

READING YOUR PAY STUB

[Excluded Employee]

Government of British Columbia PO Box 9437 STN PROV GOVT Victoria, BC V8W9V3		Pay Group: STD-Standard Pay Group Pay Begin Date: 12/31/2023 Pay End Date: 01/13/2024	Business Unit: BC025 Advice #: Advice Date: 01/19/2024					
Employee ID: Department: Location: Job Title: Pay Rate: \$14,724.82 Biweekly		TAX DATA: Federal Quebec BC Net Claim Amount: 14,156.00 12,580.00 Special Letters: Addl. Percent: 10.00 Addl. Amount:						
HOURS AND EARNINGS								
		TAXES						
Description	Rate	Current Hours	Earnings	Description	Current	YTD		
Regular Hours Paid	210.354571	70.00	14,724.82	CIT	27,691.33	32,014.25		
Deputy Minister Car Allowance			461.54	CPP	3,090.10	3,845.63		
Retroactive Pay Lump Sum			45,623.37	EI	835.86	1,049.12		
Supplemental Leave - Excluded	210.354571	3.50	736.24	CP2	188.00	188.00		
General Flex Credits			0.00					
Ext. Health Care Flex Credit			0.00					
Dental Flex Credit			0.00					
Basic Life Flex Credits			0.00					
TOTAL:		73.50	60,809.73	TOTAL:	31,805.29	37,097.00		
BEFORE-TAX DEDUCTIONS		AFTER-TAX DEDUCTIONS		EMPLOYER PAID BENEFITS				
Description	Current	YTD	Description	Current	YTD	Description	Current	YTD
Superannuation Plan	5,039.07	6,073.23	Employee Basic Life	0.00	87.30	Superannuation Plan	5,944.29	7,164.23
Dental Flex	0.00	106.92	Employee Optional AD&D	0.00	1.60	Park-Subsidized Allow, Taxable*	301.50	301.50
Extended Health Flex	0.00	169.75	Family Funeral Benefit	0.00	2.16	Benefits Tax Alteration Code*	0.00	12.58
TOTAL:	5,039.07	6,349.90	TOTAL:	0.00	91.06	* Taxable		
TOTAL GROSS		CIT PAYABLE GROSS		TOTAL TAXES		TOTAL DEDUCTIONS		NET PAY
Current:	60,809.73	56,072.16	31,805.29	5,039.07	23,965.37			
YTD:	73,920.52	67,884.70	37,097.00	6,440.96	30,382.56			
NET PAY DISTRIBUTION								
		Account Type	Account Number					Amount
		Checking	#000000023787041					23,965.37
TOTAL:								23,965.37

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 payperiod such as STIIP, Bill 66 vacation carryover, excluded supplementary top-up, special leaves, general leaves and maternity/parental/pre-placement adoption leave.
- **Flex Credits** – current and year-to-date general, Extended Health, Dental and Basic Life flex credits.

OTHER POSSIBLE EARNINGS

- Isolation or first-aid allowance will be included (along with overtime, call out, shift premiums and substitution for Schedule A employees).

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
- **CP2 (Canada Pension Plan 2)** - the contribution rate is split equally between the employee and the employer, it is an additional 4% on earnings above the first earnings ceiling (the YMPE), up to the amount of the second earnings ceiling (the Year's Additional Maximum Pensionable Earnings or YAMPE)
- **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.
- **Extended Health and Dental** – before tax deductions for selected extended health and dental options.
- **Health Spending Account** – if funds are allocated to the health spending account.

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 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. The employer provides flex credits which are shown in the Hours and Earnings section. This includes general flex credits, flex credits to cover comprehensive options for extended health and dental and employer paid portion of Group Life Insurance. Benefits are taxed and/or deducted on a monthly basis depending on your option selection. If you waive or choose a lower option, you will receive additional flex credits.

- **Superannuation Plan** – employer contributions to the Public Service Pension Plan.
- **Benefits Tax Alteration Code** – used to calculate your taxable earnings when your flexible benefit deductions for your non-taxable benefits are higher than your flex credits. The amount is the difference between the before tax deductions and cash credits.

Note: This infographic is based on an excluded employee's pay stub.

Updated: May 2024