

APPENDIX C: Employer Fringe Benefit Rates

Employer fringe benefit rates are based on the latest Appropriation Act and other existing law. Further rate documentation can be found in the Department of Accounts (DOA) fiscal year-end payroll bulletin. Payroll bulletins can be found at the following DOA Web link:

<https://www.doa.virginia.gov/reference/payroll/bulletins.shtml>

Sub Object	Benefit	FY 2026 Rates/Factors ¹
1111	VRS Retirement Contributions²	
	State Employees	12.52%
	Virginia Law Officers Retirement (VaLORS)	24.60%
	State Police (SPORS)	31.32%
	Judges (JRS)	30.67%
1112	Social Security³	6.20% capped at \$176,100
1112	Medicare	1.45%
1114	Group Life	1.18%
1115	Annual Employer Health Insurance Premiums	
	<i>COVA Care</i>	
	Single	\$9,960
	Employee + One	\$17,856
	Family	\$26,148
	<i>COVA High Deductible</i>	
	Single	\$8,868
	Employee + One	\$16,392
	Family	\$23,976
	<i>COVA HealthAware</i>	
	Single	\$9,960
	Employee + One	\$17,856
	Family	\$26,148
	<i>Kaiser Permanente</i>	
	Single	\$9,960
	Employee + One	\$17,856
	Family	\$26,148
	<i>Sentara Health Plans</i>	
	Single	\$9,792
	Employee + One	\$17,568
	Family	\$25,500
1116	Retiree Health Insurance Credit Premium	1.12%
1117	VSDP & Long-Term Disability Insurance	0.50%
1118	Teachers Insurance and Annuity⁴ Plan 1	10.40%
	Teachers Insurance and Annuity⁴ Plan 2	8.50%
1119	Defined Contribution Program⁵ Plan 1	10.40%
	Defined Contribution Program⁵ Plan 2	8.50%
1138	Deferred Compensation Match Payments	One-half of employee's contribution per pay period, up to a max of \$20 per pay period or \$480 annually

¹ Percentages refer to percent of salaries. Health insurance premiums are the annual employer dollar cost for an individual.

² Rates reflected in this table are only the defined benefit rates for Plan 1, Plan 2, and Hybrid employees. Employers with Hybrid employees will be assessed an additional rate of between 1.00% and 3.50% of salary, depending on the individual Hybrid employee elections.

³ The \$176,100 Social Security cap applies to calendar year 2025. Future year caps are unknown at this time.

⁴ For institutions of higher education: This includes alternative retirement options, such as TIAA-CREF, for those employees as defined in § 51.1-126 of the Code of Virginia. Plan 1 employees are those employees hired before July 1, 2010. Plan 2 employees were hired after June 30, 2010.

⁵ Used for employees eligible for a defined contribution plan established pursuant to § 51.1-126.5 of the Code of Virginia.