

Solve the Pay Stub Puzzle

HOURS AND EARNINGS

Hours are captured in the time and leave management system, and determine your earnings.

- **Regular Hours Paid** – your bi-weekly salary, along with year-to-date totals.
- **Annual Vacation Taken** – your vacation days taken, along with year-to-date totals.
- **Leave Taken** – your leave taken in the current pay period, such as STIIP and family illness leave, along with year-to-date totals. Other leaves include special leaves (e.g. bereavement, moving) 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

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 currently 9.9%, split equally between you and your employer, and only applies to earnings up to the YMPE* set by the federal government.
- **EI (Employment Insurance)** – employee and employer premium rates and maximum contributions are set by the federal government.

Government of British Columbia PO Box 9437 STN PROV GOVT Victoria, BC V8W9V3		Pay Group: STD-Standard Pay Group Pay Begin Date: 05/05/2013 Pay End Date: 05/18/2013	Business Unit Advice #: ----- Advice Date: 05/24/2013					
VICTORIA, BC		Employee ID: Department: Location: Job Title: Financial Officer R21 Pay Rate: \$2,310.70 Biweekly	TAX DATA: Federal Quebec BC Net Claim Amount: 11,038.00 10,276.00 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	33.009944	70.00	2,310.70	770.00	25,246.10	CIT	348.56	4,005.88
Annual Vacation Taken	33.009944	7.00	231.07	103.50	3,379.77	CPP	107.72	1,217.69
Family Illness Lv			0.00	14.00	457.56	EI	43.44	174.63
STIIP With Top-Up			0.00	21.00	686.34			
TOTAL:		77.00	2,310.70	908.20	25,246.10	TOTAL:	499.72	5,693.18
BEFORE-TAX DEDUCTIONS			AFTER-TAX DEDUCTIONS		EMPLOYER PAID BENEFITS			
Description	Current	YTD	Description	Current	YTD	Description	Current	YTD
Superannuation Plan	183.24	2,001.99	Group Life Deduction	0.00	85.34	Superannuation Plan	27.90	2,380.70
Union Dues BCGEU	42.75	467.03				BC Medical Services Plan*	0.00	665.00
						Group Life Taxable Benefit*	0.00	68.00
TOTAL:	225.99	2,469.02	TOTAL:	0.00	85.34	*TAXABLE		
TOTAL GROSS		CIT TAXABLE GROSS		TOTAL TAXES		TOTAL DEDUCTIONS		NET PAY
Current:	2,310.70	2,084.71	499.72	225.99	1,584.99			
YTD:	25,246.10	23,510.08	5,693.18	2,554.36	16,998.56	NET PAY DISTRIBUTION		
						Account Type	Account Number	Amount
								1,584.99
						TOTAL:		
						1,584.99		

BEFORE TAX DEDUCTIONS

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

- **Superannuation Plan** – employee contributions to the Public Service Pension Plan depend on the YMPE* set by the federal government. Your contributions are 7.93% of your salary up to the YMPE and 9.43% above the YMPE.
- **Union Dues** – employee contributions are determined by your union/association.

OTHER POSSIBLE DEDUCTIONS

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

AFTER TAX DEDUCTIONS

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

- **Group Life Deduction** – employee contributions to the group life insurance plan. The employer pays for the first \$80,000 of coverage and you pay for remainder. Remember to designate a beneficiary for your life insurance by completing the form on MyHR.

OTHER POSSIBLE DEDUCTIONS

- **Optional Spouse and Dependent Life** – \$2.15/month deduction for optional spouse and dependent group life insurance.
- **Bus Pass** – payments for discounted annual bus passes in Greater Victoria and Kamloops.
- **PECSF** – voluntary contributions to the Provincial Employee Community Services Fund.

EMPLOYER PAID BENEFITS

The benefit amount 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. The BC Public Service also pays for your extended health and dental coverage, non-taxable benefits that don't show up on your pay stub.

- **BC Medical Services Plan** – 100% employer paid and valued at more than \$800 per year (more if you have a family). It is a taxable benefit, which means you pay tax on the employer contribution.
- **Group Life Taxable Benefit** – employer contributions to the group life insurance plan. The employer pays for the first \$80,000 of your life insurance coverage. The employer pays \$13.60 per month and you are taxed on the amount contributed on your behalf.

- **Superannuation Plan** – employer contributions to the Public Service Pension Plan depend on the YMPE.* The employer contributes 9.43% of salary up to the YMPE and 10.93% above the YMPE.

*The YMPE is the Year's Maximum Pensionable Earnings for the Canada Pension Plan which is set each year by the federal government. For example, the YMPE for 2015 is \$53,600.

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

Updated: June 2015