FY 2026 Standard Fringe Benefit Cost Data for Personal Services

FICA - Tax rate 7.65%:

- 6.2% (OASDI rate) - maximum amount of annual earnings in 2025 subject to tax - $176,100
- 1.45% (Medicare rate) - no salary cap

Health Insurance

- *$1,885 for certified K-12 teachers funded through the State Board of Education and Georgia Military College, Lottery-funded Pre-Kindergarten teachers and assistant teachers, and all non-certificated K-12 personnel and public librarians effective July 1, 2025.*
- 29.454% of salary amounts for all other state employees. This includes regular semi-monthly pay, overtime, night pay, incentive pay, and termination pay for accrued annual leave and compensatory time earned under the Fair Labor Standards Act (FLSA) provision.

Teachers Retirement System (TRS)

- The employer contribution rate for TRS members will be 21.91% for FY 2026.

Employees' Retirement System (ERS)

The rates listed below apply to regular salary amounts of members of ERS members and include the actuarially determined employer contribution (ADEC) rates. Do not include night pay differential or overtime payments in the retirement fringe benefit calculation. GTLI contributions are 0% for FY 2026.

1. Old Plan Members – 24.40%. Exceptions are as follows:

Contribution Group Code	Contribution Group Description	Employer Contribution	Pick Up %
OAR	**OLD PLAN**	**24.40%**	**5.0 - $7**
OPCT	Old Plan Solicitors Office Staff	24.40	0
OSCT	Old Plan State Courts	24.40	0
OTO	Old Plan Tax Officials	24.40	0
OPS	Old Plan Public Safety	24.40	5.0 - $7
ORA	Old Plan Revenue Agents	24.40	5.0 - $7
ONR	Old Plan Natural Resources Game Wardens	24.40	5.0 - $7
OOA	Old Plan Georgia Bureau of Investigation Officers/Agents	24.40	5.0 - $7
ODR	Old Plan Natural Resources Deputy Game Wardens	24.40	5.0 - $7
OCO	Old Plan Department of Corrections Probation Officers / Old Plan Department of Community Supervision	24.40	5.0 - $7
OPP	Old Plan State Board of Pardons and Paroles Parole Officers	24.40	5.0 - $7
ORI	Old Plan Revenue Department Special Investigators	24.40	0

2. New Plan Members – 29.15%. Exceptions are as follows:

Contribution Group Code	Contribution Group Description	Employer Contribution	Pick Up %
NAR	**NEW PLAN**	**29.15%**	**0**
NPCT	New Plan Solicitors Office Staff	29.15	0
NSCT	New Plan State Courts	29.15	0
NTO	New Plan Tax Officials	29.15	0
NPS	New Plan Public Safety	37.47	0
NRA	New Plan Revenue Agents	37.47	0
NNR	New Plan Natural Resources Game Wardens	37.47	0

NOA	New Plan Georgia Bureau of Investigation Officers/Agents	37.47	0
NDR	New Plan Natural Resources Deputy Game Wardens	29.17	0
NCO	New Plan Department of Corrections Probation Officers / New Plan Department of Community Supervision	29.17	0
NPP	New Plan State Board of Pardons and Paroles Parole Officers	29.17	0
NRI	New Plan Revenue Department Special Investigators	37.24	0
NCA	New Plan Appeal Court Judges	57.24	5.0 - $7
NCA1	New Plan Appeal Court Judges-No GTLI	57.24	4.75 - $7
NCJ	New Plan Supreme Court Justices	57.24	5.0 - $7
NCJ1	New Plan Supreme Court Justices-No GTLI	57.24	4.75 - $7

3. Georgia State Employees Pension and Savings (GSEPS) Members

Full-time employees eligible for ERS membership, hired on and after January 1, 2009 (or current employees who wish to "opt-in" to GSEPS on or after that same date), must be enrolled in the GSEPS Plan. This Plan consists of a ***defined benefit*** structure and a ***401(k) Savings Plan*** structure.

For the ***defined benefit*** portion in FY 2026, members will contribute 1.25% of their salary to the plan. Employers will contribute to the plan an amount set by the ERS Board of Trustees annually, as follows:

Contribution Group Code	Contribution Group Description	Employer Contribution
GAR	**Georgia State Employees Pension & Savings Plan (GSEPS)**	**25.51%**
GPCT	GSEPS Solicitors Office Staff	25.51
GSCT	GSEPS State Courts	25.51
GTO	GSEPS Tax Officials	25.51
GPS	GSEPS Public Safety	28.16
GRA	GSEPS Revenue Agents	28.16
GNR	GSEPS Natural Resources Game Wardens	28.16
GOA	GSEPS Georgia Bureau of Investigation Officers/Agents	28.16
GDR	GSEPS Natural Resources Deputy Game Wardens	25.54
GCO	GSEPS Department of Correction Probation Officers / GSEPS Department of Community Supervision	25.54
GPP	GSEPS State Board of Pardons and Paroles Parole Officers	25.54
GRI	GSEPS Revenue Department Special Investigators	27.93

The employer rate for the ***401(k) Savings Plan*** portion of the plan is computed on an individual participant basis. As of July 1, 2014, new employees are automatically enrolled in the plan at 5% of compensation. Participants are permitted to change this amount at any time.

Effective July 1, 2022, the employer is required to match the first 5% of employee contributions. In addition, for employees who are contributing at least 5% of pay, the employer will add 0.5% to the employer match for each year of the employee's service in excess of 5 years until the employee reaches 13 years of service. The highest percentage an employer will pay for any individual employee is 9% of compensation**. OPB recommends agencies budget 5% of salaries for GSEPS employees for 401(k) contributions to account for this change.**