University of Missouri System

COLUMBIA | KANSAS CITY | ROLLA | ST. LOUIS

Benefit Rate Charges

Current and Historical Rate Information

Fiscal Year 2025

Universities and UM System central office

Per-person Annual Rate	
Medical and Dental	**$10,400**

Pay-based Rate	
University Retirement	13.20%
Retirement Stabilization	-0.16%
Retiree Health and Welfare	1.09%
Life Insurance	0.07%
Long-term Disability	0.12%
Worker's Compensation	0.58%
Unemployment Compensation	0.02%
Tuition Assistance/Reduction	0.79%
EAP+FMLA+A*	0.44%
Total	***16.15%***

**EAP+FMLA+A refers to: Employee Assistance Program, FMLA Administration, and other HR administration and overhead. Service Awards were eliminated June 2020.*

Hospital

Per-person Annual Rate	
Medical and Dental	**$9,900**

Pay-based Rate	
University Retirement	13.20%
Retirement Stabilization	-0.16%
Retiree Health and Welfare	1.09%
Life Insurance	0.07%
Long-term Disability	0.12%
Worker's Compensation	0.76%
Unemployment Compensation	0.02%
Tuition Assistance/Reduction	0.91%
EAP+FMLA+A*	0.44%
Total	***16.45%***

**EAP+FMLA+A refers to: Employee Assistance Program, FMLA Administration, and other HR administration and overhead. Service Awards were eliminated June 2020.*

Fiscal Year 2020-2024

Universities and UM System central office

Per-person Annual Rate	FY20	FY21	FY22	FY23	FY24
Medical and Dental	**$10,000**	**$10,500**	**$10,000**	**$10,000**	**$10,200**

Pay-based Rate					
University Retirement	10.97%	11.83%	13.04%	13.04%	13.62%
Retirement Stabilization	-	-	-	-	-0.58%
Retiree Health and Welfare	1.37%	1.25%	1.18%	1.18%	1.09%
Life Insurance	0.09%	0.07%	0.07%	0.07%	0.07%
Long-term Disability	0.20%	0.12%	0.12%	0.12%	0.12%
Worker's Compensation	0.48%	0.55%	0.58%	0.58%	0.58%
Unemployment Compensation	0.06%	0.03%	0.07%	0.07%	0.02%
Tuition Assistance/Reduction	0.52%	0.57%	0.65%	0.65%	0.79%
EAP+SA+A*	0.53%	0.54%	0.44%	0.44%	0.44%
Total	***14.22%***	***14.96%***	***16.15%***	***16.15%***	***16.15%***

**EAP+SA+A refers to: Employee Assistance Program, Service Awards, and other HR administration and overhead*

Hospital

Per-person Annual Rate	FY20	FY21	FY22	FY23	FY24
Medical and Dental	**$9,115**	**$9,650**	**$9,200**	**$9,200**	**$9,500**

Pay-based Rate					
University Retirement	10.97%	11.83%	13.04%	13.04%	13.62%
Retirement Stabilization	-	-	-	-	-0.58%
Retiree Health and Welfare	1.37%	1.25%	1.18%	1.18%	1.09%
Life Insurance	0.09%	0.08%	0.07%	0.07%	0.07%
Long-term Disability	0.20%	0.13%	0.12%	0.12%	0.12%
Worker's Compensation	1.00%	0.77%	0.78%	0.78%	0.76%
Unemployment Compensation	0.06%	0.03%	0.07%	0.07%	0.02%
Tuition Assistance/Reduction	0.59%	0.73%	0.75%	0.75%	0.91%
EAP+SA+A*	0.53%	0.54%	0.44%	0.44%	0.44%
Total	***14.80%***	***15.35%***	***16.45%***	***16.45%***	***16.45%***

**EAP+SA+A refers to: Employee Assistance Program, Service Awards, and other HR administration and overhead*

Historical

Rates Applicable to Business Units COLUM, KCITY, ROLLA, STLOU, UMSYS

Benefit	FY12	FY13	FY14	FY15	FY16	FY17	FY18	FY19
Medical	11.94%	11.63%	11.77%	11.88%	11.53%	13.23%	14.55%	14.02%
Dental	0.56%	0.53%	0.52%	0.50%	0.48%	0.48%	0.47%	0.48%
Life	0.09%	0.09%	0.09%	0.09%	0.09%	0.09%	0.09%	0.09%
LTD	0.30%	0.29%	0.29%	0.29%	0.20%	0.20%	0.20%	0.20%
Retiree Health and Welfare	1.56%	1.41%	1.51%	1.60%	1.52%	1.60%	1.17%	1.56%
Stabilization Reserve Funding	1.13%	1.94%	1.53%	2.00%	2.89%	0.83%	0.28%	-1.28%
Retirement	7.19%	8.93%	10.71%	10.11%	9.77%	9.95%	9.65%	11.31%
Unemployment Compensation	0.15%	0.14%	0.06%	0.04%	0.05%	0.12%	0.10%	0.07%
Workers Compensation	0.61%	0.61%	0.56%	0.57%	0.58%	0.58%	0.56%	0.54%
EA+EFR+SA+ W+EAP+SL+A*	0.69%	0.65%	0.68%	0.64%	0.63%	0.64%	0.65%	0.97%
FLAT RATE FOR NON-FICA BENEFITS	***24.22%***	***26.22%***	***27.72%***	***27.72%***	***27.72%***	***27.72%***	***27.72%***	***27.97%***
FICA- OASDI (FICA gross is capped)	6.20%	6.20%	6.20%	6.20%	6.20%	6.20%	6.20%	6.20%
FICA- HI	1.45%	1.45%	1.45%	1.45%	1.45%	1.45%	1.45%	1.45%
FICA	***7.65%***	***7.65%***	***7.65%***	***7.65%***	***7.65%***	***7.65%***	***7.65%***	***7.65%***
GRAND TOTAL	***31.87%***	***33.87%***	***35.37%***	***35.37%***	***35.37%***	***35.37%***	***35.37%***	***35.62%***

** "EA+EFR+SA+ EAP + W + SL+A" refers to: Educational Assistance, Education Fee Reduction, Service Awards, Wellness, Employee Assistance, Shared Leave and HR "Other" Admin.*

Rates Applicable to Business Unit CMED

Benefit	FY12	FY13	FY14	FY15	FY16	FY17	FY18	FY19
Medical	8.60%	8.07%	8.34%	8.38%	7.51%	8.90%	8.57%	9.15%
Dental	0.41%	0.38%	0.38%	0.37%	0.36%	0.31%	0.30%	0.31%
Life	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
LTD	0.26%	0.26%	0.26%	0.25%	0.20%	0.20%	0.20%	0.20%
Retiree Health and Welfare	1.53%	1.38%	1.50%	1.63%	1.47%	1.60%	1.17%	1.56%
Stabilization Reserve Funding	1.14%	2.18%	1.46%	2.02%	3.43%	1.42%	2.50%	-0.19%
Retirement	7.09%	8.79%	10.72%	10.06%	9.73%	9.90%	9.62%	11.31%
Unemployment Compensation	0.12%	0.14%	0.06%	0.04%	0.05%	0.12%	0.10%	0.07%
Workers Compensation	0.62%	0.61%	0.56%	0.58%	0.59%	0.86%	0.85%	0.83%
EA+EFR+SA+ W+EAP+SL+A*	0.69%	0.65%	0.68%	0.64%	0.63%	0.64%	0.65%	0.97%
FLAT RATE FOR NON-FICA BENEFITS	***20.56%***	***22.56%***	***24.06%***	***24.06%***	***24.06%***	***24.06%***	***24.06%***	***24.31%***
FICA- OASDI (FICA gross is capped)	6.20%	6.20%	6.20%	6.20%	6.20%	6.20%	6.20%	6.20%
FICA- HI	1.45%	1.45%	1.45%	1.45%	1.45%	1.45%	1.45%	1.45%
FICA	***7.65%***	***7.65%***	***7.65%***	***7.65%***	***7.65%***	***7.65%***	***7.65%***	***7.65%***
GRAND TOTAL	***28.21%***	***30.21%***	***31.71%***	***31.71%***	***31.71%***	***31.71%***	***31.71%***	***31.96%***

** "EA+EFR+SA+ EAP + W + SL+A" refers to: Educational Assistance, Education Fee Reduction, Service Awards, Wellness, Employee Assistance, Shared Leave and HR "Other" Admin.*

Rates Applicable to Business Unit HOSPT

Benefit	FY12	FY13	FY14	FY15	FY16	FY17	FY18	FY19
Medical	14.50%	14.26%	14.46%	14.62%	13.07%	15.18%	15.32%	15.85%
Dental	0.68%	0.66%	0.64%	0.62%	0.57%	0.56%	0.55%	0.56%
Life	0.10%	0.10%	0.10%	0.09%	0.09%	0.09%	0.09%	0.09%
LTD	0.29%	0.29%	0.29%	0.29%	0.20%	0.20%	0.20%	0.20%
Retiree Health and Welfare	1.41%	1.27%	1.39%	1.49%	1.62%	1.60%	1.17%	1.56%
Stabilization Reserve Funding	1.14%	2.11%	1.51%	1.02%	2.50%	0.42%	1.08%	-1.45%
Retirement	6.54%	8.12%	9.90%	10.12%	9.73%	9.91%	9.62%	11.31%
Unemployment Compensation	0.22%	0.14%	0.06%	0.03%	0.05%	0.12%	0.10%	0.07%
Workers Compensation	0.93%	0.90%	0.97%	1.07%	1.55%	1.28%	1.22%	1.18%
EA+EFR+SA+ W+EAP+SL+A*	0.69%	0.65%	0.68%	0.64%	0.63%	0.64%	0.65%	0.87%
FLAT RATE FOR NON-FICA BENEFITS	***26.50%***	***28.50%***	***30.00%***	***30.00%***	***30.00%***	***30.00%***	***30.00%***	***30.25%***
FICA- OASDI (FICA gross is capped)	6.20%	6.20%	6.20%	6.20%	6.20%	6.20%	6.20%	6.20%
FICA- HI	1.45%	1.45%	1.45%	1.45%	1.45%	1.45%	1.45%	1.45%
FICA	***7.65%***	***7.65%***	***7.65%***	***7.65%***	***7.65%***	***7.65%***	***7.65%***	***7.65%***
GRAND TOTAL	***34.15%***	***36.15%***	***37.65%***	***37.65%***	***37.65%***	***37.65%***	***37.65%***	***37.90%***

** "EA+EFR+SA+ EAP + W + SL+A" refers to: Educational Assistance, Education Fee Reduction, Service Awards, Wellness, Employee Assistance, Shared Leave and HR "Other" Admin.*

Blended Systemwide Rate

Benefit	FY12	FY13	FY14	FY15	FY16	FY17	FY18	FY19
Medical	12.00%	11.66%	11.82%	11.94%	11.29%	13.01%	13.87%	13.70%
Dental	0.56%	0.54%	0.52%	0.50%	0.48%	0.47%	0.46%	0.47%
Life	0.09%	0.09%	0.09%	0.09%	0.09%	0.09%	0.09%	0.09%
LTD	0.29%	0.29%	0.29%	0.28%	0.20%	0.20%	0.20%	0.20%
Retiree Health and Welfare	1.53%	1.38%	1.48%	1.58%	1.53%	1.60%	1.17%	1.56%
Stabilization Reserve Funding	1.15%	2.01%	1.53%	1.82%	2.89%	0.85%	0.76%	-1.13%
Retirement	7.05%	8.75%	10.56%	10.10%	9.75%	9.94%	9.64%	11.31%
Unemployment Compensation	0.16%	0.14%	0.06%	0.04%	0.05%	0.12%	0.10%	0.07%
Workers Compensation	0.67%	0.66%	0.64%	0.66%	0.76%	0.75%	0.73%	0.72%
EA+EFR+SA+ W+EAP+SL+A*	0.69%	0.65%	0.68%	0.64%	0.63%	0.64%	0.65%	0.94%
FLAT RATE FOR NON-FICA BENEFITS	***24.19%***	***26.17%***	***27.67%***	***27.67%***	***27.67%***	***27.67%***	***27.67%***	***27.92%***
FICA- OASDI (FICA gross is capped)	6.20%	6.20%	6.20%	6.20%	6.20%	6.20%	6.20%	6.20%
FICA- HI	1.45%	1.45%	1.45%	1.45%	1.45%	1.45%	1.45%	1.45%
FICA	***7.65%***	***7.65%***	***7.65%***	***7.65%***	***7.65%***	***7.65%***	***7.65%***	***7.65%***
GRAND TOTAL	***31.84%***	***33.82%***	***35.32%***	***35.32%***	***35.32%***	***35.32%***	***35.32%***	***35.57%***

** "EA+EFR+SA+ EAP + W + SL+A" refers to: Educational Assistance, Education Fee Reduction, Service Awards, Wellness, Employee Assistance, Shared Leave and HR "Other" Admin.*