

Employer Benefit Expense Description	BANNER NHIDIST			EMPLOYEE RATE
	BENEFIT CODE	EMPLOYER RATE	ACCOUNT	
TRS (contribution to retirement benefit)	2TR	0.1145	61411	0.0815
TRS working retirees	2TW	0.1145	61411	0
TIAA/CREF Professional (to employee retirement account)	2TI	0.04956	61415	0.07044
TIAA/CREF Professional (to employee retirement account)	2TL	0.01	61415A	0
TIAA/CREF Professional (to Teachers Retirement System)	2TS	0.0472	61411	0
TIAA/CREF Classified [started prior to July 1,2011] contribution to employee retirement account	2TC	0.0873	61415	0.079
TIAA/CREF Classified [started after June 30,2011] contribution to employee retirement account	2TF	0.0873	61415	0.079
TIAA/CREF Classified (to MPERA)	2TM	0.0004	61402C	
PERS (started prior to July 1,2011) contribution to retirement benefit	2PE	0.0877	61402	0.079
PERS (started after June 30,2011) contribution to retirement benefit	2PR	0.0877	61402	0.079
PERS working retirees	2PW	0.0877	61402	
GWPO contribution to retirement benefit	2GW	0.09	61402A	0.1056
UCC (Unemployment)	0SU	0.0015	61410	n/a
FICA (Social Security) [x taxable gross]**	0SO	0.062	61401	0.062
MQFE (Medicare) [x taxable gross]**	0SM	0.0145	61409	0.0145
Worker's Compensation – Low (adjusted in October) (Professional employees, non-research faculty, & clerical)	0WC	0.00275	61404	n/a
Worker's Compensation – High (adjusted in October) (all other employees)	0WC	0.0383888	61404	n/a
Medical Insurance (CHOICES) 12 month	1EA	\$1,054.00	61403	Varies with coverage
Medical Insurance (CHOICES) 10 month *	1EB	\$1,264.80	61403	Varies with coverage
Medical Insurance (CHOICES) 9 month *	1EC	\$1,405.33	61403	varies with coverage

NOTE: Wages paid from Office of Sponsored Programs sources may be assessed extra charges. For more information navigate to <http://www.montana.edu/research/osp/documents/InfoSht.pdf>