



Massachusetts Department of Higher Education

Optional Retirement Program Employer Contribution Rates

Commonwealth's Contribution* (Gross)	5.000%	
Minus statutorily required expenditures		
<i>Administrative Overhead</i>	- 0.298%	- 0.700%
<i>Disability Insurance</i>	- 0.218%	
<i>Group Life Insurance</i>	- 0.184%	
Commonwealth's Contribution** (Net)	4.300%	

* The Commonwealth's contribution to the Optional Retirement Program is a percentage of Regular Salary defined in Chapter 32 of Massachusetts General Laws.

** **The Commonwealth's net contribution is the amount credited to participants' Optional Retirement Program (ORP) accounts.** The employer contributions are calculated after each payroll cycle, and remitted to ORP Providers as soon as administratively feasible.