

## COST-TO-EMPLOYER

As a self-directing Employer, you are responsible to pay these Employer insurances and taxes:

- Social Security
- Medicare
- Federal Unemployment Insurance
- State Unemployment Insurance (SUI)
- Workers Compensation (WC)

Public Partnerships LLC (PPL) pays these Employer insurances and taxes for you. The insurances and taxes will be paid from your Ohio Home Care Waiver budget. PPL will withhold and pay these insurance amounts and taxes for you. This helps make sure that you are abiding by Federal and State regulations. These insurances and taxes are based on a percentage of how much you pay your provider.

You can use this “Cost-to- Employer” guide to:

- Decide how much you can pay your provider, and
- How it will impact your budget.

The grid below shows an average of what PPL submits and pays for Employers. This includes:

- Employer insurances and taxes, and
- The percentages Employers are responsible for.

Remember, the grid on this page shows averages only. Your cost may vary. Wages provided:

- Are an example to assist with budgeting, and
- Are not an indicator of any wage limitations or budget restrictions.

Social Security: 6.2%  
                   + Medicare: 1.45%  
 + Federal Unemployment: 0.6%  
   + State Unemployment: 2.7% (Average)  
 + Workers Compensation: 1.3127%  
**= Total “Cost- to-Employer”: 12.263%**

### How is the total “Cost-to-You” calculated?

Provider Hourly Wage: \$1.00  
                   + Social Security: \$0.062  
                           + Medicare: \$0.0145  
 + Federal Unemployment: \$0.006  
   + State Unemployment: \$0.027  
 + Workers Compensation: \$0.013217  
**= Total Hourly “Cost- to-Employer”: \$1.13**

It will cost your budget an additional \$0.13 for every dollar you pay your provider.

**Here is an example:**

Provider Hourly Wage: \$10.45  
     + Social Security: \$ 0.65  
         + Medicare: \$ 0.15  
 + Federal Unemployment: \$ 0.60  
     + State Unemployment: \$ 0.28  
 + Workers Compensation: \$ 0.14  
**= Total Hourly “Cost- to-Employer”: \$11.74**

PPL refers to these taxes as the “Costs to Employer”. The list below can help you think about setting wages. It shows how much a provider’s wage plus Employer insurances and taxes will cost your budget. The list assumes a standard SUI rate of 2.7%, which does not apply to all participants.

Employee wage: 11.00, Cost to budget: 12.35	Employee wage: 12.70, Cost to budget: 14.25
Employee wage: 11.05, Cost to budget: 12.40	Employee wage: 12.75, Cost to budget: 14.31
Employee wage: 11.10, Cost to budget: 12.46	Employee wage: 12.80, Cost to budget: 14.37
Employee wage: 11.15, Cost to budget: 12.52	Employee wage: 12.85, Cost to budget: 14.42
Employee wage: 11.20, Cost to budget: 12.57	Employee wage: 12.90, Cost to budget: 14.48
Employee wage: 11.25, Cost to budget: 12.63	Employee wage: 12.95, Cost to budget: 14.53
Employee wage: 11.30, Cost to budget: 12.68	Employee wage: 13.00, Cost to budget: 14.59
Employee wage: 11.35, Cost to budget: 12.74	Employee wage: 13.05, Cost to budget: 14.65
Employee wage: 11.40, Cost to budget: 12.80	Employee wage: 13.10, Cost to budget: 14.70
Employee wage: 11.45, Cost to budget: 12.85	Employee wage: 13.15, Cost to budget: 14.76
Employee wage: 11.50, Cost to budget: 12.91	Employee wage: 13.20, Cost to budget: 14.82
Employee wage: 11.55, Cost to budget: 12.96	Employee wage: 13.25, Cost to budget: 14.87
Employee wage: 11.60, Cost to budget: 13.02	Employee wage: 13.30, Cost to budget: 14.93
Employee wage: 11.65, Cost to budget: 13.08	Employee wage: 13.35, Cost to budget: 14.98
Employee wage: 11.70, Cost to budget: 13.13	Employee wage: 13.40, Cost to budget: 15.04
Employee wage: 11.75, Cost to budget: 13.19	Employee wage: 13.45, Cost to budget: 15.10
Employee wage: 11.80, Cost to budget: 13.24	Employee wage: 13.50, Cost to budget: 15.15
Employee wage: 11.85, Cost to budget: 13.30	Employee wage: 13.55, Cost to budget: 15.21
Employee wage: 11.90, Cost to budget: 13.36	Employee wage: 13.60, Cost to budget: 15.26
Employee wage: 11.95, Cost to budget: 13.41	Employee wage: 13.65, Cost to budget: 15.32
Employee wage: 12.00, Cost to budget: 13.47	Employee wage: 13.70, Cost to budget: 15.38
Employee wage: 12.05, Cost to budget: 13.53	Employee wage: 13.75, Cost to budget: 15.43
Employee wage: 12.10, Cost to budget: 13.58	Employee wage: 13.80, Cost to budget: 15.49
Employee wage: 12.15, Cost to budget: 13.64	Employee wage: 13.85, Cost to budget: 15.54
Employee wage: 12.20, Cost to budget: 13.69	Employee wage: 13.90, Cost to budget: 15.60
Employee wage: 12.25, Cost to budget: 13.75	Employee wage: 13.95, Cost to budget: 15.66
Employee wage: 12.30, Cost to budget: 13.81	Employee wage: 14.00, Cost to budget: 15.71
Employee wage: 12.35, Cost to budget: 13.86	Employee wage: 14.05, Cost to budget: 15.77
Employee wage: 12.40, Cost to budget: 13.92	Employee wage: 14.10, Cost to budget: 15.83
Employee wage: 12.45, Cost to budget: 13.97	Employee wage: 14.15, Cost to budget: 15.88
Employee wage: 12.50, Cost to budget: 14.03	Employee wage: 14.20, Cost to budget: 15.94
Employee wage: 12.55, Cost to budget: 14.09	Employee wage: 14.25, Cost to budget: 15.99
Employee wage: 12.60, Cost to budget: 14.14	Employee wage: 14.30, Cost to budget: 16.05
Employee wage: 12.65, Cost to budget: 14.20	Employee wage: 14.35, Cost to budget: 16.11

Employee wage: 14.40, Cost to budget: 16.16	Employee wage: 16.85, Cost to budget: 18.91
Employee wage: 14.45, Cost to budget: 16.22	Employee wage: 16.90, Cost to budget: 18.97
Employee wage: 14.50, Cost to budget: 16.27	Employee wage: 16.95, Cost to budget: 19.02
Employee wage: 14.55, Cost to budget: 16.33	Employee wage: 17.00, Cost to budget: 19.08
Employee wage: 14.60, Cost to budget: 16.39	Employee wage: 17.05, Cost to budget: 19.14
Employee wage: 14.65, Cost to budget: 16.44	Employee wage: 17.10, Cost to budget: 19.19
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Employee wage: 14.75, Cost to budget: 16.55	Employee wage: 17.20, Cost to budget: 19.30
Employee wage: 14.80, Cost to budget: 16.61	Employee wage: 17.25, Cost to budget: 19.36
Employee wage: 14.85, Cost to budget: 16.67	Employee wage: 17.30, Cost to budget: 19.42
Employee wage: 14.90, Cost to budget: 16.72	Employee wage: 17.35, Cost to budget: 19.47
Employee wage: 14.95, Cost to budget: 16.78	Employee wage: 17.40, Cost to budget: 19.53
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Employee wage: 15.30, Cost to budget: 17.17	Employee wage: 17.75, Cost to budget: 19.92
Employee wage: 15.35, Cost to budget: 17.23	Employee wage: 17.80, Cost to budget: 19.98
Employee wage: 15.40, Cost to budget: 17.28	Employee wage: 17.85, Cost to budget: 20.03
Employee wage: 15.45, Cost to budget: 17.34	Employee wage: 17.90, Cost to budget: 20.09
Employee wage: 15.50, Cost to budget: 17.40	Employee wage: 17.95, Cost to budget: 20.14
Employee wage: 15.55, Cost to budget: 17.45	Employee wage: 18.00, Cost to budget: 20.20
Employee wage: 15.60, Cost to budget: 17.51	Employee wage: 18.05, Cost to budget: 20.26
Employee wage: 15.65, Cost to budget: 17.56	Employee wage: 18.10, Cost to budget: 20.31
Employee wage: 15.70, Cost to budget: 17.62	Employee wage: 18.15, Cost to budget: 20.37
Employee wage: 15.75, Cost to budget: 17.68	Employee wage: 18.20, Cost to budget: 20.43
Employee wage: 15.80, Cost to budget: 17.73	Employee wage: 18.25, Cost to budget: 20.48
Employee wage: 15.85, Cost to budget: 17.79	Employee wage: 18.30, Cost to budget: 20.54
Employee wage: 15.90, Cost to budget: 17.84	Employee wage: 18.35, Cost to budget: 20.59
Employee wage: 15.95, Cost to budget: 17.90	Employee wage: 18.40, Cost to budget: 20.65
Employee wage: 16.00, Cost to budget: 17.96	Employee wage: 18.45, Cost to budget: 20.71
Employee wage: 16.05, Cost to budget: 18.01	Employee wage: 18.50, Cost to budget: 20.76
Employee wage: 16.10, Cost to budget: 18.07	Employee wage: 18.55, Cost to budget: 20.82
Employee wage: 16.15, Cost to budget: 18.13	Employee wage: 18.60, Cost to budget: 20.87
Employee wage: 16.20, Cost to budget: 18.18	Employee wage: 18.65, Cost to budget: 20.93
Employee wage: 16.25, Cost to budget: 18.24	Employee wage: 18.70, Cost to budget: 20.99
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