

# READING YOUR PAY STUB

## [Bargaining Unit Employee]

Government of British Columbia PO Box 9437 STN PROV GOVT Victoria, BC V8W9V3			Pay Group: STD-Standard Pay Group Pay Begin Date: 02/18/2018 Pay End Date: 03/03/2018			Business Unit Advice #: 03/09/2018		
Victoria, BC	Employee ID: Department: Location: Job Title: Pay Rate:	Financial Officer R21 \$2,453.79 Biweekly	<b>TAX DATA:</b>			Federal	Quebec	BC
			Net Claim Amount:	11,809.00	10,412.00			
			Special Letters:					
			Addl. Percent:					
			Addl. Amount:					
HOURS AND EARNINGS						TAXES		
Description	Rate	Current Hours	Current Earnings	YTD Hours	YTD Earnings	Description	Current	YTD
Regular Hours Paid	35.054083	70.00	2,453.79	350.00	12,170.85	CIT	378.16	1,836.60
STIP With Top-Up	35.054083	35.00	1,226.89	35.00	1,226.89	CPP	117.37	576.85
Annual Vacation Taken	35.054143	8.76	307.07	26.26	912.34	EI	40.74	202.04
Vacation Carryover Taken	35.054143	8.75	306.72	21.50	748.64			
<b>TOTAL:</b>		<b>122.51</b>	<b>2,453.79</b>	<b>432.76</b>	<b>12,170.85</b>	<b>TOTAL:</b>	<b>536.27</b>	<b>2,615.49</b>
BEFORE-TAX DEDUCTIONS			AFTER-TAX DEDUCTIONS			EMPLOYER PAID BENEFITS		
Description	Current	YTD	Description	Current	YTD	Description	Current	YTD
Superannuation Plan	194.59	965.15	Group Life Deduction	20.34	60.48	BC Medical Services Plan*	37.50	112.50
Union Dues BCGEU	45.40	225.17				Group Life Taxable Benefit*	14.40	43.20
						Superannuation Plan	231.39	1,147.71
<b>TOTAL:</b>	<b>239.99</b>	<b>1,190.32</b>	<b>TOTAL:</b>	<b>20.34</b>	<b>60.48</b>			
						* Taxable		
<b>TOTAL GROSS</b>		<b>CIT TAXABLE GROSS</b>		<b>TOTAL TAXES</b>		<b>TOTAL DEDUCTIONS</b>		<b>NET PAY</b>
Current:	2,453.79	2,265.70	536.27	260.33	1,657.19			
YTD:	12,170.85	11,136.23	2,615.49	1,250.80	8,304.56			
NET PAY DISTRIBUTION								
		Account Type	Account Number	Amount				
				<b>TOTAL:</b> 1,657.19				

### HOURS AND EARNINGS

Hours are captured in the Time and Leave Management System and determine earnings.

- **Regular Hours Paid** – bi-weekly salary, along with year-to-date totals.
- **Annual Vacation Taken** – vacation days taken, along with year-to-date totals.
- **Leave Taken** – leave taken in the current pay period such as STIP, special leaves, general leaves and maternity/parental/pre-placement adoption leave.

#### OTHER POSSIBLE EARNINGS

- Isolation allowance, temporary market adjustment, overtime, call out, shift premiums, standby pay, clothes allowance, first-aid allowance, substitution pay, etc.

### BEFORE-TAX DEDUCTIONS

Deduction amounts are calculated before any taxes have been deducted from the gross amount of the pay cheque.

- **Superannuation Plan** – employee contributions to the Public Service Pension Plan.
- **Union Dues** – employee contributions are determined by union/association.

#### OTHER POSSIBLE DEDUCTIONS

- **Deferred Salary Leave Contributions** – a percentage of earnings are deferred into a trust account during the salary deferral period and the deferred funds are paid out to the employee during the leave of absence.

### TAXES

Deductions are made for federal and provincial programs.

- **CIT (Canadian Income Tax)** – includes both federal and provincial income taxes.
- **CPP (Canada Pension Plan)** – the contribution rate is split equally between the employee and the employer, and only applies to earnings up to the Year's Maximum Pensionable Earnings (YMPE) set by the federal government.
- **EI (Employment Insurance)** – employee and employer premium rates and maximum contributions are set by the federal government.

### AFTER-TAX DEDUCTIONS

Deduction amounts are calculated on the amount of the pay cheque after any taxes have been deducted.

- **Group Life Deduction** – employee contributions to the group life insurance plan. The employer pays for the minimum coverage and the employee pays for the remainder.

#### OTHER POSSIBLE DEDUCTIONS

- **Optional Spouse and Dependant Life** – monthly deduction for optional spouse and dependant group life insurance.
- **Bus Pass** – payments for discounted annual bus passes in Victoria and Kamloops.
- **PECSF** – voluntary contributions to the Provincial Employee Community Services Fund.

### EMPLOYER PAID BENEFITS

The benefit amount is contributed by the BC Public Service on your behalf. Benefits are taxed and/or deducted on a monthly basis, which is why your bi-weekly pay varies.

- **BC Medical Services Plan** – 100% employer paid taxable benefit. It is a taxable benefit, which means employees have to pay tax on the employer contribution.
- **Extended Health and Dental Plan** – 100% employer paid non-taxable benefit. This benefit is not included on the pay stub.
- **Group Life Taxable Benefit** – employer contributions to the group life insurance plan. The employer pays for the minimum coverage, and employees are taxed on the amount contributed on their behalf.
- **Superannuation Plan** – employer contributions to the Public Service Pension Plan.

Note: This infographic is based on a bargaining unit employee's pay stub.

Updated: July 2018