# 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 2027 Rates/Factors[1] |
|---|---|---|---|
| 1111 | **VRS Retirement Contributions[2]** | | |
| | State Employees | | 11.07% |
| | Virginia Law Officers Retirement (VaLORS) | | 22.60% |
| | State Police (SPORS) | | 31.67% |
| | Judges (JRS) | | 30.49% |
| 1112 | **Social Security [3]** | | 6.20% **capped** at $184,500 |
| 1112 | **Medicare** | | 1.45% |
| 1114 | **Group Life** | | 1.06% |
| 1115 | **Annual Employer Health Insurance Premiums** | | |
| | ***COVA Care*** | Single | $11,676 |
| | | Employee + One | $20,940 |
| | | Family | $30,636 |
| | ***COVA High Deductible*** | Single | $11,064 |
| | | Employee + One | $20,496 |
| | | Family | $29,904 |
| | ***COVA HealthAware*** | Single | $11,772 |
| | | Employee + One | $21,144 |
| | | Family | $30,948 |
| | ***Kaiser Permanente*** | Single | $10,728 |
| | | Employee + One | $19,032 |
| | | Family | $27,804 |
| | ***Sentara Health Plans*** | Single | $10,848 |
| | | Employee + One | $19,404 |
| | | Family | $28,140 |
| 1116 | **Retiree Health Insurance Credit Premium** | | 0.70% |
| 1117 | **VSDP & Long-Term Disability Insurance** | | 0.42% |
| 1118 | **Optional Retirement Plan for Higher Education (ORPHE) Defined Contribution[4] Plan 1** | | 10.40% |
| | **ORPHE Defined Contribution[4] Plan 2** | | 8.50% |
| 1119 | **Optional Retirement Plan for Political Appointees (ORPPA) Defined Contribution[5] Plan 1** | | 10.40% |
| | **ORPPA Defined Contribution[5] 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 $184,500 Social Security cap applies to calendar year 2026. 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.