



University of Missouri System

COLUMBIA | KANSAS CITY | ROLLA | ST. LOUIS

Benefit Rate Charges

Current and Historical Rate Information

Fiscal Year 2026

Universities and UM System central office

| Per-person Annual Rate | |
|------------------------|----------|
| Medical and Dental | \$11,100 |

| Pay-based Rate | |
|------------------------------|---------------|
| University Retirement | 13.56% |
| Retirement Stabilization | -0.16% |
| Retiree Health and Welfare | 1.05% |
| Life Insurance | 0.07% |
| Long-term Disability | 0.12% |
| Worker's Compensation | 0.65% |
| Unemployment Compensation | 0.03% |
| Tuition Assistance/Reduction | 0.85% |
| EAP+FMLA+A* | 0.48% |
| Total | 16.65% |

*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 | \$10,800 |

| Pay-based Rate | |
|------------------------------|---------------|
| University Retirement | 13.56% |
| Retirement Stabilization | -0.16% |
| Retiree Health and Welfare | 1.05% |
| Life Insurance | 0.07% |
| Long-term Disability | 0.12% |
| Worker's Compensation | 0.95% |
| Unemployment Compensation | 0.03% |
| Tuition Assistance/Reduction | 0.85% |
| EAP+FMLA+A* | 0.48% |
| Total | 16.95% |

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



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Fiscal Year 2020-2025

Universities and UM System central office

| Per-person Annual Rate | FY20 | FY21 | FY22 | FY23 | FY24 | FY25 |
|------------------------|----------|----------|----------|----------|----------|----------|
| Medical and Dental | \$10,000 | \$10,500 | \$10,000 | \$10,000 | \$10,200 | \$10,400 |

| Pay-based Rate | | | | | | |
|------------------------------|---------------|---------------|---------------|---------------|---------------|---------------|
| University Retirement | 10.97% | 11.83% | 13.04% | 13.04% | 13.04% | 13.20% |
| Retiree Health and Welfare | 1.37% | 1.25% | 1.18% | 1.18% | 1.18% | -0.16% |
| Life Insurance | 0.09% | 0.07% | 0.07% | 0.07% | 0.07% | 0.07% |
| Long-term Disability | 0.20% | 0.12% | 0.12% | 0.12% | 0.12% | 0.12% |
| Worker's Compensation | 0.48% | 0.55% | 0.58% | 0.58% | 0.58% | 0.58% |
| Unemployment Compensation | 0.06% | 0.03% | 0.07% | 0.07% | 0.07% | 0.02% |
| Tuition Assistance/Reduction | 0.52% | 0.57% | 0.65% | 0.65% | 0.65% | 0.79% |
| EAP+SA+A* | 0.53% | 0.54% | 0.44% | 0.44% | 0.44% | 0.44% |
| Total | 14.22% | 14.96% | 16.15% | 16.15% | 16.15% | 16.15% |

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



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Hospital

| Per-person Annual Rate | FY20 | FY21 | FY22 | FY23 | FY24 | FY25 |
|------------------------|---------|---------|---------|---------|---------|---------|
| Medical and Dental | \$9,115 | \$9,650 | \$9,200 | \$9,200 | \$9,200 | \$9,500 |

| Pay-based Rate | | | | | | |
|------------------------------|---------------|---------------|---------------|---------------|---------------|---------------|
| University Retirement | 10.97% | 11.83% | 13.04% | 13.04% | 13.04% | 13.20% |
| Retiree Health and Welfare | 1.37% | 1.25% | 1.18% | 1.18% | 1.18% | -0.16% |
| Life Insurance | 0.09% | 0.08% | 0.07% | 0.07% | 0.07% | 0.07% |
| Long-term Disability | 0.20% | 0.13% | 0.12% | 0.12% | 0.12% | 0.12% |
| Worker's Compensation | 1.00% | 0.77% | 0.78% | 0.78% | 0.78% | 0.76% |
| Unemployment Compensation | 0.06% | 0.03% | 0.07% | 0.07% | 0.07% | 0.02% |
| Tuition Assistance/Reduction | 0.59% | 0.73% | 0.75% | 0.75% | 0.75% | 0.91% |
| EAP+SA+A* | 0.53% | 0.54% | 0.44% | 0.44% | 0.44% | 0.45% |
| Total | 14.80% | 15.35% | 16.45% | 16.45% | 16.45% | 16.45% |

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



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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.



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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% |

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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.



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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.