



July 1, 2025

Memorandum

To: Vice Presidents  
Chancellors  
Deans  
Department Heads

From: USC Payroll Department

Subject: Fringe Benefit Rates Effective July 1, 2025

The following fringe benefit rates will be in effect for the first half of fiscal year 2025-2026 beginning July 1, 2025. The first table below outlines the individual fringe rate, whereas the second table summarizes total fringe rates based on the employment type. You will be advised of any changes in the rates listed below.

**Fringe Rates Effective July 1, 2025**

South Carolina Retirement*	24.51 %
South Carolina Retirement – Group Life	0.15 %
Police Officers Retirement*	26.94 %
Police Officers Retirement – Group Life	0.20 %
Police Officers Retirement – Accidental Death	0.20 %
A. Retirement up to a Salary Base of \$350,000	
FICA – Employer (Effective 1/1/2025 – 12/31/2025)	
A. Social Security up to a Salary Base of \$176,100	6.20 %
B. Medicare – unlimited salary base	1.45 %
Unemployment Compensation	0.01%
Workers’ Compensation	0.40%
Dental Insurance – per covered employee	\$13.48 per month

Health and Other Insurance (Effective 1/1/2025 – 12/31/2025)

<u>Coverage Type</u>	<u>All Health Plans (Health, Life, LTD)</u>
Employee Only	\$530.70 per month
Employee/Spouse	\$1,112.44 per month
Employee/Child	\$909.54 per month
Full Family	\$1,452.92 per month

\*Retirement includes the employer base contribution and the insurance surcharge

**Maximum Total Fringe Rates Effective July 1, 2025**

**Permanent Employees**

Members of SC Retirement System

32.72 % of total salary plus health and dental insurance.

(See schedule on page one for individual fringes)

Members of Police Officers Retirement System

35.40 % of total salary plus health and dental insurance.

(See schedule on page one for individual fringes)

**Temporary / TFAC Employees (plus health and dental insurance if applicable)**

Members of SC Retirement System (includes SCRS Retirees) 32.72 % of Total Salary

Fringes includes:

South Carolina Retirement

South Carolina Retirement – Group Life

FICA – Employer

A. Social Security

B. Medicare

Workers' Compensation

Unemployment Compensation

Members of Police Officers Retirement

35.40 % of Total Salary

Fringes includes:

Police Officers Retirement

Police Officers Retirement – Group Life

Police Officers Retirement – Accidental Death

FICA – Employer

A. Social Security

B. Medicare

Workers' Compensation

Unemployment Compensation

Non-members of SC Retirement System

8.06 % of Total Salary

Fringes includes:

FICA – Employer

A. Social Security

B. Medicare

Workers' Compensation

Unemployment Compensation

**Student Employees**

0.40 % of Total Salary

Workers' Compensation