, or \$200,000, not to exceed 2X annual salary (rounded upwards to the next higher \$1,000). See <a href="#">3.540 RCUH Life Insurance</a> Policy for more information.
<b>Long Term Disability</b>	Regular employees at 75% or more FTE (Note: Not available to non-U. S. Citizens working outside of the U. S. or Canada)	First day of month following employee's date of hire.	0.221% of salaries and wages (down from 0.233%) - Effective 08/01/2022. See <a href="#">3.570 RCUH Long-Term Disability Insurance</a> Policy for more information.
<b>Long Term Care</b>	Regular employees at 75% or more FTE (Note: Not available to non-U. S. Citizens working outside of the U. S. or Canada)	First day of month following employee's date of hire.	See details regarding Long-Term Care Insurance in the <a href="#">3.545 RCUH Long-Term Care Insurance</a> Policy.
<b>FICA</b>	All employees other than F-1 and J-1 visa holders	Upon hire.	Total 7.65%: 6.2% for Social Security ( <b>2024 Maximum earnings subject to OASDI: \$168,600 - up from \$160,200 in 2023</b> ) and 1.45% for Medicare (note, no max. for Medicare) Since January 2013 individuals with earned income of more than \$200,000 (\$250,000 for married couples filing jointly pay an additional 0.9% in Medicare taxes not included in 7.65%).
<b>Unemployment Insurance</b>	All employees	Upon hire.	0.36% of all salaries & wages (down from 0.79% in FY2023). See <a href="#">3.590 RCUH Unemployment Insurance</a> Policy for more information.
<b>Workers' Compensation</b>	All employees (excluding Ship/Sea Ops employees)	Upon hire.	1.50% of all salaries and wages (same as FY2023). See <a href="#">3.580 RCUH Worker's Compensation</a> Policy for more information.