



FRINGE BENEFITS ANALYSIS ON A \$20,000 PER YEAR SALARY – 2005

OMH reimburses an agency 19.2% of reimbursed salaries upstate and 21.3% of reimbursed salaries downstate to cover fringe benefits for each staff.

The following is a breakdown of mandatory and discretionary fringe costs as a % of a \$20,000 per year salary.

MANDATORY FRINGE EMPLOYER COSTS

FICA:

6.2% for Social Security	
1.45% for Medicare	7.65%

WORKERS' COMPENSATION INSURANCE:

2.3% or \$2.26 per 100 dollars	2.30%
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DISABILITY:

Average (These costs may be subject to employee contribution)

Under 50 employees are one set rate	
Over 50 employees can vary dependent of experience	.50%

UNEMPLOYMENT:

Average 4.1%	4.10%
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- **SUB-TOTAL of MANDATORY FRINGE EMPLOYER COSTS 14.55%**

DISCRETIONARY FRINGE EMPLOYER COSTS

RETIREMENT:	Typically	3 - 5%
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HEALTH CARE;

Numbers are an average of three lowest cost plans from one large agency

Single basic coverage: \$3,194 or 16% of \$20,000	16%
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Family basic coverage: \$10,200 or 51% of \$20,000	51%
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- **SUB-TOTAL OF DISCRETIONARY FRINGE EMPLOYER COSTS 19% - 56%**

TOTAL FRINGE BENEFITS COST TO EMPLOYER	33.55% - 70.22%
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