Schedule I
FY 2021 Basic Fixed Health Insurance and Fringe Benefits Rates for Sponsored Agreement Budgeting
All rates apply to Annual Salary
(General Guideline: Average rate of 25.889% of annual salary plus health insurance for appropriate employee category)

FIXED HEALTH INSURANCE AMOUNTS

Health Insurance for EHRA/SHRA Permanent
HMO Health Plans (ConnectCarolina Account 515530) (effective 07/01/2020) $6,512.00

Other-Health Insurance
Postdoctoral Research Associates (ConnectCarolina Account 515510) (effective 07/01/2020) $4,808.76
Postdoctoral Trainees (effective 07/01/2020) $4,808.76
Graduate Student Health Insurance (ConnectCarolina Account 515540/569220) (effective 08/01/2020 - 07/31/2021) $4,137.60

VARIABLE RATES (PERCENTAGE)

Social Security (ConnectCarolina Account 515120)
For the Old Age, Survivors and Disability Insurance portion (OASDI)
Calendar Year 2021 Taxable salary base (maximum) $142,800.00
Contribution rate 6.2000%
Calendar Year 2021 maximum contribution $8,853.60

Social Security Medicare (ConnectCarolina Account 515130)
Calendar Year 2021 (no change from Calendar Year 2020)
Taxable salary base (maximum) no limit
Contribution rate 1.4500%

State Retirement (ConnectCarolina Account 515210)
Salary base: Gross wages paid by UNC-CH
Compensation subject to retirement (maximum) (effective 01/01/2021)
  Employed prior to 01/01/1996 $430,000.00
  Employed on or after 01/01/1996 $290,000.00
Employer Contribution paid to pension fund (effective 07/01/2020) 14.7800%
Retiree Health, Disability, and Death Benefits (effective 07/01/2020) 6.9000%
Overall Contribution rate: 21.6800%

Optional Retirement Programs
TIAA (ConnectCarolina Account 515410)          Fidelity (ConnectCarolina Account 515450)
Salary base: Gross wages paid by UNC-CH
Compensation subject to retirement (maximum) (effective 01/01/2021)
  Employed prior to 07/01/1996 $430,000.00
  Employed on or after 07/01/1996 $290,000.00
Employer Contribution paid to ORP (effective 07/01/2018) 6.8400%
Retiree Health, Disability, and Death Benefits (ConnectCarolina Account 515420, (effective 07/01/2020) 6.7700%
Overall Contribution rate: 13.6100%

Severance Pay (ConnectCarolina Account 512510)
Salary base: SHRA Salaries (Account Range 512120 - 512190) paid from all Funds except 20xxx, 21xxx, and 22xxx
Contribution rate (effective 07/01/2015) 1.0000%

Composite Benefit Fund (ConnectCarolina Account 516120)
Covers unemployment, workers compensation, short-term disability pay, and health insurance while on professional leave.
Salary base: EHRA and SHRA salaries (Account Ranges 511120 - 512420 and 512610 - 514730) paid from all Funds except 20xxx, 21xxx and 22xxx
Contribution rate (effective 07/01/2020) 1.0000%

On-Campus Transit Fee (ConnectCarolina Account 521110)
Salary Base: All Salaries paid from all funds (Account Ranges 511120 - 512420 and 512610 - 514730)
Rate (effective 07/01/2015) 0.3000%

Communication Technologies Core Fee (ConnectCarolina Account 521210)
Salary Base: All Salaries paid from all funds (Account Ranges 511120 - 512420 and 512610 - 514730)
Rate (effective 01/01/2013) 0.5400%

Terminal Leave Payout (ConnectCarolina Account 516130)
Salary base: SHRA and EHRA Non-Faculty Salaries
Contribution rate (effective 10/01/2019) 1.3000%

Note: Due to state, federal and provider adjustments, rates and premiums may change throughout the fiscal year.

¹Note: Starting 01/01/2021, UNC Faculty and Physicians (FP) Practice Plan members with an FTE below .75, will be responsible for 1/2 of the premiums for their State Health Plan (Schedule I, Account 515530), Supplemental Medical (Schedule II, Account 515860), Dental (Schedule II, Account 515860), and Vision (Schedule II, Account 515850).
## Schedule II

**FY 2021 Fixed Health Insurance and Fringe Benefits Rates for Sponsored Agreement Budgeting**

*All Rates apply to Annual Salary*

(General Guideline: Average rate of 4.907% of Annual Salary plus $2,003.16 of Supplemental Health Benefits)

### FIXED HEALTH INSURANCE AMOUNTS

**Supplemental Medical Insurance** (ConnectCarolina Account 515860 formerly FRS Object Code 1808)
- Annual Amount (effective 01/01/2021) $1,308.00

**Dental Insurance** (ConnectCarolina Account 515860 formerly FRS Object Code 1808)
- Annual Amount (effective 01/01/2021) $592.08

**Vision** (ConnectCarolina Account 515850 formerly FRS Object Code 1806)
- Annual Amount (effective 01/01/2021) $103.08
- Total Fixed Amounts for Supplemental Health Benefits $2,003.16

### VARIABLE RATES (PERCENTAGE)

**Retirement** (ConnectCarolina Account 515830 formerly FRS Object Code 1804)
- Annual Rate (effective 01/01/2012) 3.5000%
- Maximum compensation subject to retirement:
  - Hired prior to 7/1/96: no limit
  - Hired on or after 7/1/96: $290,000.00 (effective 01/01/2021)

**Group Term Life Insurance** (ConnectCarolina Account 515810 formerly FRS Object Code 1801)
- Annual Rate (effective 01/01/2020) 0.5520%
- Coverage Amount = four times annual salary
  - Minimum coverage amount $1,000.00
  - Maximum coverage amount $1,000,000.00

**Accidental Death and Dismemberment** (ConnectCarolina Account 515810 formerly FRS Object code 1801)
- Annual Rate (effective 01/01/2012) 0.1152%
- Coverage Amount = four times annual salary (rounded to next higher multiple of $1,000)
  - Minimum coverage amount $1,000.00
  - Maximum coverage amount $1,000,000.00

**Long Term Disability** (ConnectCarolina Account 515840 formerly FRS Object Code 1805)
- Annual Rate (up to maximum monthly salary of $25,000) (effective 01/01/2018) 0.7400%
  - LTD Benefit (60% of annual salary)
  - Maximum Benefit (per month) $15,000.00

**Note:** Due to state, federal and provider adjustments, rates and premiums may change throughout the fiscal year.

*Note:* Starting 01/01/2021, UNC Faculty and Physicians (FP) Practice Plan members with an FTE below .75, will be responsible for 1/2 of the premiums for their State Health Plan (Schedule I, Account 515530), Supplemental Medical (Schedule II, Account 515860), Dental (Schedule II, Account 515860), and Vision (Schedule II, Account 515850).