

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: 01/19/2020 Pay End Date: 02/01/2020	Business Unit Advice #: Advice Date: 02/07/2020								
Saanichton, BC	Employee ID: Department: Location: Job Title: Pay Rate:	Administrative Officer R18 \$2,341.84 Biweekly	TAX DATA: Federal Quebec BC Net Claim Amount: 12,298.00 10,949.00 Special Letters: Addl. Percent: Addl. Amount:								
HOURS AND EARNINGS					TAXES						
Description	Rate	Current Hours	Earnings	Hours	Earnings	Description	Current	YTD			
Regular Hours Paid	33.454800	70.00	2,341.84	210.00	7,025.52	CIT	324.24	968.21			
Annual Vacation Taken	33.454857	17.70	592.15	26.55	888.23	CPP	116.72	349.32			
Medical Dental Appt < 2 Hrs			0.00	1.00	33.45	EI	37.00	111.00			
TOTAL:					87.70	2,341.84	237.55	7,025.52	TOTAL:	477.96	1,428.53
BEFORE-TAX DEDUCTIONS			AFTER-TAX DEDUCTIONS			EMPLOYER PAID BENEFITS					
Description	Current	YTD	Description	Current	YTD	Description	Current	YTD			
Superannuation Plan	195.54	586.62	Group Life Deduction	13.44	26.88	Group Life Taxable Benefit*	16.00	32.00			
Union Dues BCGEU	43.32	129.96	Employee Optional Life	8.00	13.00	Superannuation Plan	230.67	692.01			
			Family Funeral Benefit	2.21	4.42						
			Spouse Optional Life	8.00	16.00						
TOTAL:			238.86	716.58	TOTAL:	31.65	60.30	* Taxable			
TOTAL GROSS		CIT TAXABLE GROSS	TOTAL TAXES	TOTAL DEDUCTIONS	NET PAY						
Current:	2,341.84	2,118.98	477.96	270.51	1,593.37						
YTD:	7,025.52	6,340.94	1,428.53	776.88	4,820.11						
NET PAY DISTRIBUTION					Amount						
Account Type		Account Number		1,593.37							
TOTAL:					1,593.37						

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 STIIP, 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.

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.

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.

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 Life insurance** – including Employee Optional Life, Spouse Optional Life, Dependant Optional Life, Employee Optional AD&D, Spouse Optional AD&D, Dependant Optional AD&D and Optional Family Funeral Benefit.
- **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.

- **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: March 2020