

December 4, 2009

To: Budget Envelope Managers (Operating and Ancillary departments)

From: A. Payne, Chair Budget Committee  
I. Busch-Vishniac, Provost and Vice-President (Academic)  
R. Couldrey, Interim Vice-President (Administration)

Re: ***Budget Guidelines for the 2010/11 Fiscal Year***

---

The fiscal year 2009/10 will be remembered as a time of extraordinary financial challenges and uncertainty. This state of affairs is expected to continue into 2010/11 and beyond. The provincial government is considering plans to introduce a new five-year funding plan for universities, when Reaching Higher expires at the end of this academic year. However, the new plan's strategy for tuition and grant funding and its impact on operations is not clear. The uncertainty is exacerbated by the unprecedented fiscal challenges faced by the Province and continuing fluctuations in financial markets. In light of this situation it is prudent to make no assumption of increased allocations to budget envelopes in 2010/11.

The purpose of this covering letter is to provide you with an overview of the Operating and Ancillary Budget Submission Guidelines that apply to budgets for the next year, and high-level submissions for the following two years. All budget managers are facing major challenges today and will face further challenges in the future. Every university is struggling as we are; some more than others.

In June 2009 the Board of Governors approved the University's Consolidated Budget that was projected to balance ongoing revenues and expenses in 2009/10, with one-time expenditures drawing down the balance carried forward by \$26.9 million. There were seven key qualifications that would determine the success of this plan:

- Budget envelopes will continue to absorb approximately \$20 million of inflationary increases, including salary and wage increases, within existing budget envelopes.
- Enrolment in the Business School will continue to grow.
- Internally restricted reserves will be used for one final year to fund a portion of the pension deficit not covered by the Health and Benefit reserves.
- Non-pension post-retirement benefits will continue to be funded on a cash basis only for 2009/10.
- Significant action will be taken to constrain compensation increases, starting with the freezing of all senior administrative salaries – President to Deans.
- New program funding will be sufficient to cover new program expenses.
- Financial markets are expected to generate modest investment returns of 3%.

At the five-month review stage, the projected 2009/10 operating budget forecast deficit is \$49.7 million, \$22.8 million worse than the approved budget, mainly due to an additional \$20.6 million in one-time spending. The forecast for ongoing expenditures is showing a \$2.2 million in excess of revenue.

In addition to uncertainty over government funding, the current economic conditions continue to have a negative impact on the required funding of the salaried pension plan. Although 2009/10 returns to date have been positive, the deficit remains substantial and additional funding will be required. In order to address the current deficit payments, for budgeting purposes the rate of employer contributions has been adjusted from 240% to 270% of employee contributions in 2010/11. There will likely need to be further increases to this contribution rate depending on the position of the plan as of the next valuation date on July 1, 2011. Although we appreciate that this increase will be difficult for operating envelopes to absorb, the magnitude of the pension deficit and the other negative impacts of the market downturn forces us to address this problem in the short term.

Funding the salaried pension plan is only one of many cost pressures currently facing the University. The size of this challenge is so great that no one solution will address it; rather a number of strategies will be required. Ancillary operations have always played a vital role as a source of funding to support core operations. The revenue generated by these operations has never been more important, and as a key part of the solution to the current challenges the contribution rate from ancillaries will be increased in 2010/11 and is projected to increase again in 2011/12.

Planning for future operations in the absence of concrete information is a difficult task. It is uncertain whether the revenues included in the 2009/10 budget will be realized. In order to minimize the impact of revenue fluctuations on operating envelopes, slip-year funding will be introduced in 2009/10. Details of the allocation procedure are included in the guidelines. Any increase to medical grants confirmed by the Province will be allocated in 2009/10. Envelope managers should prepare their budgets and forecasts using revenue allocations in the framework.

The Budget Guidelines document accompanies this memo so that you can start your planning and budget process. Several changes have been made in this year's budget process.

- Due to the uncertainty over funding and tuition, this planning cycle will include projections for 2009/10 and budgets for 2010/11, with high-level projections required for the following two years 2011/12 and 2012/13. The 2010/11 budget should be based on a detailed analysis by account which will be used as the benchmark for actual results, while the two outer years may project revenue and expenses at the budget unit level, incorporating major changes.
- Revenue and expenses should continue to be reported as ongoing or one-time, and details of all one-time items should be provided. Submissions that project an ongoing (structural) deficit in 2010/11 will not be approved and will be returned to the preparer for resubmission.
- The schedule for budget submissions and presentations is shown in the Budget Guidelines. Budget Committee will continue to review the submissions of selected envelopes without requiring a presentation; managers of those envelopes that will not make presentations should be prepared to respond to questions posed by Budget Committee after review of their submissions.
- A key addition to the budget submission is a request for narrative explanations of material variances between the original 2009/10 budget submitted to the Budget Committee and the current 2009/10 projection. This variance analysis will allow the Budget Committee to understand the changing operating environment and the steps that you are taking in response.

- Assume that the current budget model will remain intact for the entire planning period. The review of budget process and methodology initiated in the fall of 2007 is continuing and recommendations for changes will be made for future budgets.

If you have any questions about the Budget Guidelines please contact your Budgeting Services representative:

Chris Sylvester	Ext. 24766 or <a href="mailto:sylvest@mcmaster.ca">sylvest@mcmaster.ca</a>
Lydia Duarte	Ext. 23934 or <a href="mailto:duartel@mcmaster.ca">duartel@mcmaster.ca</a>
Natalie Illingworth	Ext. 20069 or <a href="mailto:illing@mcmaster.ca">illing@mcmaster.ca</a>
Lou Mitton	Ext. 24316 or <a href="mailto:mittonl@mcmaster.ca">mittonl@mcmaster.ca</a>

# **MCMASTER UNIVERSITY**

## **GUIDELINES FOR PREPARATION OF BUDGETS BY ANCILLARY DEPARTMENTS**

For the Fiscal Years

2010/11, 2011/12 and 2012/13

**TABLE OF CONTENTS**

A. INTRODUCTION ..... 4

B. SUBMISSION TIMETABLE ..... 4

C. FORMAT OF BUDGET SUBMISSION ..... 5

D. DETAILED CALCULATIONS ..... 6

    1) Revenue ..... 6

    2) Salary and Wage Expense ..... 6

    3) Contribution to the Operating Budget ..... 7

    4) Interest Rate ..... 8

    5) Interest Rate Charged on Reserves in Deficit ..... 8

    6) Space Charges ..... 8

    7) Facility Services ..... 8

    8) Technology Expenditures ..... 8

    9) Capital Expenditures ..... 9

    10) Reserves ..... 9

APPENDIX A – SUMMARY OF BENEFITS BUDGET ASSUMPTIONS ..... 10

APPENDIX B – TABLE OF TMG BENEFITS (FORMERLY ROLL 1 STAFF) ..... 11

APPENDIX C – TABLE OF CAW BENEFITS (FORMERLY ROLL 1 STAFF) ..... 17

APPENDIX D – TABLE OF HOURLY/WAGE, TEMP/CASUAL, AND GRAD BENEFITS (FORMERLY ROLLS 2, 3, 4 AND 5) ..... 23

APPENDIX E – DEPARTMENTAL SYNOPSIS TEMPLATE ..... 26

APPENDIX F – BUDGET FORM ..... 28

APPENDIX G – ONGOING VS. ONE-TIME EXPENDITURE GUIDELINES ..... 29

APPENDIX H – ASSET CAPITALIZATION GUIDELINES ..... 30

|

## A. INTRODUCTION

This document provides the guidelines for the development of your Ancillary department budgets for the ***three year planning window*** beginning May 1, 2010. The multi-year budget provides the future financial plans of the departments and is vital to the long-term planning of the University as a whole. Two sample templates have been attached to help in the completion of this process. One is a Word document to be used for the departmental synopsis (Appendix E). The other is an Excel spreadsheet form in SAS FM that contains all the required columns to enter numerical data, as well as the standard report template that will be generated using data input through the form (Appendix F).

Managers are asked to outline the plans for their department over the three year planning window. Submissions should include projections for 2009/10 and budgets for 2010/11, with high-level projections required for the following two years 2011/12 and 2012/13. The 2010/11 budget should be based on a detailed analysis by account which will be used as the benchmark for actual results, while the two outer years may project revenue and expenses at the budget unit level, incorporating major changes. The specific approval will be limited to the 2010/11 budget while the future years remain a working document. This plan should examine your department's mission and objectives in light of the University's objectives outlined in *Refining Directions*; discuss the quantitative and qualitative aspects of the operation including appropriate benchmarking and indicators; and any future plans that may impact the reserve account. Also, please document all relevant assumptions employed in the development of your budget that are not identified in Section D.

The expectation of the Budget Committee is that departments present a budget that balances ongoing revenue and expense projections throughout the period. Please note that the Reserves are not intended to fund ongoing operations and that no expenses should be charged directly to the reserve accounts. Any one-time revenue and expenses should be included in the one-time column on the budget form.

## B. SUBMISSION TIMETABLE

Below is the schedule for budget submissions to Budgeting Services and presentations to the Budget Committee. Several changes have been made in this year's budget process to allow the Committee more time for consideration of the final consolidated budget. Budgets from all non-academic areas are due on January 27, 2010. Presentations to Budget Committee have been scheduled for selected units. Managers of the remaining units will be advised if a presentation is required once their submissions have been reviewed. If required, the presentation will be scheduled on March 10, 2010.

Please submit all materials electronically to [mittonl@mcmaster.ca](mailto:mittonl@mcmaster.ca) in Budgeting Services (DTC, 5<sup>th</sup> Floor) **at least *two weeks*** prior to the presentation date. An email attachment using the attached template is preferred. **Please Note:** All submissions must be reviewed and endorsed by the appropriate senior officer before being forwarded to the Budget Committee.

<i>Operation</i>	<i>Submit to Budgeting Services</i>	<i>Present to Budget Committee</i>
Bookstore	January 27, 2010	February 10, 2010
Hospitality Services	January 27, 2010	February 10, 2010
Housing & Conference Services	January 27, 2010	February 10, 2010
Student Health Service	January 27, 2010	February 10, 2010
Centre for Continuing Education	January 27, 2010	March 10, 2010 if required
Telecommunications	January 27, 2010	March 10, 2010 if required
Parking	January 27, 2010	March 10, 2010 if required
Media Services	January 27, 2010	March 10, 2010 if required

### C. FORMAT OF BUDGET SUBMISSION

The Budget Committee requests that you provide the following information (templates are attached):

#### ***Word Document (Appendix E)***

Available to download at [http://www.mcmaster.ca/bms/BMS\\_FS\\_Budgeting.htm](http://www.mcmaster.ca/bms/BMS_FS_Budgeting.htm)

- A brief statement of your unit's mission and vision
- Objectives for 2010/11
- Major strategic initiatives beginning or ending in 2011/12 and 2012/13
- Anticipated future operational changes and analysis of capacity constraints
- The effects of proposed fee and rate changes
- Additional revenue sources
- Impact of your plans on other areas of the University. Income generation strategies or cost reductions should not transfer labour or costs to other University units.
- Discuss in detail how you evaluate the quality and cost effectiveness of the services provided by utilizing appropriate benchmarks and indicators of performance
- A summary of your competitive position
- Any anticipated staffing changes
- Major opportunities and key risks in your operational plan
- Plans for balancing budgets assuming no additional revenues are available.
- Details and explanations of all one-time revenues and expenses (see Appendix G).
- Details of major assumptions, including the amount and certainty of any additional costs and revenue and an indication of what has been included or excluded from the budget. Please note that any deviation from assumptions in these guidelines must be approved by the Senior Officer prior to submission.
- Explanation of variances between the current 2009/10 projection and the original budget
- Capital budget plans

#### ***SAS FM Excel Document (Appendix F)***

- FTE's

- Revenues
  - Expenses
  - Reserve fund schedule
  - All revenue and expenses must be classified as ongoing or one-time (see Appendix G)
- Budgets must be entered using SAS FM on the standard *Budget Submission Form* shown in Appendix F to provide a consistent format for presentation to the Budget Committee.
- The 2009/10 projection will be pre-populated with the 2009/10 Five Month Review data as a starting point. The *ongoing* 2010/11 budget will be pre-populated with the budget as entered in FAS as of October, 2009. One-time activity and FTE's for the 2010/11 will be left blank. The 2011/12 and 2012/13 projections will be left blank.
  - Plans for 2011/12 and 2012/13 are required by type of expense but do not need to be entered at the individual account level.
  - A separate interactive report will be available in “Shared Documents” on the BI Portal to display actual and prior projection data.
  - A formatted report for submission to the Budget Committee will be available in “Manage Documents” on the BI Portal.

You will be notified when the forms and reports are available on the Business Intelligence portal, expected to be during the first week of December.

At the meeting with Budget Committee, assume Budget Committee members have reviewed the material provided. Be prepared to highlight your key points by way of a brief introduction which should be limited to 3-5 minutes. There will be a total of 20 minutes scheduled for introductory remarks and a discussion of the budget submission with each manager.

## D. DETAILED CALCULATIONS

### 1) Revenue

Please present a justification for any price or fee changes. **Discuss how any fee change will impact operations and/or contributions to the University Operating Budget.** Outline who your major customers are and the impact on your proposed price or fee changes on other units at McMaster.

### 2) Salary and Wage Expense

#### I. *CAW and TMG Salaries (formerly Roll 1 Staff)*

Salary expense estimates should be based on the collective agreements in effect with McMaster University. In the absence of specific salary details, *for budgeting purposes only*, assume the continuation of the current contract or agreement including, where applicable, across the board, scale, merit, and step increases. *Salary estimates are for modelling purposes only.*

- TMG: Maximum 2% ATB effective July 1, 2010, with the same annual increases thereafter

- CAW: In accordance with the settlement:
  - Lump sum in 2009/10
  - 1% ATB effective December 1, 2009 plus progression
  - 2% ATB effective August 8, 2010 plus progression
  - 2.75% ATB effective August 7, 2011 plus progression

## **II. Hourly/Wage, Temp/Casual, and Graduate Student Salaries (formerly Roll 2, 3, 4 and 5)**

Refer to the collective agreements that cover these employee groups and explain any further assumptions you make.

## **III. Benefits**

A summary document of the Benefit Budget Assumptions precedes the detailed benefit costs and has been included for your information (See Appendix A). The estimated benefit rates to be budgeted over the three-year period for all employees are provided in Appendix B, C, and D.

Due to unfavourable market conditions, investment experience has been very different than expected. Pension contribution rates are currently under review and may increase over the planning period if necessary to meet the minimum asset/liability ratios as of the next required valuation date on July 1, 2010. The tables are available as Excel spreadsheets at [http://www.mcmaster.ca/bms/BMS\\_FS\\_Budgeting.htm](http://www.mcmaster.ca/bms/BMS_FS_Budgeting.htm).

## **3) Contribution to the Operating Budget**

Ancillary operations make a critical contribution to the financial health of the University Operating Budget. The incremental contribution is based on a percentage of the two slip-year gross sales by ancillary operations as detailed in the audited financial statements (i.e. the 2010/11 contribution is based on the 2008/09 audited statements).

To help meet operating obligations during this challenging time, the incremental ancillary contribution rate has been set at 2% for 2010/11, increasing to 3% in 2011/12 and thereafter. The incremental contribution for 2010/11 budget year for each area is detailed below.

**Sales by ancillary operation**

\$000's	<u>2008/09</u>	<u>2010/11</u>	<u>2011/12</u>	<u>2012/13</u>
	<i>sales</i>	<i>Budget</i>	<i>Forecast</i>	<i>Forecast</i>
		<u>2%</u>	<u>3%</u>	<u>3%</u>
Bookstore	22,868			
Hospitality Services	18,545			
Housing and Conference Services	19,766			
Student Health Services	1,494			
<b>Total AVP (Student Affairs)</b>	<b>62,673</b>	<b>1,253.46</b>	<b>1,880.19</b>	<b>1,880.19</b>
Printing	3,810			
Parking	3,936			
Telecommunications	2,700			
<b>Total VP (Administration)</b>	<b>10,446</b>	<b>208.92</b>	<b>313.38</b>	<b>313.38</b>
Continuing Education	4,012	80.24	120.36	120.36
Miscellaneous	157	-	-	-
<b>Total Ancillary Operations</b>	<b>77,288</b>	<b>1,542.62</b>	<b>2,313.93</b>	<b>2,313.93</b>

*Source: 2008/09 Annual Financial Report*

**4) Interest Rate**

The interest rate to be charged for receivables and inventory is the prime rate (2.25% as of November, 2009).

**5) Interest Rate Charged on Reserves in Deficit**

The rate to be charged on reserve balances in a deficit position is the prime rate (2.25% as of November, 2009).

**6) Space Charges**

Space charges will be \$20 per square foot and is reflective of the market rate.

**7) Facility Services**

As is the usual practice, Facility Services will provide Ancillary managers with cost estimates. The Ancillary managers may negotiate with Facility Services regarding the level of service to be provided. A copy of the cost estimates should be forwarded to Budgeting Services.

**8) Technology Expenditures**

Please identify any anticipated expenditures in the area of technology. All new and replacement technology decisions should be made in consultation with the Chief Information Officer for compliance with University standards and implementation of the University Technology Strategy.

**9) Capital Expenditures**

Please refer to the Capitalization Policy (Appendix H) when identifying anticipated capital expenditures and provide details of any significant expenditures. A separate line item has been added in budget submission template (Appendix E).

**10) Reserves**

Please note that all operating and capital expenditures must flow through the ancillary operating accounts and not the reserves.

If you have any questions or concerns please contact Budgeting Services at the following:

Chris Sylvester	Ext. 24766 or <a href="mailto:sylvest@mcmaster.ca">sylvest@mcmaster.ca</a>
Lydia Duarte	Ext. 23934 or <a href="mailto:duartel@mcmaster.ca">duartel@mcmaster.ca</a>
Natalie Illingworth	Ext. 20069 or <a href="mailto:illing@mcmaster.ca">illing@mcmaster.ca</a>
Lou Mitton	Ext. 24316 or <a href="mailto:mittonl@mcmaster.ca">mittonl@mcmaster.ca</a>

**APPENDIX A – SUMMARY OF BENEFITS BUDGET ASSUMPTIONS**

Fiscal 2010/11 to 2012/13  
Summary of Assumptions - Employer's Share of Benefit Costs

Category	Covered*	2009-10 Actual	2010-11 Approved	2011-12 Proposed	2012-13 Proposed	Source
CPP	All employee groups	4.95% of Base up to \$2,118.60 Maximum	<b>4.95% of Base up to \$2,163.15 Maximum</b>	<b>4.95% of Base up to \$2,206.41 Maximum</b>	<b>4.95% of Base up to \$2,250.54 Maximum</b>	Revenue Canada 2010 Rate
EI	Group 1	1.73% of base x 1.175 up to \$859.92 Maximum	<b>1.73% of base x 1.175 up to \$859.92 Maximum</b>	<b>1.73% of base x 1.175 up to \$859.92 Maximum</b>	<b>1.73% of base x 1.175 up to \$859.92 Maximum</b>	Revenue Canada 2009 Rate, future years not stated
	Group 2	1.73% of base x 1.238 up to \$905.96 Maximum	<b>1.73% of base x 1.238 up to \$905.96 Maximum</b>	<b>1.73% of base x 1.238 up to \$905.96 Maximum</b>	<b>1.73% of base x 1.238 up to \$905.96 Maximum</b>	Revenue Canada 2009 Rate, future years not stated
	Group 3	1.73% of base x 1.4 up to \$1,024.51 Maximum	<b>1.73% of base x 1.4 up to \$1,024.51 Maximum</b>	<b>1.73% of base x 1.4 up to \$1,024.51 Maximum</b>	<b>1.73% of base x 1.4 up to \$1,024.51 Maximum</b>	Revenue Canada 2009 Rate, future years not stated
Pension	Group 1 - Faculty	240% of 5.0% x Salary up to YMPE plus 6.5% on Excess	<b>270% of 5.0% x Salary up to YMPE plus 6.5% on Excess</b>	<b>270% of 5.0% x Salary up to YMPE plus 6.5% on Excess</b>	<b>270% of 5.0% x Salary up to YMPE plus 6.5% on Excess</b>	Based on Actuarial Estimate (Mercer)
	Group 1 - TMG and SAAO	240% of 5.0% x Salary up to YMPE plus 6.5% on Excess	<b>270% of 5.5% x Salary up to YMPE plus 7.25% on Excess</b>	<b>270% of 6.0% x Salary up to YMPE plus 8.0% on Excess</b>	<b>270% of 6.5% x Salary up to YMPE plus 8.75% on Excess</b>	Based on Actuarial Estimate (Mercer)
	Group 1 - CAW	240% of 5.0% x Salary up to YMPE plus 6.5% on Excess	<b>270% of 5.75% x Salary up to YMPE plus 7.5% on Excess</b>	<b>270% of 6.25% x Salary up to YMPE plus 8.25% on Excess</b>	<b>270% of 6.5% x Salary up to YMPE plus 8.75% on Excess</b>	Based on Actuarial Estimate (Mercer)
	Group 2	340% of 3.5% x Salary up to YMPE plus 5% on Excess	<b>390% of 3.5% x Salary up to YMPE plus 5% on Excess</b>	<b>390% of 3.5% x Salary up to YMPE plus 5% on Excess</b>	<b>390% of 3.5% x Salary up to YMPE plus 5% on Excess</b>	Based on Actuarial Estimate (Mercer)
	Group 3	N/A	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	
Employee Health Tax	All employee groups	1.95% of Base	<b>1.95% of Base</b>	<b>1.95% of Base</b>	<b>1.95% of Base</b>	Provincial Legislation as of 2005
Extended Health	Groups 1 and 2	6% Medical & 6% Dental increase	<b>3% Medical &amp; 3% Dental increase</b>	<b>3.5% Medical &amp; 3.5% Dental increase</b>	<b>3% Medical &amp; 3% Dental increase</b>	Review of scenarios with historical data
	Group 3	N/A	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	
Life Insurance	Group 1	.82% of Base to a maximum of \$834	<b>.82% of Base to a maximum of \$834</b>	<b>.82% of Base to a maximum of \$834</b>	<b>.82% of Base to a maximum of \$834</b>	Review of scenarios of historical data
	Group 2	.57% of Base	<b>.57% of Base</b>	<b>.57% of Base</b>	<b>.57% of Base</b>	Review of scenarios of historical data
	Group 3	N/A	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	
Surcharge **	Group 1	4.0026% of Base	<b>4.0026% of Base</b>	<b>4.0026% of Base</b>	<b>4.0026% of Base</b>	Review of scenarios of historical data
	Group 2	4.0026% of Base	<b>4.0026% of Base</b>	<b>4.0026% of Base</b>	<b>4.0026% of Base</b>	Review of scenarios of historical data
	Group 3	N/A	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	Review of scenarios of historical data
Post Retirement Benefits Provision	Groups 1 and 2	.25% of Base	<b>.50% of Base</b>	<b>.75% of Base</b>	<b>1.0% of Base</b>	Review of scenarios of historical data
WSIB	All employee groups	.35% of Base	<b>.35% of Base</b>	<b>.35% of Base</b>	<b>.35% of Base</b>	Review of scenarios of historical data
Sick Leave Pool/Salary	Group 1 staff	1.0% of Base	<b>1.0% of Base</b>	<b>1.0% of Base</b>	<b>1.0% of Base</b>	Review of scenarios of historical data
Continuance	All other employee groups	N/A	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	
	Groups 1 and 2	N/A	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	
Vacation Pay	Group 3 (where applicable)	4% of Base	<b>4% of Base</b>	<b>4% of Base</b>	<b>4% of Base</b>	Employment Standards Act

**Notes:**  
Estimated increases are shown in *italics*.  
Base refers to Base Salary

**\*Employee Categories**  
Group 1 - Employee Groups with Benefits/Pension (LTD) - formerly Roll 1 Full-Time Faculty and Staff  
Group 2 - Employee Groups with Benefits/Pension (no LTD) - formerly Rolls 2 and 5 Hourly Employees - Union Groups  
Group 3 - Employee Groups with No Benefits - formerly Roll 3 Part-Time Casual and Roll 4 Graduate Students

**\*\*Included in surcharge:**  
Retiree's Benefits  
LTD Benefits  
Maternity Leave  
Paid Up Life Insurance  
Tuition Assistance  
Tuition Bursary  
Tuition Waiver  
Core Competency Training Programs  
Employee Assistance Programs  
Pre-retirement Seminars

**APPENDIX B – TABLE OF TMG BENEFITS (FORMERLY ROLL 1 STAFF)**

Fiscal Salary	270%										3% Increase				4.0026%			0.50%		0.35%		Sick Leave Pool	Total	2010/11 % of total	2009/10 % of total	% increase	Rate increase
	CPP	EI	Pension	EHT	Dental	Major Medical	Life Insurance	Surcharge	Post-Ret. Surcharge	WSIB	WSIB	WSIB	WSIB	WSIB	WSIB	WSIB	WSIB	WSIB	WSIB								
20,000	817	407	2,970	390	1,601	2,612	164	801	100	70	200	10,130	50.65%	47.32%	7.03%	3.33%											
22,000	916	447	3,267	429	1,601	2,612	180	881	110	77	220	10,739	48.81%	45.54%	7.18%	3.27%											
24,000	1,015	488	3,564	468	1,601	2,612	197	961	120	84	240	11,348	47.28%	44.06%	7.32%	3.22%											
26,000	1,114	529	3,861	507	1,601	2,612	213	1,041	130	91	260	11,957	45.99%	42.80%	7.44%	3.19%											
28,000	1,213	569	4,158	546	1,601	2,612	230	1,121	140	98	280	12,567	44.88%	41.73%	7.55%	3.15%											
30,000	1,312	610	4,455	585	1,601	2,612	246	1,201	150	105	300	13,176	43.92%	40.80%	7.65%	3.12%											
32,000	1,411	650	4,752	624	1,601	2,612	262	1,281	160	112	320	13,785	43.08%	39.98%	7.75%	3.10%											
34,000	1,510	691	5,049	663	1,601	2,612	279	1,361	170	119	340	14,394	42.33%	39.26%	7.83%	3.07%											
36,000	1,609	732	5,346	702	1,601	2,612	295	1,441	180	126	360	15,003	41.67%	38.62%	7.91%	3.05%											
38,000	1,708	772	5,643	741	1,601	2,612	312	1,521	190	133	380	15,612	41.08%	38.05%	7.98%	3.04%											
40,000	1,807	813	5,940	780	1,601	2,612	328	1,601	200	140	400	16,221	40.55%	37.53%	8.05%	3.02%											
42,000	1,906	854	6,237	819	1,601	2,612	344	1,681	210	147	420	16,830	40.07%	37.07%	8.11%	3.01%											
44,000	2,005	895	6,534	858	1,601	2,612	361	1,761	220	154	440	17,439	39.56%	36.64%	7.95%	2.91%											
46,000	2,104	936	6,831	897	1,601	2,612	377	1,841	230	161	460	18,048	39.07%	36.25%	7.78%	2.82%											
48,000	2,163	977	7,128	936	1,601	2,612	394	1,921	240	168	480	18,657	38.62%	35.75%	7.85%	2.88%											
50,000	2,163	1,018	7,425	975	1,601	2,612	410	2,001	250	175	500	19,266	38.21%	35.28%	8.31%	2.93%											
52,000	2,163	1,059	7,722	1,014	1,601	2,612	426	2,081	260	182	520	19,875	37.82%	34.84%	8.55%	2.98%											
54,000	2,163	1,100	8,019	1,053	1,601	2,612	443	2,161	270	189	540	20,484	37.47%	34.44%	8.79%	3.03%											
56,000	2,163	1,141	8,316	1,092	1,601	2,612	459	2,241	280	196	560	21,093	37.14%	34.07%	9.01%	3.07%											
58,000	2,163	1,182	8,613	1,131	1,601	2,612	476	2,321	290	203	580	21,702	36.83%	33.72%	9.22%	3.11%											
60,000	2,163	1,223	8,910	1,170	1,601	2,612	492	2,401	300	210	600	22,311	36.54%	33.39%	9.42%	3.15%											
62,000	2,163	1,264	9,207	1,209	1,601	2,612	508	2,481	310	217	620	22,920	36.27%	33.09%	9.61%	3.18%											
64,000	2,163	1,305	9,504	1,248	1,601	2,612	525	2,561	320	224	640	23,529	36.02%	32.80%	9.80%	3.21%											
66,000	2,163	1,346	9,801	1,287	1,601	2,612	541	2,641	330	231	660	24,138	35.78%	32.54%	9.97%	3.24%											
68,000	2,163	1,387	10,098	1,326	1,601	2,612	558	2,721	340	238	680	24,747	35.56%	32.28%	10.14%	3.27%											
70,000	2,163	1,428	10,395	1,365	1,601	2,612	574	2,801	350	245	700	25,356	35.35%	32.05%	10.30%	3.30%											
72,000	2,163	1,469	10,692	1,404	1,601	2,612	590	2,881	360	252	720	25,965	35.15%	31.82%	10.45%	3.33%											
74,000	2,163	1,510	10,989	1,443	1,601	2,612	607	2,961	370	259	740	26,574	34.96%	31.61%	10.60%	3.35%											
76,000	2,163	1,551	11,286	1,482	1,601	2,612	623	3,041	380	266	760	27,183	34.78%	31.41%	10.74%	3.37%											
78,000	2,163	1,592	11,583	1,521	1,601	2,612	640	3,121	390	273	780	27,792	34.61%	31.22%	10.88%	3.40%											
80,000	2,163	1,633	11,880	1,560	1,601	2,612	656	3,201	400	280	800	28,401	34.45%	31.04%	11.01%	3.42%											
82,000	2,163	1,674	12,177	1,599	1,601	2,612	672	3,281	410	287	820	29,010	34.30%	30.86%	11.13%	3.44%											
84,000	2,163	1,715	12,474	1,638	1,601	2,612	689	3,361	420	294	840	29,619	34.16%	30.70%	11.26%	3.46%											
86,000	2,163	1,756	12,771	1,677	1,601	2,612	705	3,441	430	301	860	30,228	34.02%	30.54%	11.37%	3.47%											
88,000	2,163	1,797	13,068	1,716	1,601	2,612	722	3,521	440	308	880	30,837	33.89%	30.39%	11.48%	3.49%											
90,000	2,163	1,838	13,365	1,755	1,601	2,612	738	3,601	450	315	900	31,446	33.76%	30.25%	11.59%	3.51%											
92,000	2,163	1,879	13,662	1,794	1,601	2,612	754	3,681	460	322	920	32,055	33.64%	30.12%	11.70%	3.52%											
94,000	2,163	1,920	13,959	1,833	1,601	2,612	771	3,761	470	329	940	32,664	33.52%	29.98%	11.80%	3.54%											
96,000	2,163	1,961	14,256	1,872	1,601	2,612	787	3,841	480	336	960	33,273	33.41%	29.86%	11.90%	3.55%											
98,000	2,163	2,002	14,553	1,911	1,601	2,612	804	3,921	490	343	980	33,882	33.30%	29.74%	11.99%	3.57%											
100,000	2,163	2,043	14,850	1,950	1,601	2,612	820	4,001	500	350	1,000	34,491	33.20%	29.62%	12.08%	3.58%											
102,000	2,163	2,084	15,147	1,989	1,601	2,612	834	4,081	510	357	1,020	35,100	33.10%	29.51%	12.17%	3.59%											
104,000	2,163	2,125	15,444	2,028	1,601	2,612	849	4,161	520	364	1,040	35,709	32.99%	29.39%	12.26%	3.60%											
106,000	2,163	2,166	15,741	2,067	1,601	2,612	863	4,241	530	371	1,060	36,318	32.89%	29.27%	12.35%	3.62%											
108,000	2,163	2,207	16,038	2,106	1,601	2,612	877	4,321	540	378	1,080	36,927	32.78%	29.16%	12.44%	3.63%											
110,000	2,163	2,248	16,335	2,145	1,601	2,612	891	4,401	550	385	1,100	37,536	32.69%	29.05%	12.52%	3.64%											

Tables are available to download in Excel format at [http://www.mcmaster.ca/bms/BMS\\_FS\\_Budgeting.htm](http://www.mcmaster.ca/bms/BMS_FS_Budgeting.htm)



**McMaster University  
Estimate of benefits costs for 2011/12  
Group 1 - TMG Staff**

Fiscal Salary	270%		3.5% Increase			4.0026%		0.75%		0.35%		Sick Leave Pool	Total	2011/12 % of total	% increase	Rate increase
	CPP	EI	Pension	EHT	Dental	Major Medical	Life Insurance	Surcharge	Post-Ret. Surcharge	WSIB	WSIB					
20,000	817	407	3,240	390	1,657	2,703	164	801	150	70	70	200	10,598	52.99%	4.61%	2.34%
22,000	916	447	3,564	429	1,657	2,703	180	881	165	77	77	220	11,239	51.08%	4.65%	2.27%
24,000	1,015	488	3,888	468	1,657	2,703	197	961	180	84	84	240	11,880	49.50%	4.68%	2.21%
26,000	1,114	529	4,212	507	1,657	2,703	213	1,041	195	91	91	260	12,521	48.16%	4.71%	2.17%
28,000	1,213	569	4,536	546	1,657	2,703	230	1,121	210	98	98	280	13,162	47.01%	4.74%	2.13%
30,000	1,312	610	4,860	585	1,657	2,703	246	1,201	225	105	105	300	13,803	46.01%	4.76%	2.09%
32,000	1,411	650	5,184	624	1,657	2,703	262	1,281	240	112	112	320	14,444	45.14%	4.78%	2.06%
34,000	1,510	691	5,508	663	1,657	2,703	279	1,361	255	119	119	340	15,085	44.37%	4.80%	2.03%
36,000	1,609	732	5,832	702	1,657	2,703	295	1,441	270	126	126	360	15,726	43.68%	4.82%	2.01%
38,000	1,708	772	6,156	741	1,657	2,703	312	1,521	285	133	133	380	16,367	43.07%	4.84%	1.99%
40,000	1,807	813	6,480	780	1,657	2,703	328	1,601	300	140	140	400	17,009	42.52%	4.85%	1.97%
42,000	1,906	854	6,804	819	1,657	2,703	344	1,681	315	147	147	420	17,650	42.02%	4.87%	1.95%
44,000	2,005	860	7,128	858	1,657	2,703	361	1,761	330	154	154	440	18,256	41.49%	4.89%	1.94%
46,000	2,104	860	7,452	897	1,657	2,703	377	1,841	345	161	161	460	18,857	40.99%	4.92%	1.92%
48,000	2,203	860	7,776	936	1,657	2,703	394	1,921	360	168	168	480	19,457	40.54%	4.95%	1.91%
50,000	2,206	860	8,204	975	1,657	2,703	410	2,001	375	175	175	500	20,066	40.13%	5.04%	1.92%
52,000	2,206	860	8,636	1,014	1,657	2,703	426	2,081	390	182	182	520	20,676	39.76%	5.12%	1.94%
54,000	2,206	860	9,068	1,053	1,657	2,703	443	2,161	405	189	189	540	21,285	39.42%	5.21%	1.95%
56,000	2,206	860	9,500	1,092	1,657	2,703	459	2,241	420	196	196	560	21,895	39.10%	5.28%	1.96%
58,000	2,206	860	9,932	1,131	1,657	2,703	476	2,322	435	203	203	580	22,504	38.80%	5.36%	1.97%
60,000	2,206	860	10,364	1,170	1,657	2,703	492	2,402	450	210	210	600	23,114	38.52%	5.43%	1.98%
62,000	2,206	860	10,796	1,209	1,657	2,703	508	2,482	465	217	217	620	23,723	38.26%	5.49%	1.99%
64,000	2,206	860	11,228	1,248	1,657	2,703	525	2,562	480	224	224	640	24,332	38.02%	5.56%	2.00%
66,000	2,206	860	11,660	1,287	1,657	2,703	541	2,642	495	231	231	660	24,942	37.79%	5.62%	2.01%
68,000	2,206	860	12,092	1,326	1,657	2,703	558	2,722	510	238	238	680	25,551	37.58%	5.67%	2.02%
70,000	2,206	860	12,524	1,365	1,657	2,703	574	2,802	525	245	245	700	26,161	37.37%	5.73%	2.02%
72,000	2,206	860	12,956	1,404	1,657	2,703	590	2,882	540	252	252	720	26,770	37.18%	5.78%	2.03%
74,000	2,206	860	13,388	1,443	1,657	2,703	607	2,962	555	259	259	740	27,380	37.00%	5.83%	2.04%
76,000	2,206	860	13,820	1,482	1,657	2,703	623	3,042	570	266	266	760	27,989	36.83%	5.88%	2.04%
78,000	2,206	860	14,252	1,521	1,657	2,703	640	3,122	585	273	273	780	28,599	36.66%	5.92%	2.05%
80,000	2,206	860	14,684	1,560	1,657	2,703	656	3,202	600	280	280	800	29,208	36.51%	5.97%	2.06%
82,000	2,206	860	15,116	1,599	1,657	2,703	672	3,282	615	287	287	820	29,818	36.36%	6.01%	2.06%
84,000	2,206	860	15,548	1,638	1,657	2,703	689	3,362	630	294	294	840	30,427	36.22%	6.05%	2.07%
86,000	2,206	860	15,980	1,677	1,657	2,703	705	3,442	645	301	301	860	31,036	36.09%	6.09%	2.07%
88,000	2,206	860	16,412	1,716	1,657	2,703	722	3,522	660	308	308	880	31,646	35.96%	6.13%	2.08%
90,000	2,206	860	16,844	1,755	1,657	2,703	738	3,602	675	315	315	900	32,255	35.84%	6.16%	2.08%
92,000	2,206	860	17,276	1,794	1,657	2,703	754	3,682	690	322	322	920	32,865	35.72%	6.20%	2.08%
94,000	2,206	860	17,708	1,833	1,657	2,703	771	3,762	705	329	329	940	33,474	35.61%	6.23%	2.09%
96,000	2,206	860	18,140	1,872	1,657	2,703	787	3,842	720	336	336	960	34,084	35.50%	6.26%	2.09%
98,000	2,206	860	18,572	1,911	1,657	2,703	804	3,923	735	343	343	980	34,693	35.40%	6.29%	2.10%
100,000	2,206	860	19,004	1,950	1,657	2,703	820	4,003	750	350	350	1,000	35,303	35.30%	6.32%	2.10%
102,000	2,206	860	19,436	1,989	1,657	2,703	834	4,083	765	357	357	1,020	35,910	35.21%	6.35%	2.10%
104,000	2,206	860	19,868	2,028	1,657	2,703	834	4,163	780	364	364	1,040	36,503	35.10%	6.39%	2.11%
106,000	2,206	860	20,300	2,067	1,657	2,703	834	4,243	795	371	371	1,060	37,096	35.00%	6.42%	2.11%
108,000	2,206	860	20,732	2,106	1,657	2,703	834	4,323	810	378	378	1,080	37,689	34.90%	6.44%	2.11%
110,000	2,206	860	21,164	2,145	1,657	2,703	834	4,403	825	385	385	1,100	38,282	34.80%	6.47%	2.12%

Tables are available to download in Excel format at [http://www.mcmaster.ca/bms/BMS\\_FS\\_Budgeting.htm](http://www.mcmaster.ca/bms/BMS_FS_Budgeting.htm)

**McMaster University  
Estimate of benefits costs for 2011/12  
Group 1 - TMG Staff**

Fiscal Salary	270%				3.5% Increase			4.0026%			0.75%		0.35%		Sick Leave Pool	Total	2011/12 % of total	2010/11 % of total	% increase	Rate increase
	CPP	EI	Pension	EHT	Dental	Major Medical	Life Insurance	Surcharge	Surcharge	WSIB	Post-Ret. Surcharge	WSIB	Post-Ret. Surcharge							
112,000	2,206	860	21,596	2,184	1,657	2,703	834	4,483	840	392	392	840	392	1,120	38,875	34.71%	32.59%	6.50%	2.12%	
114,000	2,206	860	22,028	2,223	1,657	2,703	834	4,563	855	399	399	855	399	1,140	39,468	34.62%	32.50%	6.53%	2.12%	
116,000	2,206	860	22,460	2,262	1,657	2,703	834	4,643	870	406	406	870	406	1,160	40,061	34.54%	32.41%	6.55%	2.12%	
118,000	2,206	860	22,892	2,301	1,657	2,703	834	4,723	885	413	413	885	413	1,180	40,654	34.45%	32.33%	6.58%	2.13%	
120,000	2,206	860	23,324	2,340	1,657	2,703	834	4,803	900	420	420	900	420	1,200	41,247	34.37%	32.24%	6.60%	2.13%	
122,000	2,206	860	23,756	2,379	1,657	2,703	834	4,883	915	427	427	915	427	1,220	41,840	34.30%	32.16%	6.63%	2.13%	
124,000	2,206	860	24,188	2,418	1,657	2,703	834	4,963	930	434	434	930	434	1,240	42,433	34.22%	32.09%	6.65%	2.13%	
126,000	2,206	860	24,620	2,457	1,657	2,703	834	5,043	945	441	441	945	441	1,260	43,026	34.15%	32.01%	6.67%	2.14%	
128,000	2,206	860	25,052	2,496	1,657	2,703	834	5,123	960	448	448	960	448	1,280	43,619	34.08%	31.94%	6.69%	2.14%	
130,000	2,206	860	25,484	2,535	1,657	2,703	834	5,203	975	455	455	975	455	1,300	44,212	34.01%	31.87%	6.72%	2.14%	
132,000	2,206	860	25,916	2,574	1,657	2,703	834	5,283	990	462	462	990	462	1,320	44,805	33.94%	31.80%	6.74%	2.14%	
134,000	2,206	860	26,348	2,613	1,657	2,703	834	5,363	1,005	469	469	1,005	469	1,340	45,399	33.88%	31.74%	6.76%	2.14%	
136,000	2,206	860	26,780	2,652	1,657	2,703	834	5,444	1,020	476	476	1,020	476	1,360	45,992	33.82%	31.67%	6.78%	2.15%	
138,000	2,206	860	27,212	2,691	1,657	2,703	834	5,524	1,035	483	483	1,035	483	1,380	46,585	33.76%	31.61%	6.80%	2.15%	
140,000	2,206	860	27,644	2,730	1,657	2,703	834	5,604	1,050	490	490	1,050	490	1,400	47,178	33.70%	31.55%	6.81%	2.15%	
142,000	2,206	860	28,076	2,769	1,657	2,703	834	5,684	1,065	497	497	1,065	497	1,420	47,771	33.64%	31.49%	6.83%	2.15%	
144,000	2,206	860	28,508	2,808	1,657	2,703	834	5,764	1,080	504	504	1,080	504	1,440	48,364	33.59%	31.43%	6.85%	2.15%	
146,000	2,206	860	28,940	2,847	1,657	2,703	834	5,844	1,095	511	511	1,095	511	1,460	48,957	33.53%	31.38%	6.87%	2.16%	
148,000	2,206	860	29,372	2,886	1,657	2,703	834	5,924	1,110	518	518	1,110	518	1,480	49,550	33.48%	31.32%	6.89%	2.16%	
150,000	2,206	860	29,804	2,925	1,657	2,703	834	6,004	1,125	525	525	1,125	525	1,500	50,143	33.43%	31.27%	6.90%	2.16%	
152,000	2,206	860	30,236	2,964	1,657	2,703	834	6,084	1,140	532	532	1,140	532	1,520	50,736	33.38%	31.22%	6.92%	2.16%	
154,000	2,206	860	30,668	3,003	1,657	2,703	834	6,164	1,155	539	539	1,155	539	1,540	51,329	33.33%	31.17%	6.93%	2.16%	
156,000	2,206	860	31,100	3,042	1,657	2,703	834	6,244	1,170	546	546	1,170	546	1,560	51,922	33.28%	31.12%	6.95%	2.16%	
158,000	2,206	860	31,532	3,081	1,657	2,703	834	6,324	1,185	553	553	1,185	553	1,580	52,515	33.24%	31.07%	6.96%	2.16%	
160,000	2,206	860	31,964	3,120	1,657	2,703	834	6,404	1,200	560	560	1,200	560	1,600	53,108	33.19%	31.03%	6.98%	2.17%	
162,000	2,206	860	32,396	3,159	1,657	2,703	834	6,484	1,215	567	567	1,215	567	1,620	53,701	33.15%	30.98%	6.99%	2.17%	
164,000	2,206	860	32,828	3,198	1,657	2,703	834	6,564	1,230	574	574	1,230	574	1,640	54,294	33.11%	30.94%	7.01%	2.17%	
166,000	2,206	860	33,260	3,237	1,657	2,703	834	6,644	1,245	581	581	1,245	581	1,660	54,887	33.06%	30.90%	7.02%	2.17%	
168,000	2,206	860	33,692	3,276	1,657	2,703	834	6,724	1,260	588	588	1,260	588	1,680	55,480	33.02%	30.85%	7.04%	2.17%	
170,000	2,206	860	34,124	3,315	1,657	2,703	834	6,804	1,275	595	595	1,275	595	1,700	56,073	32.98%	30.81%	7.05%	2.17%	
172,000	2,206	860	34,556	3,354	1,657	2,703	834	6,884	1,290	602	602	1,290	602	1,720	56,667	32.95%	30.77%	7.06%	2.17%	
174,000	2,206	860	34,988	3,393	1,657	2,703	834	6,964	1,305	609	609	1,305	609	1,740	57,260	32.91%	30.73%	7.07%	2.17%	
176,000	2,206	860	35,420	3,432	1,657	2,703	834	7,044	1,320	616	616	1,320	616	1,760	57,853	32.87%	30.70%	7.09%	2.18%	
178,000	2,206	860	35,852	3,471	1,657	2,703	834	7,124	1,335	623	623	1,335	623	1,780	58,446	32.83%	30.66%	7.10%	2.18%	
180,000	2,206	860	36,284	3,510	1,657	2,703	834	7,204	1,350	630	630	1,350	630	1,800	59,039	32.80%	30.62%	7.11%	2.18%	
182,000	2,206	860	36,716	3,549	1,657	2,703	834	7,284	1,365	637	637	1,365	637	1,820	59,632	32.76%	30.59%	7.12%	2.18%	
184,000	2,206	860	37,148	3,588	1,657	2,703	834	7,364	1,380	644	644	1,380	644	1,840	60,225	32.73%	30.55%	7.14%	2.18%	
186,000	2,206	860	37,580	3,627	1,657	2,703	834	7,444	1,395	651	651	1,395	651	1,860	60,818	32.70%	30.52%	7.15%	2.18%	
188,000	2,206	860	38,012	3,666	1,657	2,703	834	7,524	1,410	658	658	1,410	658	1,880	61,411	32.67%	30.48%	7.16%	2.18%	
190,000	2,206	860	38,444	3,705	1,657	2,703	834	7,604	1,425	665	665	1,425	665	1,900	62,004	32.63%	30.45%	7.17%	2.18%	
192,000	2,206	860	38,876	3,744	1,657	2,703	834	7,684	1,440	672	672	1,440	672	1,920	62,597	32.60%	30.42%	7.18%	2.18%	
194,000	2,206	860	39,308	3,783	1,657	2,703	834	7,764	1,455	679	679	1,455	679	1,940	63,190	32.57%	30.39%	7.19%	2.18%	
196,000	2,206	860	39,740	3,822	1,657	2,703	834	7,844	1,470	686	686	1,470	686	1,960	63,783	32.54%	30.36%	7.20%	2.19%	
198,000	2,206	860	40,172	3,861	1,657	2,703	834	7,924	1,485	693	693	1,485	693	1,980	64,376	32.51%	30.33%	7.21%	2.19%	
200,000	2,206	860	40,604	3,900	1,657	2,703	834	8,004	1,500	700	700	1,500	700	2,000	64,969	32.48%	30.30%	7.22%	2.19%	

Tables are available to download in Excel format at [http://www.mcmaster.ca/bms/BMS\\_FS\\_Budgeting.htm](http://www.mcmaster.ca/bms/BMS_FS_Budgeting.htm)

McMaster University Estimate of benefits costs for 2012/13 Group 1 - TMG Staff																		
Fiscal Salary	270%				3% Increase				4.0026%		1.00%		Sick Leave Pool	Total	2012/13 % of total	2011/12 % of total	% increase	Rate increase
	CPP	EI	Pension	EHT	Dental	Major Medical	Life Insurance	Surcharge	Post-Ret. Surcharge	WSIB	Leave Pool							
20,000	817	407	3,510	390	1,706	2,784	164	801	200	70	200	200	11,048	55.24%	52.99%	4.25%	2.25%	
22,000	916	447	3,861	429	1,706	2,784	180	881	220	77	220	220	11,721	53.28%	51.08%	4.30%	2.19%	
24,000	1,015	488	4,212	468	1,706	2,784	197	961	240	84	240	240	12,395	51.64%	49.50%	4.33%	2.14%	
26,000	1,114	529	4,563	507	1,706	2,784	213	1,041	260	91	260	260	13,068	50.26%	48.16%	4.37%	2.10%	
28,000	1,213	569	4,914	546	1,706	2,784	230	1,121	280	98	280	280	13,741	49.07%	47.01%	4.40%	2.07%	
30,000	1,312	610	5,265	585	1,706	2,784	246	1,201	300	105	300	300	14,414	48.05%	46.01%	4.43%	2.04%	
32,000	1,411	650	5,616	624	1,706	2,784	262	1,281	320	112	320	320	15,087	47.15%	45.14%	4.45%	2.01%	
34,000	1,510	691	5,967	663	1,706	2,784	279	1,361	340	119	340	340	15,760	46.35%	44.37%	4.47%	1.98%	
36,000	1,609	732	6,318	702	1,706	2,784	295	1,441	360	126	360	360	16,433	45.65%	43.68%	4.49%	1.96%	
38,000	1,708	772	6,669	741	1,706	2,784	312	1,521	380	133	380	380	17,106	45.02%	43.07%	4.51%	1.94%	
40,000	1,807	813	7,020	780	1,706	2,784	328	1,601	400	140	400	400	17,779	44.45%	42.52%	4.53%	1.93%	
42,000	1,906	854	7,371	819	1,706	2,784	344	1,681	420	147	420	420	18,452	43.93%	42.02%	4.55%	1.91%	
44,000	2,005	860	7,722	858	1,706	2,784	361	1,761	440	154	440	440	19,091	43.39%	41.49%	4.57%	1.90%	
46,000	2,104	860	8,073	897	1,706	2,784	377	1,841	460	161	460	460	19,724	42.88%	40.99%	4.60%	1.88%	
48,000	2,203	860	8,424	936	1,706	2,784	394	1,921	480	168	480	480	20,356	42.41%	40.54%	4.62%	1.87%	
50,000	2,251	860	8,838	975	1,706	2,784	410	2,001	500	175	500	500	21,000	42.00%	40.13%	4.65%	1.87%	
52,000	2,251	860	9,310	1,014	1,706	2,784	426	2,081	520	182	520	520	21,655	41.31%	39.42%	4.81%	1.90%	
54,000	2,251	860	9,783	1,053	1,706	2,784	443	2,161	540	189	540	540	22,310	41.01%	39.10%	4.89%	1.91%	
56,000	2,251	860	10,255	1,092	1,706	2,784	459	2,241	560	196	560	560	22,965	41.01%	38.80%	4.96%	1.92%	
58,000	2,251	860	10,728	1,131	1,706	2,784	476	2,322	580	203	580	580	23,620	40.72%	38.52%	5.02%	1.94%	
60,000	2,251	860	11,200	1,170	1,706	2,784	492	2,402	600	210	600	600	24,275	40.46%	38.26%	5.09%	1.95%	
62,000	2,251	860	11,673	1,209	1,706	2,784	508	2,482	620	217	620	620	24,930	40.21%	38.02%	5.15%	1.96%	
64,000	2,251	860	12,145	1,248	1,706	2,784	525	2,562	640	224	640	640	25,585	39.98%	37.79%	5.20%	1.97%	
66,000	2,251	860	12,618	1,287	1,706	2,784	541	2,642	660	231	660	660	26,240	39.76%	37.58%	5.26%	1.98%	
68,000	2,251	860	13,090	1,326	1,706	2,784	558	2,722	680	238	680	680	26,895	39.55%	37.37%	5.31%	1.98%	
70,000	2,251	860	13,563	1,365	1,706	2,784	574	2,802	700	245	700	700	27,550	39.36%	37.18%	5.36%	1.99%	
72,000	2,251	860	14,035	1,404	1,706	2,784	590	2,882	720	252	720	720	28,205	39.17%	37.00%	5.40%	2.00%	
74,000	2,251	860	14,508	1,443	1,706	2,784	607	2,962	740	259	740	740	28,860	39.00%	36.83%	5.45%	2.01%	
76,000	2,251	860	14,980	1,482	1,706	2,784	623	3,042	760	266	760	760	29,514	38.83%	36.66%	5.49%	2.02%	
78,000	2,251	860	15,453	1,521	1,706	2,784	640	3,122	780	273	780	780	30,169	38.68%	36.51%	5.53%	2.03%	
80,000	2,251	860	15,925	1,560	1,706	2,784	656	3,202	800	280	800	800	30,824	38.53%	36.36%	5.57%	2.03%	
82,000	2,251	860	16,398	1,599	1,706	2,784	672	3,282	820	287	820	820	31,479	38.39%	36.22%	5.61%	2.04%	
84,000	2,251	860	16,870	1,638	1,706	2,784	689	3,362	840	294	840	840	32,134	38.26%	36.09%	5.65%	2.04%	
86,000	2,251	860	17,343	1,677	1,706	2,784	705	3,442	860	301	860	860	32,789	38.13%	35.96%	5.68%	2.05%	
88,000	2,251	860	17,815	1,716	1,706	2,784	722	3,522	880	308	880	880	33,444	38.00%	35.84%	5.72%	2.05%	
90,000	2,251	860	18,288	1,755	1,706	2,784	738	3,602	900	315	900	900	34,099	37.89%	35.72%	5.75%	2.05%	
92,000	2,251	860	18,760	1,794	1,706	2,784	754	3,682	920	322	920	920	34,754	37.78%	35.61%	5.78%	2.06%	
94,000	2,251	860	19,233	1,833	1,706	2,784	771	3,762	940	329	940	940	35,409	37.67%	35.50%	5.81%	2.06%	
96,000	2,251	860	19,705	1,872	1,706	2,784	787	3,842	960	336	960	960	36,064	37.57%	35.40%	5.84%	2.07%	
98,000	2,251	860	20,178	1,911	1,706	2,784	804	3,923	980	343	980	980	36,719	37.47%	35.30%	5.87%	2.07%	
100,000	2,251	860	20,650	1,950	1,706	2,784	820	4,003	1,000	350	1,000	1,000	37,374	37.37%	35.21%	5.89%	2.08%	
102,000	2,251	860	21,123	1,989	1,706	2,784	834	4,083	1,020	357	1,020	1,020	38,028	37.28%	35.10%	5.92%	2.08%	
104,000	2,251	860	21,595	2,028	1,706	2,784	834	4,163	1,040	364	1,040	1,040	38,685	37.18%	35.00%	5.95%	2.08%	
106,000	2,251	860	22,068	2,067	1,706	2,784	834	4,243	1,060	371	1,060	1,060	39,342	37.08%	34.90%	5.98%	2.09%	
108,000	2,251	860	22,540	2,106	1,706	2,784	834	4,323	1,080	378	1,080	1,080	39,994	36.98%	34.80%	6.00%	2.09%	
110,000	2,251	860	23,013	2,145	1,706	2,784	834	4,403	1,100	385	1,100	1,100	40,581	36.89%	34.70%	6.00%	2.09%	

Tables are available to download in Excel format at [http://www.mcmaster.ca/bms/BMS\\_FS\\_Budgeting.htm](http://www.mcmaster.ca/bms/BMS_FS_Budgeting.htm)

**McMaster University  
Estimate of benefits costs for 2012/13  
Group 1 - TMG Staff**

Fiscal Salary	270%					3% Increase			4.0026%		1.00%		0.35%		Sick Leave Pool	Total	2012/13 % of total	2011/12 % of total	% increase	Rate increase
	CPP	EI	Pension	EHT	Dental	Major Medical Insurance	Life	Surcharge	Post-Ret. Surcharge	WSIB	Leave									
112,000	2,251	860	23,485	2,184	1,706	2,784	834	4,483	1,120	392	1,120	1,120	41,219	36.80%	34.71%	6.03%	2.09%			
114,000	2,251	860	23,958	2,223	1,706	2,784	834	4,563	1,140	399	1,140	1,140	41,858	36.72%	34.62%	6.05%	2.10%			
116,000	2,251	860	24,430	2,262	1,706	2,784	834	4,643	1,160	406	1,160	1,160	42,496	36.63%	34.54%	6.08%	2.10%			
118,000	2,251	860	24,903	2,301	1,706	2,784	834	4,723	1,180	413	1,180	1,180	43,135	36.55%	34.45%	6.10%	2.10%			
120,000	2,251	860	25,375	2,340	1,706	2,784	834	4,803	1,200	420	1,200	1,200	43,773	36.48%	34.37%	6.12%	2.11%			
122,000	2,251	860	25,848	2,379	1,706	2,784	834	4,883	1,220	427	1,220	1,220	44,412	36.40%	34.30%	6.15%	2.11%			
124,000	2,251	860	26,320	2,418	1,706	2,784	834	4,963	1,240	434	1,240	1,240	45,051	36.33%	34.22%	6.17%	2.11%			
126,000	2,251	860	26,793	2,457	1,706	2,784	834	5,043	1,260	441	1,260	1,260	45,689	36.26%	34.15%	6.19%	2.11%			
128,000	2,251	860	27,265	2,496	1,706	2,784	834	5,123	1,280	448	1,280	1,280	46,328	36.19%	34.08%	6.21%	2.12%			
130,000	2,251	860	27,738	2,535	1,706	2,784	834	5,203	1,300	455	1,300	1,300	46,966	36.13%	34.01%	6.23%	2.12%			
132,000	2,251	860	28,210	2,574	1,706	2,784	834	5,283	1,320	462	1,320	1,320	47,605	36.06%	33.94%	6.25%	2.12%			
134,000	2,251	860	28,683	2,613	1,706	2,784	834	5,363	1,340	469	1,340	1,340	48,243	36.00%	33.88%	6.27%	2.12%			
136,000	2,251	860	29,155	2,652	1,706	2,784	834	5,444	1,360	476	1,360	1,360	48,882	35.94%	33.82%	6.28%	2.13%			
138,000	2,251	860	29,628	2,691	1,706	2,784	834	5,524	1,380	483	1,380	1,380	49,520	35.88%	33.76%	6.30%	2.13%			
140,000	2,251	860	30,100	2,730	1,706	2,784	834	5,604	1,400	490	1,400	1,400	50,159	35.83%	33.70%	6.32%	2.13%			
142,000	2,251	860	30,573	2,769	1,706	2,784	834	5,684	1,420	497	1,420	1,420	50,797	35.77%	33.64%	6.34%	2.13%			
144,000	2,251	860	31,045	2,808	1,706	2,784	834	5,764	1,440	504	1,440	1,440	51,436	35.72%	33.59%	6.35%	2.13%			
146,000	2,251	860	31,518	2,847	1,706	2,784	834	5,844	1,460	511	1,460	1,460	52,075	35.67%	33.53%	6.37%	2.14%			
148,000	2,251	860	31,990	2,886	1,706	2,784	834	5,924	1,480	518	1,480	1,480	52,713	35.62%	33.48%	6.38%	2.14%			
150,000	2,251	860	32,463	2,925	1,706	2,784	834	6,004	1,500	525	1,500	1,500	53,352	35.57%	33.43%	6.40%	2.14%			
152,000	2,251	860	32,935	2,964	1,706	2,784	834	6,084	1,520	532	1,520	1,520	53,990	35.52%	33.38%	6.41%	2.14%			
154,000	2,251	860	33,408	3,003	1,706	2,784	834	6,164	1,540	539	1,540	1,540	54,629	35.47%	33.33%	6.43%	2.14%			
156,000	2,251	860	33,880	3,042	1,706	2,784	834	6,244	1,560	546	1,560	1,560	55,267	35.43%	33.28%	6.44%	2.14%			
158,000	2,251	860	34,353	3,081	1,706	2,784	834	6,324	1,580	553	1,580	1,580	55,906	35.38%	33.24%	6.46%	2.15%			
160,000	2,251	860	34,825	3,120	1,706	2,784	834	6,404	1,600	560	1,600	1,600	56,544	35.34%	33.19%	6.47%	2.15%			
162,000	2,251	860	35,298	3,159	1,706	2,784	834	6,484	1,620	567	1,620	1,620	57,183	35.30%	33.15%	6.48%	2.15%			
164,000	2,251	860	35,770	3,198	1,706	2,784	834	6,564	1,640	574	1,640	1,640	57,822	35.26%	33.11%	6.50%	2.15%			
166,000	2,251	860	36,243	3,237	1,706	2,784	834	6,644	1,660	581	1,660	1,660	58,460	35.22%	33.06%	6.51%	2.15%			
168,000	2,251	860	36,715	3,276	1,706	2,784	834	6,724	1,680	588	1,680	1,680	59,099	35.18%	33.02%	6.52%	2.15%			
170,000	2,251	860	37,188	3,315	1,706	2,784	834	6,804	1,700	595	1,700	1,700	59,737	35.14%	32.98%	6.53%	2.16%			
172,000	2,251	860	37,660	3,354	1,706	2,784	834	6,884	1,720	602	1,720	1,720	60,376	35.10%	32.95%	6.55%	2.16%			
174,000	2,251	860	38,133	3,393	1,706	2,784	834	6,965	1,740	609	1,740	1,740	61,014	35.07%	32.91%	6.56%	2.16%			
176,000	2,251	860	38,605	3,432	1,706	2,784	834	7,045	1,760	616	1,760	1,760	61,653	35.03%	32.87%	6.57%	2.16%			
178,000	2,251	860	39,078	3,471	1,706	2,784	834	7,125	1,780	623	1,780	1,780	62,291	35.00%	32.83%	6.58%	2.16%			
180,000	2,251	860	39,550	3,510	1,706	2,784	834	7,205	1,800	630	1,800	1,800	62,930	34.96%	32.80%	6.59%	2.16%			
182,000	2,251	860	40,023	3,549	1,706	2,784	834	7,285	1,820	637	1,820	1,820	63,569	34.93%	32.76%	6.60%	2.16%			
184,000	2,251	860	40,495	3,588	1,706	2,784	834	7,365	1,840	644	1,840	1,840	64,207	34.90%	32.73%	6.61%	2.16%			
186,000	2,251	860	40,968	3,627	1,706	2,784	834	7,445	1,860	651	1,860	1,860	64,846	34.86%	32.70%	6.62%	2.17%			
188,000	2,251	860	41,440	3,666	1,706	2,784	834	7,525	1,880	658	1,880	1,880	65,484	34.83%	32.67%	6.63%	2.17%			
190,000	2,251	860	41,913	3,705	1,706	2,784	834	7,605	1,900	665	1,900	1,900	66,123	34.80%	32.63%	6.64%	2.17%			
192,000	2,251	860	42,385	3,744	1,706	2,784	834	7,685	1,920	672	1,920	1,920	66,761	34.77%	32.60%	6.65%	2.17%			
194,000	2,251	860	42,858	3,783	1,706	2,784	834	7,765	1,940	679	1,940	1,940	67,400	34.74%	32.57%	6.66%	2.17%			
196,000	2,251	860	43,330	3,822	1,706	2,784	834	7,845	1,960	686	1,960	1,960	68,038	34.71%	32.54%	6.67%	2.17%			
198,000	2,251	860	43,803	3,861	1,706	2,784	834	7,925	1,980	693	1,980	1,980	68,677	34.69%	32.51%	6.68%	2.17%			
200,000	2,251	860	44,275	3,900	1,706	2,784	834	8,005	2,000	700	2,000	2,000	69,316	34.66%	32.48%	6.69%	2.17%			

Tables are available to download in Excel format at [http://www.mcmaster.ca/bms/BMS\\_FS\\_Budgeting.htm](http://www.mcmaster.ca/bms/BMS_FS_Budgeting.htm)

**APPENDIX C – TABLE OF CAW BENEFITS (FORMERLY ROLL 1 STAFF)**

Fiscal Salary	270%										3% Increase			4.0026%			0.50% Post-Ret.			0.35% WSIB			Sick Leave Pool	Total	2010/11 % of total	2009/10 % of total	% increase	Rate increase
	CPP	EI	Pension	EHT	Dental	Major Medical	Life Insurance	Surcharge	Surcharge	Surcharge	Post-Ret.	Surcharge	WSIB	WSIB	WSIB	WSIB	WSIB	WSIB	WSIB	WSIB	WSIB							
20,000	817	407	3,105	390	1,601	2,612	164	801	100	70	200	10,265	51.33%	48.52%	5.77%	2.80%												
22,000	916	447	3,416	429	1,601	2,612	180	881	110	77	220	10,888	49.49%	46.74%	5.87%	2.75%												
24,000	1,015	488	3,726	468	1,601	2,612	197	961	120	84	240	11,510	47.96%	45.26%	5.96%	2.70%												
26,000	1,114	529	4,037	507	1,601	2,612	213	1,041	130	91	260	12,133	46.67%	44.00%	6.05%	2.66%												
28,000	1,213	569	4,347	546	1,601	2,612	230	1,121	140	98	280	12,756	45.56%	42.93%	6.12%	2.63%												
30,000	1,312	610	4,658	585	1,601	2,612	246	1,201	150	105	300	13,378	44.59%	42.00%	6.18%	2.60%												
32,000	1,411	650	4,968	624	1,601	2,612	262	1,281	160	112	320	14,001	43.75%	41.18%	6.25%	2.57%												
34,000	1,510	691	5,279	663	1,601	2,612	279	1,361	170	119	340	14,623	43.01%	40.46%	6.30%	2.55%												
36,000	1,609	732	5,589	702	1,601	2,612	295	1,441	180	126	360	15,246	42.35%	39.82%	6.35%	2.53%												
38,000	1,708	772	5,900	741	1,601	2,612	312	1,521	190	133	380	15,869	41.76%	39.25%	6.40%	2.51%												
40,000	1,807	813	6,210	780	1,601	2,612	328	1,601	200	140	400	16,491	41.23%	38.73%	6.44%	2.50%												
42,000	1,906	854	6,521	819	1,601	2,612	344	1,681	210	147	420	17,114	40.75%	38.27%	6.48%	2.48%												
44,000	2,005	894	6,831	858	1,601	2,612	361	1,761	220	154	440	17,737	40.23%	37.81%	6.51%	2.46%												
46,000	2,104	934	7,142	897	1,601	2,612	377	1,841	230	161	460	18,360	39.75%	37.35%	6.54%	2.44%												
48,000	2,163	974	7,453	936	1,601	2,612	394	1,921	240	168	480	18,983	39.30%	36.89%	6.57%	2.42%												
50,000	2,163	1,014	7,764	975	1,601	2,612	410	2,001	250	175	500	19,606	38.85%	36.43%	6.60%	2.40%												
52,000	2,163	1,054	8,075	1,014	1,601	2,612	426	2,081	260	182	520	20,229	38.40%	35.97%	6.63%	2.38%												
54,000	2,163	1,094	8,386	1,053	1,601	2,612	443	2,161	270	189	540	20,852	37.95%	35.51%	6.66%	2.36%												
56,000	2,163	1,134	8,697	1,092	1,601	2,612	459	2,241	280	196	560	21,475	37.50%	35.05%	6.69%	2.34%												
58,000	2,163	1,174	9,008	1,131	1,601	2,612	476	2,321	290	203	580	22,098	37.05%	34.59%	6.72%	2.32%												
60,000	2,163	1,214	9,319	1,170	1,601	2,612	492	2,401	300	210	600	22,721	36.60%	34.13%	6.75%	2.30%												
62,000	2,163	1,254	9,630	1,209	1,601	2,612	508	2,481	310	217	620	23,344	36.15%	33.67%	6.78%	2.28%												
64,000	2,163	1,294	9,941	1,248	1,601	2,612	525	2,561	320	224	640	23,967	35.70%	33.21%	6.81%	2.26%												
66,000	2,163	1,334	10,252	1,287	1,601	2,612	541	2,641	330	231	660	24,590	35.25%	32.75%	6.84%	2.24%												
68,000	2,163	1,374	10,563	1,326	1,601	2,612	558	2,721	340	238	680	25,213	34.80%	32.29%	6.87%	2.22%												
70,000	2,163	1,414	10,874	1,365	1,601	2,612	574	2,801	350	245	700	25,836	34.35%	31.83%	6.90%	2.20%												
72,000	2,163	1,454	11,185	1,404	1,601	2,612	590	2,881	360	252	720	26,459	33.90%	31.37%	6.93%	2.18%												
74,000	2,163	1,494	11,496	1,443	1,601	2,612	607	2,961	370	259	740	27,082	33.45%	30.91%	6.96%	2.16%												
76,000	2,163	1,534	11,807	1,482	1,601	2,612	623	3,041	380	266	760	27,705	33.00%	30.45%	6.99%	2.14%												
78,000	2,163	1,574	12,118	1,521	1,601	2,612	640	3,121	390	273	780	28,328	32.55%	29.99%	7.02%	2.12%												
80,000	2,163	1,614	12,429	1,560	1,601	2,612	656	3,201	400	280	800	28,951	32.10%	29.53%	7.05%	2.10%												
82,000	2,163	1,654	12,740	1,599	1,601	2,612	672	3,281	410	287	820	29,574	31.65%	29.07%	7.08%	2.08%												
84,000	2,163	1,694	13,051	1,638	1,601	2,612	689	3,361	420	294	840	30,197	31.20%	28.61%	7.11%	2.06%												
86,000	2,163	1,734	13,362	1,677	1,601	2,612	705	3,441	430	301	860	30,820	30.75%	28.15%	7.14%	2.04%												
88,000	2,163	1,774	13,673	1,716	1,601	2,612	722	3,521	440	308	880	31,443	30.30%	27.69%	7.17%	2.02%												
90,000	2,163	1,814	13,984	1,755	1,601	2,612	738	3,601	450	315	900	32,066	29.85%	27.23%	7.20%	2.00%												
92,000	2,163	1,854	14,295	1,794	1,601	2,612	754	3,681	460	322	920	32,689	29.40%	26.77%	7.23%	1.98%												
94,000	2,163	1,894	14,606	1,833	1,601	2,612	771	3,761	470	329	940	33,312	28.95%	26.31%	7.26%	1.96%												
96,000	2,163	1,934	14,917	1,872	1,601	2,612	787	3,841	480	336	960	33,935	28.50%	25.85%	7.29%	1.94%												
98,000	2,163	1,974	15,228	1,911	1,601	2,612	804	3,921	490	343	980	34,558	28.05%	25.39%	7.32%	1.92%												
100,000	2,163	2,014	15,539	1,950	1,601	2,612	820	4,001	500	350	1,000	35,181	27.60%	24.93%	7.35%	1.90%												
102,000	2,163	2,054	15,850	1,989	1,601	2,612	834	4,081	510	357	1,020	35,804	27.15%	24.47%	7.38%	1.88%												
104,000	2,163	2,094	16,161	2,028	1,601	2,612	850	4,161	520	364	1,040	36,427	26.70%	24.01%	7.41%	1.86%												
106,000	2,163	2,134	16,472	2,067	1,601	2,612	864	4,241	530	371	1,060	37,050	26.25%	23.55%	7.44%	1.84%												
108,000	2,163	2,174	16,783	2,106	1,601	2,612	880	4,321	540	378	1,080	37,673	25.80%	23.09%	7.47%	1.82%												
110,000	2,163	2,214	17,094	2,145	1,601	2,612	894	4,401	550	385	1,100	38,296	25.35%	22.63%	7.50%	1.80%												

Tables are available to download in Excel format at [http://www.mcmaster.ca/bms/BMS\\_FS\\_Budgeting.htm](http://www.mcmaster.ca/bms/BMS_FS_Budgeting.htm)

**McMaster University**  
**Estimate of benefits costs for 2010/11**  
**Group 1 - CAW**

Fiscal Salary	CPP	EI	Pension	EHT	Dental	Major Medical	Life Insurance	4.0026%		Post-Ret. Surch.	WSIB	Sick Leave Pool	Total	2010/11 % of total	2009/10 % of total	% increase	Rate increase
								Surch.	Ret.								
112,000	2,163	860	20,450	2,184	1,601	2,612	834	4,483	560	392	1,120	37,258	33.27%	30.14%	10.36%	3.12%	
114,000	2,163	860	20,855	2,223	1,601	2,612	834	4,563	570	399	1,140	37,819	33.17%	30.04%	10.43%	3.13%	
116,000	2,163	860	21,260	2,262	1,601	2,612	834	4,643	580	406	1,160	38,380	33.09%	29.94%	10.50%	3.14%	
118,000	2,163	860	21,665	2,301	1,601	2,612	834	4,723	590	413	1,180	38,941	33.00%	29.85%	10.56%	3.15%	
120,000	2,163	860	22,070	2,340	1,601	2,612	834	4,803	600	420	1,200	39,502	32.92%	29.76%	10.63%	3.16%	
122,000	2,163	860	22,475	2,379	1,601	2,612	834	4,883	610	427	1,220	40,063	32.84%	29.67%	10.69%	3.17%	
124,000	2,163	860	22,880	2,418	1,601	2,612	834	4,963	620	434	1,240	40,624	32.76%	29.58%	10.75%	3.18%	
126,000	2,163	860	23,285	2,457	1,601	2,612	834	5,043	630	441	1,260	41,185	32.69%	29.50%	10.81%	3.19%	
128,000	2,163	860	23,690	2,496	1,601	2,612	834	5,123	640	448	1,280	41,746	32.61%	29.42%	10.86%	3.20%	
130,000	2,163	860	24,095	2,535	1,601	2,612	834	5,203	650	455	1,300	42,308	32.54%	29.34%	10.92%	3.20%	
132,000	2,163	860	24,500	2,574	1,601	2,612	834	5,283	660	462	1,320	42,869	32.48%	29.26%	10.97%	3.21%	
134,000	2,163	860	24,905	2,613	1,601	2,612	834	5,363	670	469	1,340	43,430	32.41%	29.19%	11.03%	3.22%	
136,000	2,163	860	25,310	2,652	1,601	2,612	834	5,444	680	476	1,360	43,991	32.35%	29.12%	11.08%	3.23%	
138,000	2,163	860	25,715	2,691	1,601	2,612	834	5,524	690	483	1,380	44,552	32.28%	29.05%	11.13%	3.23%	
140,000	2,163	860	26,120	2,730	1,601	2,612	834	5,604	700	490	1,400	45,113	32.22%	28.98%	11.18%	3.24%	
142,000	2,163	860	26,525	2,769	1,601	2,612	834	5,684	710	497	1,420	45,674	32.16%	28.92%	11.22%	3.25%	
144,000	2,163	860	26,930	2,808	1,601	2,612	834	5,764	720	504	1,440	46,235	32.11%	28.86%	11.27%	3.25%	
146,000	2,163	860	27,335	2,847	1,601	2,612	834	5,844	730	511	1,460	46,796	32.05%	28.79%	11.32%	3.26%	
148,000	2,163	860	27,740	2,886	1,601	2,612	834	5,924	740	518	1,480	47,357	32.00%	28.73%	11.36%	3.26%	
150,000	2,163	860	28,145	2,925	1,601	2,612	834	6,004	750	525	1,500	47,918	31.95%	28.68%	11.40%	3.27%	
152,000	2,163	860	28,550	2,964	1,601	2,612	834	6,084	760	532	1,520	48,479	31.89%	28.62%	11.45%	3.28%	
154,000	2,163	860	28,955	3,003	1,601	2,612	834	6,164	770	539	1,540	49,040	31.84%	28.56%	11.49%	3.28%	
156,000	2,163	860	29,360	3,042	1,601	2,612	834	6,244	780	546	1,560	49,601	31.80%	28.51%	11.53%	3.29%	
158,000	2,163	860	29,765	3,081	1,601	2,612	834	6,324	790	553	1,580	50,162	31.75%	28.46%	11.57%	3.29%	
160,000	2,163	860	30,170	3,120	1,601	2,612	834	6,404	800	560	1,600	50,723	31.70%	28.40%	11.61%	3.30%	
162,000	2,163	860	30,575	3,159	1,601	2,612	834	6,484	810	567	1,620	51,284	31.66%	28.40%	11.65%	3.30%	
164,000	2,163	860	30,980	3,198	1,601	2,612	834	6,564	820	574	1,640	51,845	31.61%	28.40%	11.69%	3.31%	
166,000	2,163	860	31,385	3,237	1,601	2,612	834	6,644	830	581	1,660	52,406	31.57%	28.40%	11.73%	3.31%	
168,000	2,163	860	31,790	3,276	1,601	2,612	834	6,724	840	588	1,680	52,968	31.53%	28.40%	11.77%	3.32%	
170,000	2,163	860	32,195	3,315	1,601	2,612	834	6,804	850	595	1,700	53,529	31.49%	28.40%	11.81%	3.32%	
172,000	2,163	860	32,600	3,354	1,601	2,612	834	6,884	860	602	1,720	54,090	31.45%	28.40%	11.85%	3.32%	
174,000	2,163	860	33,005	3,393	1,601	2,612	834	6,965	870	609	1,740	54,651	31.41%	28.40%	11.89%	3.33%	
176,000	2,163	860	33,410	3,432	1,601	2,612	834	7,045	880	616	1,760	55,212	31.37%	28.40%	11.93%	3.33%	
178,000	2,163	860	33,815	3,471	1,601	2,612	834	7,125	890	623	1,780	55,773	31.33%	28.40%	11.97%	3.34%	
180,000	2,163	860	34,220	3,510	1,601	2,612	834	7,205	900	630	1,800	56,334	31.30%	28.40%	12.01%	3.34%	
182,000	2,163	860	34,625	3,549	1,601	2,612	834	7,285	910	637	1,820	56,895	31.26%	28.40%	12.05%	3.35%	
184,000	2,163	860	35,030	3,588	1,601	2,612	834	7,365	920	644	1,840	57,456	31.23%	28.40%	12.09%	3.35%	
186,000	2,163	860	35,435	3,627	1,601	2,612	834	7,445	930	651	1,860	58,017	31.19%	28.40%	12.13%	3.36%	
188,000	2,163	860	35,840	3,666	1,601	2,612	834	7,525	940	658	1,880	58,578	31.16%	28.40%	12.17%	3.36%	
190,000	2,163	860	36,245	3,705	1,601	2,612	834	7,605	950	665	1,900	59,139	31.13%	28.40%	12.21%	3.37%	
192,000	2,163	860	36,650	3,744	1,601	2,612	834	7,685	960	672	1,920	59,700	31.09%	28.40%	12.25%	3.37%	
194,000	2,163	860	37,055	3,783	1,601	2,612	834	7,765	970	679	1,940	60,261	31.06%	28.40%	12.29%	3.38%	
196,000	2,163	860	37,460	3,822	1,601	2,612	834	7,845	980	686	1,960	60,822	31.03%	28.40%	12.33%	3.38%	
198,000	2,163	860	37,865	3,861	1,601	2,612	834	7,925	990	693	1,980	61,383	31.00%	28.40%	12.37%	3.39%	
200,000	2,163	860	38,270	3,900	1,601	2,612	834	8,005	1,000	700	2,000	61,944	30.97%	28.40%	12.41%	3.39%	

Tables are available to download in Excel format at [http://www.mcmaster.ca/bms/BMS\\_FS\\_Budgeting.htm](http://www.mcmaster.ca/bms/BMS_FS_Budgeting.htm)

**McMaster University  
Estimate of benefits costs for 2011/12  
Group 1 - CAW**

Fiscal Salary	270%		3.5% Increase			4.0026%		0.75%		0.35%		Sick Leave Pool	Total	2011/12 % of total	2010/11 % of total	% increase	Rate increase
	CPP	EI	Pension	EHT	Dental	Major Medical	Life Insurance	Surcharge	Post-Ret. Surcharge	WSIB	Life Insurance						
20,000	817	407	3,375	390	1,657	2,703	164	801	150	70	200	10,733	53.66%	51.33%	4.55%	2.34%	
22,000	916	447	3,713	429	1,657	2,703	180	881	165	77	220	11,387	51.76%	49.49%	4.59%	2.27%	
24,000	1,015	488	4,050	468	1,657	2,703	197	961	180	84	240	12,042	50.17%	47.96%	4.62%	2.21%	
26,000	1,114	529	4,388	507	1,657	2,703	213	1,041	195	91	260	12,696	48.83%	46.67%	4.64%	2.17%	
28,000	1,213	569	4,725	546	1,657	2,703	230	1,121	210	98	280	13,351	47.68%	45.56%	4.67%	2.13%	
30,000	1,312	610	5,063	585	1,657	2,703	246	1,201	225	105	300	14,006	46.69%	44.59%	4.69%	2.09%	
32,000	1,411	650	5,400	624	1,657	2,703	262	1,281	240	112	320	14,660	45.81%	43.75%	4.71%	2.06%	
34,000	1,510	691	5,738	663	1,657	2,703	279	1,361	255	119	340	15,315	45.04%	43.01%	4.73%	2.03%	
36,000	1,609	732	6,075	702	1,657	2,703	295	1,441	270	126	360	15,969	44.36%	42.35%	4.75%	2.01%	
38,000	1,708	772	6,413	741	1,657	2,703	312	1,521	285	133	380	16,624	43.75%	41.76%	4.76%	1.99%	
40,000	1,807	813	6,750	780	1,657	2,703	328	1,601	300	140	400	17,279	43.20%	41.23%	4.77%	1.97%	
42,000	1,906	854	7,088	819	1,657	2,703	344	1,681	315	147	420	17,933	42.70%	40.75%	4.79%	1.95%	
44,000	2,005	860	7,425	858	1,657	2,703	361	1,761	330	154	440	18,587	42.17%	40.23%	4.81%	1.94%	
46,000	2,104	860	7,763	897	1,657	2,703	377	1,841	345	161	460	19,241	41.67%	39.75%	4.83%	1.92%	
48,000	2,203	860	8,100	936	1,657	2,703	394	1,921	360	168	480	19,895	41.21%	39.30%	4.86%	1.91%	
50,000	2,302	860	8,541	975	1,657	2,703	410	2,001	375	175	500	20,404	40.81%	38.88%	4.95%	1.92%	
52,000	2,406	860	8,987	1,014	1,657	2,703	426	2,081	390	182	520	21,027	40.44%	38.50%	5.03%	1.94%	
54,000	2,506	860	9,432	1,053	1,657	2,703	443	2,161	405	189	540	21,650	40.09%	38.14%	5.11%	1.95%	
56,000	2,606	860	9,878	1,092	1,657	2,703	459	2,241	420	196	560	22,273	39.77%	37.81%	5.19%	1.96%	
58,000	2,706	860	10,323	1,131	1,657	2,703	476	2,322	435	203	580	22,896	39.48%	37.50%	5.26%	1.97%	
60,000	2,806	860	10,769	1,170	1,657	2,703	492	2,402	450	210	600	23,519	39.20%	37.21%	5.33%	1.98%	
62,000	2,906	860	11,214	1,209	1,657	2,703	508	2,482	465	217	620	24,142	38.94%	36.95%	5.39%	1.99%	
64,000	3,006	860	11,660	1,248	1,657	2,703	525	2,562	480	224	640	24,764	38.69%	36.69%	5.45%	2.00%	
66,000	3,105	860	12,105	1,287	1,657	2,703	541	2,642	495	231	660	25,387	38.47%	36.46%	5.51%	2.01%	
68,000	3,206	860	12,551	1,326	1,657	2,703	558	2,722	510	238	680	26,010	38.25%	36.23%	5.57%	2.02%	
70,000	3,306	860	12,996	1,365	1,657	2,703	574	2,802	525	245	700	26,633	38.05%	36.02%	5.62%	2.02%	
72,000	3,406	860	13,442	1,404	1,657	2,703	590	2,882	540	252	720	27,256	37.86%	35.82%	5.67%	2.03%	
74,000	3,506	860	13,887	1,443	1,657	2,703	607	2,962	555	259	740	27,879	37.67%	35.64%	5.72%	2.04%	
76,000	3,606	860	14,333	1,482	1,657	2,703	623	3,042	570	266	760	28,502	37.50%	35.46%	5.77%	2.04%	
78,000	3,706	860	14,778	1,521	1,657	2,703	640	3,122	585	273	780	29,125	37.34%	35.29%	5.81%	2.05%	
80,000	3,806	860	15,224	1,560	1,657	2,703	656	3,202	600	280	800	29,748	37.19%	35.13%	5.85%	2.06%	
82,000	3,906	860	15,669	1,599	1,657	2,703	672	3,282	615	287	820	30,371	37.04%	34.98%	5.89%	2.06%	
84,000	4,006	860	16,115	1,638	1,657	2,703	689	3,362	630	294	840	30,994	36.90%	34.83%	5.93%	2.07%	
86,000	4,106	860	16,560	1,677	1,657	2,703	705	3,442	645	301	860	31,617	36.76%	34.69%	5.97%	2.07%	
88,000	4,206	860	17,006	1,716	1,657	2,703	722	3,522	660	308	880	32,240	36.64%	34.56%	6.01%	2.08%	
90,000	4,306	860	17,451	1,755	1,657	2,703	738	3,602	675	315	900	32,863	36.51%	34.43%	6.04%	2.08%	
92,000	4,406	860	17,897	1,794	1,657	2,703	754	3,682	690	322	920	33,486	36.40%	34.31%	6.08%	2.08%	
94,000	4,506	860	18,342	1,833	1,657	2,703	771	3,762	705	329	940	34,109	36.29%	34.20%	6.11%	2.09%	
96,000	4,606	860	18,788	1,872	1,657	2,703	787	3,842	720	336	960	34,732	36.18%	34.09%	6.14%	2.09%	
98,000	4,706	860	19,233	1,911	1,657	2,703	804	3,923	735	343	980	35,355	36.08%	33.98%	6.17%	2.10%	
100,000	4,806	860	19,679	1,950	1,657	2,703	820	4,003	750	350	1,000	35,978	35.98%	33.88%	6.20%	2.10%	
102,000	4,906	860	20,124	1,989	1,657	2,703	834	4,083	765	357	1,020	36,598	35.88%	33.78%	6.23%	2.10%	
104,000	5,006	860	20,570	2,028	1,657	2,703	848	4,163	780	364	1,040	37,205	35.77%	33.67%	6.26%	2.11%	
106,000	5,106	860	21,015	2,067	1,657	2,703	862	4,243	795	371	1,060	37,811	35.67%	33.56%	6.29%	2.11%	
108,000	5,206	860	21,461	2,106	1,657	2,703	876	4,323	810	378	1,080	38,418	35.57%	33.46%	6.31%	2.11%	
110,000	5,306	860	21,906	2,145	1,657	2,703	890	4,403	825	385	1,100	39,024	35.48%	33.36%	6.34%	2.12%	

Tables are available to download in Excel format at [http://www.mcmaster.ca/bms/BMS\\_FS\\_Budgeting.htm](http://www.mcmaster.ca/bms/BMS_FS_Budgeting.htm)

**McMaster University**  
**Estimate of benefits costs for 2011/12**  
**Group 1 - CAW**

Fiscal Salary	CPP	EI	Pension	EHT	3.5% Increase			4.0025% Surchage	Post-Ret. Surchage	0.35% WSIB	Sick Leave Pool	Total	2011/12 % of total	2010/11 % of total	% increase	Rate increase
					Dental	Major Medical	Life Insurance									
112,000	2,206	860	22,352	2,184	1,657	2,703	834	4,483	840	392	1,120	39,631	35.38%	33.27%	6.37%	2.12%
114,000	2,206	860	22,797	2,223	1,657	2,703	834	4,563	855	399	1,140	40,237	35.30%	33.17%	6.39%	2.12%
116,000	2,206	860	23,243	2,262	1,657	2,703	834	4,643	870	406	1,160	40,844	35.21%	33.09%	6.42%	2.12%
118,000	2,206	860	23,688	2,301	1,657	2,703	834	4,723	885	413	1,180	41,451	35.13%	33.00%	6.44%	2.13%
120,000	2,206	860	24,134	2,340	1,657	2,703	834	4,803	900	420	1,200	42,057	35.05%	32.92%	6.47%	2.13%
122,000	2,206	860	24,579	2,379	1,657	2,703	834	4,883	915	427	1,220	42,664	34.97%	32.84%	6.49%	2.13%
124,000	2,206	860	25,025	2,418	1,657	2,703	834	4,963	930	434	1,240	43,270	34.90%	32.76%	6.51%	2.13%
126,000	2,206	860	25,470	2,457	1,657	2,703	834	5,043	945	441	1,260	43,877	34.82%	32.69%	6.53%	2.14%
128,000	2,206	860	25,916	2,496	1,657	2,703	834	5,123	960	448	1,280	44,483	34.75%	32.61%	6.56%	2.14%
130,000	2,206	860	26,361	2,535	1,657	2,703	834	5,203	975	455	1,300	45,090	34.68%	32.54%	6.58%	2.14%
132,000	2,206	860	26,807	2,574	1,657	2,703	834	5,283	990	462	1,320	45,696	34.62%	32.48%	6.60%	2.14%
134,000	2,206	860	27,252	2,613	1,657	2,703	834	5,363	1,005	469	1,340	46,303	34.55%	32.41%	6.62%	2.14%
136,000	2,206	860	27,698	2,652	1,657	2,703	834	5,444	1,020	476	1,360	46,910	34.49%	32.35%	6.64%	2.15%
138,000	2,206	860	28,143	2,691	1,657	2,703	834	5,524	1,035	483	1,380	47,516	34.43%	32.28%	6.65%	2.15%
140,000	2,206	860	28,589	2,730	1,657	2,703	834	5,604	1,050	490	1,400	48,123	34.37%	32.22%	6.67%	2.15%
142,000	2,206	860	29,034	2,769	1,657	2,703	834	5,684	1,065	497	1,420	48,729	34.32%	32.16%	6.69%	2.15%
144,000	2,206	860	29,480	2,808	1,657	2,703	834	5,764	1,080	504	1,440	49,336	34.26%	32.11%	6.71%	2.16%
146,000	2,206	860	29,925	2,847	1,657	2,703	834	5,844	1,095	511	1,460	49,942	34.21%	32.05%	6.72%	2.16%
148,000	2,206	860	30,371	2,886	1,657	2,703	834	5,924	1,110	518	1,480	50,549	34.15%	32.00%	6.74%	2.16%
150,000	2,206	860	30,816	2,925	1,657	2,703	834	6,004	1,125	525	1,500	51,155	34.10%	31.95%	6.76%	2.16%
152,000	2,206	860	31,262	2,964	1,657	2,703	834	6,084	1,140	532	1,520	51,762	34.05%	31.89%	6.77%	2.16%
154,000	2,206	860	31,707	3,003	1,657	2,703	834	6,164	1,155	539	1,540	52,369	34.01%	31.84%	6.79%	2.16%
156,000	2,206	860	32,153	3,042	1,657	2,703	834	6,244	1,170	546	1,560	52,975	33.96%	31.80%	6.80%	2.16%
158,000	2,206	860	32,598	3,081	1,657	2,703	834	6,324	1,185	553	1,580	53,582	33.91%	31.75%	6.82%	2.16%
160,000	2,206	860	33,044	3,120	1,657	2,703	834	6,404	1,200	560	1,600	54,188	33.87%	31.70%	6.83%	2.17%
162,000	2,206	860	33,489	3,159	1,657	2,703	834	6,484	1,215	567	1,620	54,795	33.82%	31.66%	6.84%	2.17%
164,000	2,206	860	33,935	3,198	1,657	2,703	834	6,564	1,230	574	1,640	55,401	33.78%	31.61%	6.86%	2.17%
166,000	2,206	860	34,380	3,237	1,657	2,703	834	6,644	1,245	581	1,660	56,008	33.74%	31.57%	6.87%	2.17%
168,000	2,206	860	34,826	3,276	1,657	2,703	834	6,724	1,260	588	1,680	56,614	33.70%	31.53%	6.89%	2.17%
170,000	2,206	860	35,271	3,315	1,657	2,703	834	6,804	1,275	595	1,700	57,221	33.66%	31.49%	6.90%	2.17%
172,000	2,206	860	35,717	3,354	1,657	2,703	834	6,884	1,290	602	1,720	57,828	33.62%	31.45%	6.91%	2.17%
174,000	2,206	860	36,162	3,393	1,657	2,703	834	6,965	1,305	609	1,740	58,434	33.58%	31.41%	6.92%	2.17%
176,000	2,206	860	36,608	3,432	1,657	2,703	834	7,045	1,320	616	1,760	59,041	33.55%	31.37%	6.93%	2.18%
178,000	2,206	860	37,053	3,471	1,657	2,703	834	7,125	1,335	623	1,780	59,647	33.51%	31.33%	6.95%	2.18%
180,000	2,206	860	37,499	3,510	1,657	2,703	834	7,205	1,350	630	1,800	60,254	33.47%	31.30%	6.96%	2.18%
182,000	2,206	860	37,944	3,549	1,657	2,703	834	7,285	1,365	637	1,820	60,860	33.44%	31.26%	6.97%	2.18%
184,000	2,206	860	38,390	3,588	1,657	2,703	834	7,365	1,380	644	1,840	61,467	33.41%	31.23%	6.98%	2.18%
186,000	2,206	860	38,835	3,627	1,657	2,703	834	7,445	1,395	651	1,860	62,073	33.37%	31.19%	6.99%	2.18%
188,000	2,206	860	39,281	3,666	1,657	2,703	834	7,525	1,410	658	1,880	62,680	33.34%	31.16%	7.00%	2.18%
190,000	2,206	860	39,726	3,705	1,657	2,703	834	7,605	1,425	665	1,900	63,286	33.31%	31.13%	7.01%	2.18%
192,000	2,206	860	40,172	3,744	1,657	2,703	834	7,685	1,440	672	1,920	63,893	33.28%	31.09%	7.02%	2.18%
194,000	2,206	860	40,617	3,783	1,657	2,703	834	7,765	1,455	679	1,940	64,500	33.25%	31.06%	7.03%	2.18%
196,000	2,206	860	41,063	3,822	1,657	2,703	834	7,845	1,470	686	1,960	65,106	33.22%	31.03%	7.04%	2.19%
198,000	2,206	860	41,508	3,861	1,657	2,703	834	7,925	1,485	693	1,980	65,713	33.19%	31.00%	7.05%	2.19%
200,000	2,206	860	41,954	3,900	1,657	2,703	834	8,005	1,500	700	2,000	66,319	33.16%	30.97%	7.06%	2.19%

Tables are available to download in Excel format at [http://www.mcmaster.ca/bms/BMS\\_FS\\_Budgeting.htm](http://www.mcmaster.ca/bms/BMS_FS_Budgeting.htm)

McMaster University Estimate of benefits costs for 2012/13 Group 1 - CAW																			
Fiscal Salary	270%			3% Increase			4.0026%			1.00%		0.35%		Sick Leave Pool	Total	2012/13 % of total	2011/12 % of total	% increase	Rate increase
	CPP	EI	Pension	EHT	Dental	Major Medical Insurance	Life Insurance	Surcharge	Post-Ret. Surcharge	WSIB	WSIB	WSIB							
20,000	817	407	3,510	390	1,706	2,784	164	801	200	70	70	200	200	200	11,048	55.24%	53.66%	2.94%	1.58%
22,000	916	447	3,861	429	1,706	2,784	180	881	220	77	77	220	220	220	11,721	53.28%	51.76%	2.94%	1.52%
24,000	1,015	488	4,212	468	1,706	2,784	197	961	240	84	84	240	240	240	12,395	51.64%	50.17%	2.93%	1.47%
26,000	1,114	529	4,563	507	1,706	2,784	213	1,041	260	91	91	260	260	260	13,068	50.26%	48.83%	2.92%	1.43%
28,000	1,213	569	4,914	546	1,706	2,784	230	1,121	280	98	98	280	280	280	13,741	49.07%	47.68%	2.92%	1.39%
30,000	1,312	610	5,265	585	1,706	2,784	246	1,201	300	105	105	300	300	300	14,414	48.05%	46.69%	2.92%	1.36%
32,000	1,411	650	5,616	624	1,706	2,784	262	1,281	320	112	112	320	320	320	15,087	47.15%	45.81%	2.91%	1.33%
34,000	1,510	691	5,967	663	1,706	2,784	279	1,361	340	119	119	340	340	340	15,760	46.35%	45.04%	2.91%	1.31%
36,000	1,609	732	6,318	702	1,706	2,784	295	1,441	360	126	126	360	360	360	16,433	45.65%	44.36%	2.90%	1.29%
38,000	1,708	772	6,669	741	1,706	2,784	312	1,521	380	133	133	380	380	380	17,106	45.02%	43.75%	2.90%	1.27%
40,000	1,807	813	7,020	780	1,706	2,784	328	1,601	400	140	140	400	400	400	17,779	44.45%	43.20%	2.90%	1.25%
42,000	1,906	854	7,371	819	1,706	2,784	344	1,681	420	147	147	420	420	420	18,452	43.93%	42.70%	2.90%	1.24%
44,000	2,005	860	7,722	858	1,706	2,784	361	1,761	440	154	154	440	440	440	19,091	43.39%	42.17%	2.90%	1.22%
46,000	2,104	860	8,073	897	1,706	2,784	377	1,841	460	161	161	460	460	460	19,724	42.88%	41.67%	2.90%	1.21%
48,000	2,203	860	8,424	936	1,706	2,784	394	1,921	480	168	168	480	480	480	20,356	42.41%	41.21%	2.91%	1.20%
50,000	2,251	860	8,838	975	1,706	2,784	410	2,001	500	175	175	500	500	500	21,000	42.00%	40.81%	2.92%	1.19%
52,000	2,251	860	9,310	1,014	1,706	2,784	426	2,081	520	182	182	520	520	520	21,655	41.64%	40.44%	2.99%	1.21%
54,000	2,251	860	9,783	1,053	1,706	2,784	443	2,161	540	189	189	540	540	540	22,310	41.31%	40.09%	3.05%	1.22%
56,000	2,251	860	10,255	1,092	1,706	2,784	459	2,241	560	196	196	560	560	560	22,965	41.01%	39.77%	3.11%	1.24%
58,000	2,251	860	10,728	1,131	1,706	2,784	476	2,322	580	203	203	580	580	580	23,620	40.72%	39.48%	3.16%	1.25%
60,000	2,251	860	11,200	1,170	1,706	2,784	492	2,402	600	210	210	600	600	600	24,275	40.46%	39.20%	3.22%	1.26%
62,000	2,251	860	11,673	1,209	1,706	2,784	508	2,482	620	217	217	620	620	620	24,930	40.21%	38.94%	3.27%	1.27%
64,000	2,251	860	12,145	1,248	1,706	2,784	525	2,562	640	224	224	640	640	640	25,585	39.98%	38.69%	3.31%	1.28%
66,000	2,251	860	12,618	1,287	1,706	2,784	541	2,642	660	231	231	660	660	660	26,240	39.76%	38.47%	3.36%	1.29%
68,000	2,251	860	13,090	1,326	1,706	2,784	558	2,722	680	238	238	680	680	680	26,895	39.55%	38.25%	3.40%	1.30%
70,000	2,251	860	13,563	1,365	1,706	2,784	574	2,802	700	245	245	700	700	700	27,550	39.36%	38.05%	3.44%	1.31%
72,000	2,251	860	14,035	1,404	1,706	2,784	590	2,882	720	252	252	720	720	720	28,205	39.17%	37.86%	3.48%	1.32%
74,000	2,251	860	14,508	1,443	1,706	2,784	607	2,962	740	259	259	740	740	740	28,860	39.00%	37.67%	3.52%	1.32%
76,000	2,251	860	14,980	1,482	1,706	2,784	623	3,042	760	266	266	760	760	760	29,514	38.83%	37.50%	3.55%	1.33%
78,000	2,251	860	15,453	1,521	1,706	2,784	640	3,122	780	273	273	780	780	780	30,169	38.68%	37.34%	3.59%	1.34%
80,000	2,251	860	15,925	1,560	1,706	2,784	656	3,202	800	280	280	800	800	800	30,824	38.53%	37.19%	3.62%	1.35%
82,000	2,251	860	16,398	1,599	1,706	2,784	672	3,282	820	287	287	820	820	820	31,479	38.39%	37.04%	3.65%	1.35%
84,000	2,251	860	16,870	1,638	1,706	2,784	689	3,362	840	294	294	840	840	840	32,134	38.26%	36.90%	3.68%	1.36%
86,000	2,251	860	17,343	1,677	1,706	2,784	705	3,442	860	301	301	860	860	860	32,789	38.13%	36.76%	3.71%	1.36%
88,000	2,251	860	17,815	1,716	1,706	2,784	722	3,522	880	308	308	880	880	880	33,444	38.00%	36.64%	3.74%	1.37%
90,000	2,251	860	18,288	1,755	1,706	2,784	738	3,602	900	315	315	900	900	900	34,099	37.89%	36.51%	3.76%	1.37%
92,000	2,251	860	18,760	1,794	1,706	2,784	754	3,682	920	322	322	920	920	920	34,754	37.87%	36.40%	3.79%	1.38%
94,000	2,251	860	19,233	1,833	1,706	2,784	771	3,762	940	329	329	940	940	940	35,409	37.67%	36.29%	3.81%	1.38%
96,000	2,251	860	19,705	1,872	1,706	2,784	787	3,842	960	336	336	960	960	960	36,064	37.57%	36.18%	3.84%	1.39%
98,000	2,251	860	20,178	1,911	1,706	2,784	804	3,923	980	343	343	980	980	980	36,719	37.47%	36.08%	3.86%	1.39%
100,000	2,251	860	20,650	1,950	1,706	2,784	820	4,003	1,000	350	350	1,000	1,000	1,000	37,374	37.37%	35.98%	3.88%	1.40%
102,000	2,251	860	21,123	1,989	1,706	2,784	834	4,083	1,020	357	357	1,020	1,020	1,020	38,026	37.28%	35.88%	3.90%	1.40%
104,000	2,251	860	21,595	2,028	1,706	2,784	834	4,163	1,040	364	364	1,040	1,040	1,040	38,665	37.18%	35.77%	3.92%	1.40%
106,000	2,251	860	22,068	2,067	1,706	2,784	834	4,243	1,060	371	371	1,060	1,060	1,060	39,304	37.08%	35.67%	3.95%	1.41%
108,000	2,251	860	22,540	2,106	1,706	2,784	834	4,323	1,080	378	378	1,080	1,080	1,080	39,942	36.98%	35.57%	3.97%	1.41%
110,000	2,251	860	23,013	2,145	1,706	2,784	834	4,403	1,100	385	385	1,100	1,100	1,100	40,581	36.89%	35.48%	3.99%	1.41%

Tables are available to download in Excel format at [http://www.mcmaster.ca/bms/BMS\\_FS\\_Budgeting.htm](http://www.mcmaster.ca/bms/BMS_FS_Budgeting.htm)

**McMaster University**  
**Estimate of benefits costs for 2012/13**  
**Group 1 - CAW**

Fiscal Salary	CPP	EI	Pension	EHT	Dental	3% Increase			Life Insurance	Life	Surcharge	Post-Ret. Surcharge	WSIB	Sick Leave Pool	Total	2012/13 % of total	2011/12 % of total	% increase	Rate increase
						Major Medical	Medical	Surcharge											
112,000	2,251	860	23,485	2,184	1,706	2,784	834	4,483	1,120	392	1,120	1,120	1,120	41,219	36.80%	35.38%	4.01%	1.42%	
114,000	2,251	860	23,958	2,223	1,706	2,784	834	4,563	1,140	399	1,140	1,140	1,140	41,858	36.72%	35.30%	4.03%	1.42%	
116,000	2,251	860	24,430	2,262	1,706	2,784	834	4,643	1,160	406	1,160	1,160	1,160	42,496	36.63%	35.21%	4.05%	1.42%	
118,000	2,251	860	24,903	2,301	1,706	2,784	834	4,723	1,180	413	1,180	1,180	1,180	43,135	36.55%	35.13%	4.06%	1.43%	
120,000	2,251	860	25,375	2,340	1,706	2,784	834	4,803	1,200	420	1,200	1,200	1,200	43,773	36.48%	35.05%	4.08%	1.43%	
122,000	2,251	860	25,848	2,379	1,706	2,784	834	4,883	1,220	427	1,220	1,220	1,220	44,412	36.40%	34.97%	4.10%	1.43%	
124,000	2,251	860	26,320	2,418	1,706	2,784	834	4,963	1,240	434	1,240	1,240	1,240	45,051	36.33%	34.90%	4.11%	1.44%	
126,000	2,251	860	26,793	2,457	1,706	2,784	834	5,043	1,260	441	1,260	1,260	1,260	45,689	36.26%	34.82%	4.13%	1.44%	
128,000	2,251	860	27,265	2,496	1,706	2,784	834	5,123	1,280	448	1,280	1,280	1,280	46,328	36.19%	34.75%	4.15%	1.44%	
130,000	2,251	860	27,738	2,535	1,706	2,784	834	5,203	1,300	455	1,300	1,300	1,300	46,966	36.13%	34.68%	4.16%	1.44%	
132,000	2,251	860	28,210	2,574	1,706	2,784	834	5,283	1,320	462	1,320	1,320	1,320	47,605	36.06%	34.62%	4.18%	1.45%	
134,000	2,251	860	28,683	2,613	1,706	2,784	834	5,363	1,340	469	1,340	1,340	1,340	48,243	36.00%	34.55%	4.19%	1.45%	
136,000	2,251	860	29,155	2,652	1,706	2,784	834	5,444	1,360	476	1,360	1,360	1,360	48,882	35.94%	34.49%	4.20%	1.45%	
138,000	2,251	860	29,628	2,691	1,706	2,784	834	5,524	1,380	483	1,380	1,380	1,380	49,520	35.88%	34.43%	4.22%	1.45%	
140,000	2,251	860	30,100	2,730	1,706	2,784	834	5,604	1,400	490	1,400	1,400	1,400	50,159	35.83%	34.37%	4.23%	1.45%	
142,000	2,251	860	30,573	2,769	1,706	2,784	834	5,684	1,420	497	1,420	1,420	1,420	50,797	35.77%	34.32%	4.24%	1.46%	
144,000	2,251	860	31,045	2,808	1,706	2,784	834	5,764	1,440	504	1,440	1,440	1,440	51,436	35.72%	34.26%	4.26%	1.46%	
146,000	2,251	860	31,518	2,847	1,706	2,784	834	5,844	1,460	511	1,460	1,460	1,460	52,075	35.67%	34.21%	4.27%	1.46%	
148,000	2,251	860	31,990	2,886	1,706	2,784	834	5,924	1,480	518	1,480	1,480	1,480	52,713	35.62%	34.15%	4.28%	1.46%	
150,000	2,251	860	32,463	2,925	1,706	2,784	834	6,004	1,500	525	1,500	1,500	1,500	53,352	35.57%	34.10%	4.29%	1.46%	
152,000	2,251	860	32,935	2,964	1,706	2,784	834	6,084	1,520	532	1,520	1,520	1,520	53,990	35.52%	34.05%	4.30%	1.47%	
154,000	2,251	860	33,408	3,003	1,706	2,784	834	6,164	1,540	539	1,540	1,540	1,540	54,629	35.47%	34.01%	4.32%	1.47%	
156,000	2,251	860	33,880	3,042	1,706	2,784	834	6,244	1,560	546	1,560	1,560	1,560	55,267	35.43%	33.96%	4.33%	1.47%	
158,000	2,251	860	34,353	3,081	1,706	2,784	834	6,324	1,580	553	1,580	1,580	1,580	55,906	35.38%	33.91%	4.34%	1.47%	
160,000	2,251	860	34,825	3,120	1,706	2,784	834	6,404	1,600	560	1,600	1,600	1,600	56,544	35.34%	33.87%	4.35%	1.47%	
162,000	2,251	860	35,298	3,159	1,706	2,784	834	6,484	1,620	567	1,620	1,620	1,620	57,183	35.30%	33.82%	4.36%	1.47%	
164,000	2,251	860	35,770	3,198	1,706	2,784	834	6,564	1,640	574	1,640	1,640	1,640	57,822	35.26%	33.78%	4.37%	1.48%	
166,000	2,251	860	36,243	3,237	1,706	2,784	834	6,644	1,660	581	1,660	1,660	1,660	58,460	35.22%	33.74%	4.38%	1.48%	
168,000	2,251	860	36,715	3,276	1,706	2,784	834	6,724	1,680	588	1,680	1,680	1,680	59,099	35.18%	33.70%	4.39%	1.48%	
170,000	2,251	860	37,188	3,315	1,706	2,784	834	6,804	1,700	595	1,700	1,700	1,700	59,737	35.14%	33.66%	4.40%	1.48%	
172,000	2,251	860	37,660	3,354	1,706	2,784	834	6,884	1,720	602	1,720	1,720	1,720	60,376	35.10%	33.62%	4.41%	1.48%	
174,000	2,251	860	38,133	3,393	1,706	2,784	834	6,965	1,740	609	1,740	1,740	1,740	61,014	35.07%	33.58%	4.42%	1.48%	
176,000	2,251	860	38,605	3,432	1,706	2,784	834	7,045	1,760	616	1,760	1,760	1,760	61,653	35.03%	33.55%	4.42%	1.48%	
178,000	2,251	860	39,078	3,471	1,706	2,784	834	7,125	1,780	623	1,780	1,780	1,780	62,291	35.00%	33.51%	4.43%	1.49%	
180,000	2,251	860	39,550	3,510	1,706	2,784	834	7,205	1,800	630	1,800	1,800	1,800	62,930	34.96%	33.47%	4.44%	1.49%	
182,000	2,251	860	40,023	3,549	1,706	2,784	834	7,285	1,820	637	1,820	1,820	1,820	63,569	34.93%	33.44%	4.45%	1.49%	
184,000	2,251	860	40,495	3,588	1,706	2,784	834	7,365	1,840	644	1,840	1,840	1,840	64,207	34.90%	33.41%	4.46%	1.49%	
186,000	2,251	860	40,968	3,627	1,706	2,784	834	7,445	1,860	651	1,860	1,860	1,860	64,846	34.86%	33.37%	4.47%	1.49%	
188,000	2,251	860	41,440	3,666	1,706	2,784	834	7,525	1,880	658	1,880	1,880	1,880	65,484	34.83%	33.34%	4.47%	1.49%	
190,000	2,251	860	41,913	3,705	1,706	2,784	834	7,605	1,900	665	1,900	1,900	1,900	66,123	34.80%	33.31%	4.48%	1.49%	
192,000	2,251	860	42,385	3,744	1,706	2,784	834	7,685	1,920	672	1,920	1,920	1,920	66,761	34.77%	33.28%	4.49%	1.49%	
194,000	2,251	860	42,858	3,783	1,706	2,784	834	7,765	1,940	679	1,940	1,940	1,940	67,400	34.74%	33.25%	4.50%	1.49%	
196,000	2,251	860	43,330	3,822	1,706	2,784	834	7,845	1,960	686	1,960	1,960	1,960	68,038	34.71%	33.22%	4.50%	1.50%	
198,000	2,251	860	43,803	3,861	1,706	2,784	834	7,925	1,980	693	1,980	1,980	1,980	68,677	34.69%	33.19%	4.51%	1.50%	
200,000	2,251	860	44,275	3,900	1,706	2,784	834	8,005	2,000	700	2,000	2,000	2,000	69,316	34.66%	33.16%	4.52%	1.50%	

Tables are available to download in Excel format at [http://www.mcmaster.ca/bms/BMS\\_FS\\_Budgeting.htm](http://www.mcmaster.ca/bms/BMS_FS_Budgeting.htm)

## APPENDIX D – TABLE OF HOURLY/WAGE, TEMP/CASUAL, AND GRAD BENEFITS (FORMERLY ROLLS 2, 3, 4 AND 5)

**Estimate of benefits costs for 2010/11  
Group 2 - Hourly/Wage**

Fiscal Salary	390%					3% Increase			4.0026%	0.50%	0.35%	Total	2010/11 % of total	2009/10 % of total	% increase	Rate increase
	CPP	EI	Pension	EHT	Dental	Major Medical	Life Insurance	Surcharge	Post-Ret. Surcharge	Surcharge						
22,880	959	490	3,123	446	1,776	2,693	130	916	114	80	10,728	46.89%	44.60%	5.14%	2.29%	
24,960	1,062	535	3,407	487	1,776	2,693	142	999	125	87	11,313	45.32%	43.08%	5.21%	2.24%	
27,040	1,165	579	3,691	527	1,776	2,693	154	1,082	135	95	11,897	44.00%	41.80%	5.27%	2.20%	
29,120	1,268	624	3,975	568	1,776	2,693	166	1,166	146	102	12,482	42.86%	40.70%	5.33%	2.17%	
31,200	1,371	668	4,259	608	1,776	2,693	178	1,249	156	109	13,067	41.88%	39.74%	5.38%	2.14%	
33,280	1,474	713	4,543	649	1,776	2,693	190	1,332	166	116	13,652	41.02%	38.91%	5.43%	2.11%	
35,360	1,577	757	4,827	690	1,776	2,693	202	1,415	177	124	14,237	40.26%	38.17%	5.48%	2.09%	
37,440	1,680	802	5,111	730	1,776	2,693	213	1,499	187	131	14,821	39.59%	37.52%	5.52%	2.07%	
39,520	1,783	846	5,394	771	1,776	2,693	225	1,582	198	138	15,406	38.98%	36.93%	5.56%	2.05%	
41,600	1,886	891	5,678	811	1,776	2,693	237	1,665	208	146	15,991	38.44%	36.40%	5.59%	2.04%	
43,680	1,989	906	5,962	852	1,776	2,693	249	1,748	218	153	16,546	37.88%	35.93%	5.43%	1.95%	
45,760	2,092	906	6,246	892	1,776	2,693	261	1,832	229	160	17,086	37.34%	35.49%	5.20%	1.84%	
47,840	2,163	906	6,568	933	1,776	2,693	273	1,915	239	167	17,632	36.86%	35.01%	5.29%	1.85%	
49,920	2,163	906	6,973	973	1,776	2,693	285	1,998	250	175	18,191	36.44%	34.55%	5.47%	1.89%	
52,000	2,163	906	7,379	1,014	1,776	2,693	296	2,081	260	182	18,750	36.06%	34.14%	5.63%	1.92%	
54,080	2,163	906	7,784	1,055	1,776	2,693	308	2,165	270	189	19,309	35.70%	33.75%	5.79%	1.96%	
56,160	2,163	906	8,190	1,095	1,776	2,693	320	2,248	281	197	19,868	35.38%	33.39%	5.94%	1.98%	

**McMaster University  
Estimate of benefits costs for 2010/11  
Group 3 - Temporary/Casual**

Fiscal Salary	CPP	EI	Vacation Pay	EHT	WSIB	Total	2010/11 % of total	2009/10 % of total	% increase	Rate increase
20,000	817	484	800	390	70	2,561	12.81%	12.81%	0.00%	0.00%
22,000	916	533	880	429	77	2,835	12.88%	12.88%	0.00%	0.00%
24,000	1,015	581	960	468	84	3,108	12.95%	12.95%	0.00%	0.00%
26,000	1,114	630	1,040	507	91	3,381	13.01%	13.01%	0.00%	0.00%
28,000	1,213	678	1,120	546	98	3,655	13.05%	13.05%	0.00%	0.00%
30,000	1,312	727	1,200	585	105	3,928	13.09%	13.09%	0.00%	0.00%
32,000	1,411	775	1,280	624	112	4,202	13.13%	13.13%	0.00%	0.00%
34,000	1,510	823	1,360	663	119	4,475	13.16%	13.16%	0.00%	0.00%
36,000	1,609	872	1,440	702	126	4,749	13.19%	13.19%	0.00%	0.00%
38,000	1,708	920	1,520	741	133	5,022	13.22%	13.22%	0.00%	0.00%
40,000	1,807	969	1,600	780	140	5,296	13.24%	13.24%	0.00%	0.00%
42,000	1,906	1,017	1,680	819	147	5,569	13.26%	13.26%	0.00%	0.00%
44,000	2,005	1,025	1,760	858	154	5,801	13.18%	13.28%	-0.70%	-0.09%
46,000	2,104	1,025	1,840	897	161	6,026	13.10%	13.29%	-1.45%	-0.19%
48,000	2,163	1,025	1,920	936	168	6,212	12.94%	13.03%	-0.70%	-0.09%
50,000	2,163	1,025	2,000	975	175	6,338	12.68%	12.76%	-0.69%	-0.09%
52,000	2,163	1,025	2,080	1,014	182	6,464	12.43%	12.51%	-0.68%	-0.08%
54,000	2,163	1,025	2,160	1,053	189	6,590	12.20%	12.28%	-0.66%	-0.08%
56,000	2,163	1,025	2,240	1,092	196	6,716	11.99%	12.07%	-0.65%	-0.08%
58,000	2,163	1,025	2,320	1,131	203	6,842	11.80%	11.87%	-0.64%	-0.08%
60,000	2,163	1,025	2,400	1,170	210	6,968	11.61%	11.69%	-0.63%	-0.07%

**McMaster University  
Estimate of benefits costs for 2010/11  
Group 3 - Graduate Students (Please note that benefits vary across students)**

Fiscal Salary	CPP	EI	Vacation Pay	EHT	WSIB	Total	2010/11 % of total	2009/10 % of total	% increase	Rate increase
4,000	25	97	160	78	14	374	9.34%	9.34%	0.00%	0.00%
6,000	124	145	240	117	21	647	10.78%	10.78%	0.00%	0.00%
8,000	223	194	320	156	28	921	11.51%	11.51%	0.00%	0.00%
10,000	322	242	400	195	35	1,194	11.94%	11.94%	0.00%	0.00%
12,000	421	291	480	234	42	1,467	12.23%	12.23%	0.00%	0.00%
14,000	520	339	560	273	49	1,741	12.43%	12.43%	0.00%	0.00%
16,000	619	388	640	312	56	2,014	12.59%	12.59%	0.00%	0.00%
18,000	718	436	720	351	63	2,288	12.71%	12.71%	0.00%	0.00%
20,000	817	484	800	390	70	2,561	12.81%	12.81%	0.00%	0.00%
22,000	916	533	880	429	77	2,835	12.88%	12.88%	0.00%	0.00%
24,000	1,015	581	960	468	84	3,108	12.95%	12.95%	0.00%	0.00%
26,000	1,114	630	1,040	507	91	3,381	13.01%	13.01%	0.00%	0.00%
28,000	1,213	678	1,120	546	98	3,655	13.05%	13.05%	0.00%	0.00%
30,000	1,312	727	1,200	585	105	3,928	13.09%	13.09%	0.00%	0.00%
32,000	1,411	775	1,280	624	112	4,202	13.13%	13.13%	0.00%	0.00%
34,000	1,510	823	1,360	663	119	4,475	13.16%	13.16%	0.00%	0.00%
36,000	1,609	872	1,440	702	126	4,749	13.19%	13.19%	0.00%	0.00%
38,000	1,708	920	1,520	741	133	5,022	13.22%	13.22%	0.00%	0.00%
40,000	1,807	969	1,600	780	140	5,296	13.24%	13.24%	0.00%	0.00%

Tables are available to download in Excel format at [http://www.mcmaster.ca/bms/BMS\\_FS\\_Budgeting.htm](http://www.mcmaster.ca/bms/BMS_FS_Budgeting.htm)

**McMaster University**  
**Estimate of benefits costs for 2011/12**  
**Group 2 - Hourly/Wage**

Fiscal Salary	CPP	390%			3.5% Increase			4.0026%	0.75%	0.35%	Total	2011/12 % of total	2010/11 % of total	% increase	Rate increase
		EI	Pension	EHT	Dental	Major Medical	Life Insurance	Surcharge	Post-Ret. Surcharge	Surcharge					
22,880	959	490	3,123	446	1,838	2,787	130	916	172	80	10,942	47.82%	46.89%	1.99%	0.93%
24,960	1,062	535	3,407	487	1,838	2,787	142	999	187	87	11,531	46.20%	45.32%	1.93%	0.88%
27,040	1,165	579	3,691	527	1,838	2,787	154	1,082	203	95	12,121	44.83%	44.00%	1.88%	0.83%
29,120	1,268	624	3,975	568	1,838	2,787	166	1,166	218	102	12,711	43.65%	42.86%	1.84%	0.79%
31,200	1,371	668	4,259	608	1,838	2,787	178	1,249	234	109	13,301	42.63%	41.88%	1.79%	0.75%
33,280	1,474	713	4,543	649	1,838	2,787	190	1,332	250	116	13,891	41.74%	41.02%	1.76%	0.72%
35,360	1,577	757	4,827	690	1,838	2,787	202	1,415	265	124	14,481	40.95%	40.26%	1.72%	0.69%
37,440	1,680	802	5,111	730	1,838	2,787	213	1,499	281	131	15,071	40.25%	39.59%	1.69%	0.67%
39,520	1,783	846	5,394	771	1,838	2,787	225	1,582	296	138	15,661	39.63%	38.98%	1.66%	0.65%
41,600	1,886	891	5,678	811	1,838	2,787	237	1,665	312	146	16,251	39.07%	38.44%	1.63%	0.63%
43,680	1,989	906	5,962	852	1,838	2,787	249	1,748	328	153	16,812	38.49%	37.88%	1.61%	0.61%
45,760	2,092	906	6,246	892	1,838	2,787	261	1,832	343	160	17,357	37.93%	37.34%	1.58%	0.59%
47,840	2,195	906	6,530	933	1,838	2,787	273	1,915	359	167	17,903	37.42%	36.86%	1.53%	0.56%
49,920	2,206	906	6,922	973	1,838	2,787	285	1,998	374	175	18,465	36.99%	36.44%	1.50%	0.55%
52,000	2,206	906	7,328	1,014	1,838	2,787	296	2,081	390	182	19,029	36.59%	36.06%	1.49%	0.54%
54,080	2,206	906	7,733	1,055	1,838	2,787	308	2,165	406	189	19,593	36.23%	35.70%	1.47%	0.52%
56,160	2,206	906	8,139	1,095	1,838	2,787	320	2,248	421	197	20,157	35.89%	35.38%	1.45%	0.51%

**McMaster University**  
**Estimate of benefits costs for 2011/12**  
**Group 3 - Temporary/Casual**

Fiscal Salary	CPP	EI	Vacation Pay	EHT	WSIB	Total	2011/12 % of total	2010/11 % of total	% increase	Rate increase
20,000	817	484	800	390	70	2,561	12.81%	12.81%	0.00%	0.00%
22,000	916	533	880	429	77	2,835	12.88%	12.88%	0.00%	0.00%
24,000	1,015	581	960	468	84	3,108	12.95%	12.95%	0.00%	0.00%
26,000	1,114	630	1,040	507	91	3,381	13.01%	13.01%	0.00%	0.00%
28,000	1,213	678	1,120	546	98	3,655	13.05%	13.05%	0.00%	0.00%
30,000	1,312	727	1,200	585	105	3,928	13.09%	13.09%	0.00%	0.00%
32,000	1,411	775	1,280	624	112	4,202	13.13%	13.13%	0.00%	0.00%
34,000	1,510	823	1,360	663	119	4,475	13.16%	13.16%	0.00%	0.00%
36,000	1,609	872	1,440	702	126	4,749	13.19%	13.19%	0.00%	0.00%
38,000	1,708	920	1,520	741	133	5,022	13.22%	13.22%	0.00%	0.00%
40,000	1,807	969	1,600	780	140	5,296	13.24%	13.24%	0.00%	0.00%
42,000	1,906	1,017	1,680	819	147	5,569	13.26%	13.26%	0.00%	0.00%
44,000	2,005	1,025	1,760	858	154	5,801	13.18%	13.18%	0.00%	0.00%
46,000	2,104	1,025	1,840	897	161	6,026	13.10%	13.10%	0.00%	0.00%
48,000	2,203	1,025	1,920	936	168	6,251	13.02%	12.94%	0.64%	0.08%
50,000	2,206	1,025	2,000	975	175	6,381	12.76%	12.68%	0.68%	0.09%
52,000	2,206	1,025	2,080	1,014	182	6,507	12.51%	12.43%	0.67%	0.08%
54,000	2,206	1,025	2,160	1,053	189	6,633	12.28%	12.20%	0.66%	0.08%
56,000	2,206	1,025	2,240	1,092	196	6,759	12.07%	11.99%	0.64%	0.08%
58,000	2,206	1,025	2,320	1,131	203	6,885	11.87%	11.80%	0.63%	0.07%
60,000	2,206	1,025	2,400	1,170	210	7,011	11.68%	11.61%	0.62%	0.07%

**McMaster University**  
**Estimate of benefits costs for 2011/12**  
**Group 3 - Graduate Students (Please note that benefits vary across students)**

Fiscal Salary	CPP	EI	Vacation Pay	EHT	WSIB	Total	2011/12 % of total	2010/11 % of total	% increase	Rate increase
4,000	25	97	160	78	14	374	9.34%	9.34%	0.00%	0.00%
6,000	124	145	240	117	21	647	10.78%	10.78%	0.00%	0.00%
8,000	223	194	320	156	28	921	11.51%	11.51%	0.00%	0.00%
10,000	322	242	400	195	35	1,194	11.94%	11.94%	0.00%	0.00%
12,000	421	291	480	234	42	1,467	12.23%	12.23%	0.00%	0.00%
14,000	520	339	560	273	49	1,741	12.43%	12.43%	0.00%	0.00%
16,000	619	388	640	312	56	2,014	12.59%	12.59%	0.00%	0.00%
18,000	718	436	720	351	63	2,288	12.71%	12.71%	0.00%	0.00%
20,000	817	484	800	390	70	2,561	12.81%	12.81%	0.00%	0.00%
22,000	916	533	880	429	77	2,835	12.88%	12.88%	0.00%	0.00%
24,000	1,015	581	960	468	84	3,108	12.95%	12.95%	0.00%	0.00%
26,000	1,114	630	1,040	507	91	3,381	13.01%	13.01%	0.00%	0.00%
28,000	1,213	678	1,120	546	98	3,655	13.05%	13.05%	0.00%	0.00%
30,000	1,312	727	1,200	585	105	3,928	13.09%	13.09%	0.00%	0.00%
32,000	1,411	775	1,280	624	112	4,202	13.13%	13.13%	0.00%	0.00%
34,000	1,510	823	1,360	663	119	4,475	13.16%	13.16%	0.00%	0.00%
36,000	1,609	872	1,440	702	126	4,749	13.19%	13.19%	0.00%	0.00%
38,000	1,708	920	1,520	741	133	5,022	13.22%	13.22%	0.00%	0.00%
40,000	1,807	969	1,600	780	140	5,296	13.24%	13.24%	0.00%	0.00%

Tables are available to download in Excel format at [http://www.mcmaster.ca/bms/BMS\\_FS\\_Budgeting.htm](http://www.mcmaster.ca/bms/BMS_FS_Budgeting.htm)

**McMaster University**  
**Estimate of benefits costs for 2012/13**  
**Group 2 - Hourly/Wage**

Fiscal Salary	CPP	390%			3% Increase			4.0026%	1.00%	0.35%	Total	2012/13 % of total	2011/12 % of total	% increase	Rate increase
		EI	Pension	EHT	Dental	Major Medical	Life Insurance	Surcharge	Post-Ret. Surcharge	Surcharge					
22,880	959	490	3,123	446	1,893	2,870	130	916	229	80	11,137	48.68%	47.82%	1.79%	0.86%
24,960	1,062	535	3,407	487	1,893	2,870	142	999	250	87	11,733	47.01%	46.20%	1.74%	0.81%
27,040	1,165	579	3,691	527	1,893	2,870	154	1,082	270	95	12,328	45.59%	44.83%	1.70%	0.76%
29,120	1,268	624	3,975	568	1,893	2,870	166	1,166	291	102	12,923	44.38%	43.65%	1.66%	0.73%
31,200	1,371	668	4,259	608	1,893	2,870	178	1,249	312	109	13,518	43.33%	42.63%	1.63%	0.69%
33,280	1,474	713	4,543	649	1,893	2,870	190	1,332	333	116	14,113	42.41%	41.74%	1.60%	0.67%
35,360	1,577	757	4,827	690	1,893	2,870	202	1,415	354	124	14,709	41.60%	40.95%	1.57%	0.64%
37,440	1,680	802	5,111	730	1,893	2,870	213	1,499	374	131	15,304	40.88%	40.25%	1.54%	0.62%
39,520	1,783	846	5,394	771	1,893	2,870	225	1,582	395	138	15,899	40.23%	39.63%	1.52%	0.60%
41,600	1,886	891	5,678	811	1,893	2,870	237	1,665	416	146	16,494	39.65%	39.07%	1.49%	0.58%
43,680	1,989	906	5,962	852	1,893	2,870	249	1,748	437	153	17,060	39.06%	38.49%	1.47%	0.57%
45,760	2,092	906	6,246	892	1,893	2,870	261	1,832	458	160	17,610	38.48%	37.93%	1.46%	0.55%
47,840	2,195	906	6,530	933	1,893	2,870	273	1,915	478	167	18,161	37.96%	37.42%	1.44%	0.54%
49,920	2,251	906	6,870	973	1,893	2,870	285	1,998	499	175	18,720	37.50%	36.99%	1.38%	0.51%
52,000	2,251	906	7,276	1,014	1,893	2,870	296	2,081	520	182	19,290	37.10%	36.59%	1.37%	0.50%
54,080	2,251	906	7,681	1,055	1,893	2,870	308	2,165	541	189	19,859	36.72%	36.23%	1.36%	0.49%
56,160	2,251	906	8,087	1,095	1,893	2,870	320	2,248	562	197	20,428	36.38%	35.89%	1.35%	0.48%

**McMaster University**  
**Estimate of benefits costs for 2012/13**  
**Group 3 - Temporary/Casual**

Fiscal Salary	CPP	EI	Vacation Pay	EHT	WSIB	2012/13 Total	2012/13 % of total	2011/12 % of total	% increase	Rate increase
20,000	817	484	800	390	70	2,561	12.81%	12.81%	0.00%	0.00%
22,000	916	533	880	429	77	2,835	12.88%	12.88%	0.00%	0.00%
24,000	1,015	581	960	468	84	3,108	12.95%	12.95%	0.00%	0.00%
26,000	1,114	630	1,040	507	91	3,381	13.01%	13.01%	0.00%	0.00%
28,000	1,213	678	1,120	546	98	3,655	13.05%	13.05%	0.00%	0.00%
30,000	1,312	727	1,200	585	105	3,928	13.09%	13.09%	0.00%	0.00%
32,000	1,411	775	1,280	624	112	4,202	13.13%	13.13%	0.00%	0.00%
34,000	1,510	823	1,360	663	119	4,475	13.16%	13.16%	0.00%	0.00%
36,000	1,609	872	1,440	702	126	4,749	13.19%	13.19%	0.00%	0.00%
38,000	1,708	920	1,520	741	133	5,022	13.22%	13.22%	0.00%	0.00%
40,000	1,807	969	1,600	780	140	5,296	13.24%	13.24%	0.00%	0.00%
42,000	1,906	1,017	1,680	819	147	5,569	13.26%	13.26%	0.00%	0.00%
44,000	2,005	1,025	1,760	858	154	5,801	13.18%	13.18%	0.00%	0.00%
46,000	2,104	1,025	1,840	897	161	6,026	13.10%	13.10%	0.00%	0.00%
48,000	2,203	1,025	1,920	936	168	6,251	13.02%	13.02%	0.00%	0.00%
50,000	2,251	1,025	2,000	975	175	6,425	12.85%	12.76%	0.69%	0.09%
52,000	2,251	1,025	2,080	1,014	182	6,551	12.60%	12.51%	0.68%	0.08%
54,000	2,251	1,025	2,160	1,053	189	6,677	12.36%	12.28%	0.66%	0.08%
56,000	2,251	1,025	2,240	1,092	196	6,803	12.15%	12.07%	0.65%	0.08%
58,000	2,251	1,025	2,320	1,131	203	6,929	11.95%	11.87%	0.64%	0.08%
60,000	2,251	1,025	2,400	1,170	210	7,055	11.76%	11.68%	0.63%	0.07%

**McMaster University**  
**Estimate of benefits costs for 2012/13**  
**Group 3 - Graduate Students (Please note that benefits vary across students)**

Fiscal Salary	CPP	EI	Vacation Pay	EHT	WSIB	2012/13 Total	2012/13 % of total	2011/12 % of total	% increase	Rate increase
4,000	25	97	160	78	14	374	9.34%	9.34%	0.00%	0.00%
6,000	124	145	240	117	21	647	10.78%	10.78%	0.00%	0.00%
8,000	223	194	320	156	28	921	11.51%	11.51%	0.00%	0.00%
10,000	322	242	400	195	35	1,194	11.94%	11.94%	0.00%	0.00%
12,000	421	291	480	234	42	1,467	12.23%	12.23%	0.00%	0.00%
14,000	520	339	560	273	49	1,741	12.43%	12.43%	0.00%	0.00%
16,000	619	388	640	312	56	2,014	12.59%	12.59%	0.00%	0.00%
18,000	718	436	720	351	63	2,288	12.71%	12.71%	0.00%	0.00%
20,000	817	484	800	390	70	2,561	12.81%	12.81%	0.00%	0.00%
22,000	916	533	880	429	77	2,835	12.88%	12.88%	0.00%	0.00%
24,000	1,015	581	960	468	84	3,108	12.95%	12.95%	0.00%	0.00%
26,000	1,114	630	1,040	507	91	3,381	13.01%	13.01%	0.00%	0.00%
28,000	1,213	678	1,120	546	98	3,655	13.05%	13.05%	0.00%	0.00%
30,000	1,312	727	1,200	585	105	3,928	13.09%	13.09%	0.00%	0.00%
32,000	1,411	775	1,280	624	112	4,202	13.13%	13.13%	0.00%	0.00%
34,000	1,510	823	1,360	663	119	4,475	13.16%	13.16%	0.00%	0.00%
36,000	1,609	872	1,440	702	126	4,749	13.19%	13.19%	0.00%	0.00%
38,000	1,708	920	1,520	741	133	5,022	13.22%	13.22%	0.00%	0.00%
40,000	1,807	969	1,600	780	140	5,296	13.24%	13.24%	0.00%	0.00%

Tables are available to download in Excel format at [http://www.mcmaster.ca/bms/BMS\\_FS\\_Budgeting.htm](http://www.mcmaster.ca/bms/BMS_FS_Budgeting.htm)

**APPENDIX E – DEPARTMENTAL SYNOPSIS TEMPLATE**

**McMaster University**

**2010/11 Budget – Departmental Synopsis Template**

(available to download at [http://www.mcmaster.ca/bms/BMS\\_FS\\_Budgeting.htm](http://www.mcmaster.ca/bms/BMS_FS_Budgeting.htm) )

Department:

---

Mission:

---

---

---

2010/11 objectives:

---

---

---

---

2011/12 and 2012/13 plans and major strategic initiatives:

---

---

---

---

Anticipated future operational changes and analysis of capacity constraints:

---

---

---

---

Proposed fee and rate changes:

---

---

---

---

Additional revenue sources:

---

---

---

---

Impact on other areas in the University:

---

---

---

---

Benchmarks/indicators of performance:

---

---

---

Summary of competitive position:

---

---

---

Anticipated staffing changes:

---

---

---

Major opportunities and key risks to your operational plan:

---

---

---

Plans to balance the budget assuming flat revenues:

---

---

---

Details and explanations of all one-time revenues and expenses:

---

---

---

Major assumptions:

---

---

---

Explanation of variances between 2009/10 current projection and 2009/10 original budget:

---

---

---

Capital budget plans:

---

---

---

### APPENDIX F – BUDGET FORM

The following is a sample form used in the 2009/10 Five Month Review. The form for the 2010/11 budget is currently under development.

Fund		966370 (BUDGETING SERVICES)			
Account		250014 (BUDGETING SERVICES)			
		MAY2009			
		Ongoing Working For Period	Onetime Working For Period	Total Ongoing and One Time Working Projections	FTE Working
0098	(OPERATING ALLOCATION)	0.00	0.00	0.00	0.00
D0009	(FRAMEWORK ALLOCATION)	0.00	0.00	0.00	0.00
0010	(MTCU BAS OPER GRANT)	0.00	0.00	0.00	0.00
0011	(GRANT/RESEARCH)	0.00	0.00	0.00	0.00
0012	(RES OVERHEAD DIST)	0.00	0.00	0.00	0.00
0014	(MTCU ACCESSIB GRANT)	0.00	0.00	0.00	0.00
0015	(MTCU PERFORMAN FUND)	0.00	0.00	0.00	0.00
0016	(GRANT/SPECIFIC)	0.00	0.00	0.00	0.00
0017	(DISABILITY GRANT)	0.00	0.00	0.00	0.00
0018	(MIDWIFERY GRANT)	0.00	0.00	0.00	0.00
0019	(CORRIDOR ADJUSTMENT)	0.00	0.00	0.00	0.00
0020	(GRANT ATOP)	0.00	0.00	0.00	0.00
0021	(TRANSITION FUNDING)	0.00	0.00	0.00	0.00
0022	(MTCU GEN ACCESS/QUAL)	0.00	0.00	0.00	0.00
0024	(MTCU GRANT)	0.00	0.00	0.00	0.00
0050	(FED IND COST REVENUE)	0.00	0.00	0.00	0.00
0051	(ROIE REVENUE)	0.00	0.00	0.00	0.00
0052	(ORF REVENUE)	0.00	0.00	0.00	0.00
0096	(0096)	0.00	0.00	0.00	0.00
0099	(GRANTS ALLOCATED)	0.00	0.00	0.00	0.00
D0010	(GRANTS)	0.00	0.00	0.00	0.00
0702	(OHIP)	0.00	0.00	0.00	0.00
0703	(RENTAL/LEASE INCOME)	0.00	0.00	0.00	0.00
0704	(VENDING MACHINES)	0.00	0.00	0.00	0.00
0705	(COPICARD DISPENSER)	0.00	0.00	0.00	0.00
0706	(UHIP/QUEBEC)	0.00	0.00	0.00	0.00
0707	(BILL DIRECTS)	0.00	0.00	0.00	0.00
0711	(PRINTING/MUMC)	0.00	0.00	0.00	0.00
0713	(PHOTOCOPYING/MUMC)	0.00	0.00	0.00	0.00
0714	(CASH COPIES)	0.00	0.00	0.00	0.00
0715	(CARD SALES TO DEPTS)	0.00	0.00	0.00	0.00
0716	(CARD SALES FR BOOKST)	0.00	0.00	0.00	0.00
0717	(FORMS/MUMC)	0.00	0.00	0.00	0.00
0718	(FORMS/ST JOSEPH)	0.00	0.00	0.00	0.00
0720	(PARKING PERMITS)	0.00	0.00	0.00	0.00
0721	(STADIUM LEVY)	0.00	0.00	0.00	0.00
0722	(LOST PERMITS)	0.00	0.00	0.00	0.00
0723	(DIVINITY COLLEGE PER)	0.00	0.00	0.00	0.00
0724	(CONFERENCE PERMITS)	0.00	0.00	0.00	0.00
0725	(VOUCHERS/DAILY)	0.00	0.00	0.00	0.00
0726	(PARKING ADMIN FEES)	0.00	0.00	0.00	0.00

**APPENDIX G – ONGOING VS. ONE-TIME EXPENDITURE GUIDELINES**

It is important to separate one-time from ongoing items within budget reporting to be able to clearly identify if a business unit’s funding/revenue can sustain its level of operations on a continual basis.

**Ongoing expenditures**

An ongoing item is one that is incurred in the normal operations of a unit. It is a part of the regular business and required on a continual basis for the efficient and productive running of the business unit. Examples would be salaries and benefits for permanent employees, supplies, telecommunications, printing, computer purchases (if done on a rotating basis through the unit), travel.

**One-Time Expenditures**

One-time items are those that would occur within a single reporting period and which are unlikely to recur in the future. These would be items that are not part of the normal operations of a business unit. Examples would be the negotiated CAW signing bonus, severance payments, consultants/contractual staffing used for a specific time-defined project, computer purchase that would be large and one-time (system replacements), large capital purchases, large renovations.

**Structural Deficit**

A structural deficit occurs when the regular ongoing costs within a business unit exceed the regular ongoing revenue/allocation for that business unit. This means that the income for that unit is not sufficient to cover the costs of regular ongoing operations. A structural deficit in the ongoing operations of a business unit cannot be sustained as it shows that the business unit will not be able to cover its costs on a continual basis.

**One-Time Deficit**

A budget deficit may be incurred in a particular year within an area due to one-time expenses. This does not mean that the deficit will occur in all years, as the expenses will reduce to normal levels once the one-time event has been completed.

	<b>Structural deficit</b>			<b>One-time deficit</b>		
	<b>Ongoing</b>	<b>One-time</b>	<b>Total</b>	<b>Ongoing</b>	<b>One-time</b>	<b>Total</b>
<b><u>Year 1</u></b>						
Revenue	1,000	50	1,050	1,000	50	1,050
Expenses	1,050		1,050	950	150	1,100
Surplus (deficit)	(50)	50	0	50	(100)	(50)
<b><u>Year 2</u></b>						
Revenue	1,000	0	1,000	1,000	0	1,000
Expenses	1,050		1,050	950		950
Surplus (deficit)	(50)	0	(50)	50	0	50
Cumulative surplus (deficit)	(100)	50	(50)	100	(100)	0

A structural deficit will continue to build and is unsustainable.

A one-time deficit can be covered by surpluses in other years.

**APPENDIX H – ASSET CAPITALIZATION GUIDELINES****McMASTER UNIVERSITY**

Complete Policy Title: **Asset Capitalization Guidelines**

Approved by: **Director of Finance**

Date of Most Recent Approval: December 2006

Revision Date(s): May 1, 2007

Position Responsible for Developing  
and Maintaining the Policy: **Director of Finance**

Contact Department: **Director of Finance**

**DISCLAIMER:** *If there is a discrepancy between this electronic policy and the written copy held by the Policy owner, the written copy prevails.*

---

**General Definition from the Canadian Institute for Chartered Accountants Handbook:**

*“Capital assets, comprising tangible properties, such as land, buildings and equipment, and intangible properties, are identifiable assets that meet all of the following criteria:*

- (i) are held for use in the provision of services, for administrative purposes, for production of goods or for the maintenance, repair, development or construction of other capital assets;*
- (ii) have been acquired, constructed or developed with the intention of being used on a continuing basis;*
- (iii) are not intended for sale in the ordinary course of operations; and*
- (iv) are not held as part of a collection.”*

**Application at McMaster University**

With the exception of computers, items with a life expectancy of 2 years or more and a value of \$2,000 (\$5,000 as of May 2007) or more are considered capital assets. All computers are considered capital assets.

Items with a value of less than \$2,000 (\$5,000 as of May 2007) are considered non-capital purchases.

Renovations and alterations that meet the definition of a betterment (see below) and have a value of \$25,000 (\$100,000 as of May 2007) or more are considered major renovations and alternations. These are considered a capital asset.

All other renovations and alterations are considered minor renovations and alterations, a non-capital item.

The sub codes for most departments and faculties to use when recording assets that meet the capitalization policy above are as follows:

- 5001 – Equipment - Major
- 5011 – Computer Equipment
- 5108 – Renovations and Alterations - Major

There are additional department-specific sub codes which are capitalized in the audited financial statements. For a list of these specific codes please see

[http://www.mcmaster.ca/bms/finance/cat\\_subcodes.pdf](http://www.mcmaster.ca/bms/finance/cat_subcodes.pdf)

Non-capitalized equipment and renovations should be recorded in the following subcodes:

- 5020 – Equipment - Minor
- 6082 – Computer expenses
- 6045 – Renovations and Alternations – Minor
- 6116 – Books & Periodicals (for Department use)

**Betterments versus repairs:**

In many cases, expenditures are made to maintain an existing fixed asset, for example, replacing a roof, re-pointing a building etc. Such items are repairs rather than betterments. The definition of betterment is given as:

*“The cost incurred to enhance the service potential of a capital asset is a betterment. Service potential may be enhanced when there is an increase in the previously assessed service capacity, associated operating costs are lowered, the useful life is extended, or the quality of output is improved. The cost incurred in the maintenance of the service potential of a capital asset is a repair, not a betterment. If a cost has the attributes of both a repair and a betterment, the portion considered to be a betterment is included in the cost of the capital asset”.<sup>1[2]</sup>*

Example: Expenditures to convert a meeting room into a lab may be a betterment while the cost of refurbishing an existing classroom would be a repair.

Although amortization of capital assets is not presently recorded in FAS, for Financial Statement Purposes amortization is recorded on a straight-line basis at the following annual rates:

Asset	Rate
Buildings	2.5% - 10%
Nuclear reactor asset retirement cost	4%
Major Renovations and Alterations & Site Improvements	5%
Library Materials	10%

<sup>1[2]</sup> CICA Handbook

Equipment, furnishings and vehicles	20%
Computing Systems	10%
Computing equipment	33.3%