

# Paycheck Benefit Deduction Overview

Paycheck benefits example for bargaining units who receive District Contribution as earnings.

- Benefits are deducted twice a month (excluding July, August and September for 10 month employees).
- Summer deposit is for July, August and September benefits collected over the 12 checks from January to June.
- Summer deposit is in addition to the regular benefit deductions taken and is not optional for 10 month employees

<b>Saint Paul Public Schools #625</b> 360 Colborne Street St. Paul, MN 55102 651/767-8200		Pay Group: L10-Lag 10 Month Pay Begin Date: 05/09/2020 Pay End Date: 05/22/2020	Business Unit: STDBU Advice #: 00000008780756 Advice Date: 06/05/2020						
Name Address	Employee ID: Department: GEN315XXX-General Classroom Staff Location: Farnsworth Aerospace Upper Job Title: Tchr - Mathematics Grade: 008 Step: 12 Pay Rate: Annual	<b>TAX DATA:</b> Federal MN State Marital Status: Married Married Allowances: 1 1 Addl. Percent: Addl. Amount:							
<b>HOURS AND EARNINGS</b>		<b>TAXES</b>							
<b>Description</b> District Contribution Credits District Contribution Summer Regular Pay Curriculum Writing Pay No Pay Prep Hour Compensation Sick Leave Pay Workshop Attendance Pay	<b>Rate</b>  80.00 3.00      83.00	<b>Current Hours</b> 550.00 275.00 3,441.38 70.00 43.00 34.00 5.00 16.00 3.00	<b>Earnings</b> 6,050.00 3,025.00 39,041.85 1,016.96 0.00 176.75 678.10 70.95 50,059.61	<b>Hours</b> 920.00 43.00 34.00 5.00 16.00 3.00 1,011.00	<b>YTD</b> 6,050.00 3,025.00 39,041.85 1,016.96 0.00 176.75 678.10 70.95 50,059.61	<b>Description</b> Fed Withholding Fed MED/EE Fed OASDI/EE MN Withholding	<b>Current</b> 171.47 38.72 165.57 84.83	<b>YTD</b> 2,033.96 460.00 1,966.92 1,017.99	
<b>TOTAL:</b>		83.00	4,337.33	1,011.00	50,059.61	<b>TOTAL:</b>	460.59	5,478.87	
<b>BEFORE-TAX DEDUCTIONS</b>		<b>AFTER-TAX DEDUCTIONS</b>		<b>EMPLOYER PAID BENEFITS</b>					
<b>Description</b> Medical Insurance Dental Insurance Vision Coverage Basic Life Premium Additional Life St. Paul TRA Coordinated Plan VOYA EE Deduction Insurance Summer Deposits	<b>Current</b> 1,048.50 56.74 3.80 0.22 1.96 263.42 50.00 555.61	<b>YTD</b> 11,533.50 624.14 41.80 2.42 21.56 3,073.84 600.00 6,111.71	<b>Description</b> AD/D Optional Optional Life - Child(ren) AD/D - Spouse Short-Term Disability Long-Term Disability Deduction for 26 Pay Plan SPFT Dues Full Share TCHR Pension Political Action Cmte Insurance Summer Deposits	<b>Current</b> 1.25 0.65 0.75 16.85 7.74 362.03 44.47 1.00 13.64	<b>YTD</b> 13.75 7.15 8.25 185.35 84.04 4,317.31 532.21 5.00 149.44	<b>Description</b> St. Paul TRA Coordinated Plan VOYA ER Match - FT/PT	<b>Current</b> 421.83 50.00	<b>YTD</b> 4,922.24 600.00	
<b>TOTAL:</b>		<b>TOTAL:</b>		<b>TOTAL:</b>		<b>TOTAL:</b>		<b>TOTAL:</b>	

District Contribution - Money given to employee to pay towards benefits per paycheck

Benefits are paid by employee as either before or after tax

Summer Deposits are collected January to June to pay for July, August and September benefits.

## How to calculate your benefit costs on your paycheck

1. Find your District Contribution under Hours and Earnings above  
\$550.00 Per check District Contribution
2. Add your before and after tax benefit deductions together  

\$1048.50	Medical Insurance
\$56.74	Dental Insurance
\$3.80	Vision Insurance
\$0.22	Basic Life Premium
\$1.96	Additional Life
\$0.00	Optional Life (not shown above)
\$0.00	Spouse Life (not shown above)
\$.65	Optional Life -Child(ren)
\$1.25	AD/D Optional
\$0.75	AD/D Spouse
\$16.85	Short Term Disability
\$7.74	Long Term Disability

3. Subtract the District Contribution (step 1) from the total of before and after tax deductions (step 2).  
\$1138.46 Total before and after tax deductions  
-\$550.00 Per check District Contribution  
 = \$588.46 Difference paid by employee per check

If the total of **before and after tax deductions** are greater than the **per check District Contribution** amount, the difference is your benefits cost per check.

If the total of **Per check District Contributions** are greater than the total of **before and after tax deductions**, the difference is an excess of District Contribution that you keep as earnings and are taxed accordingly.

= **\$1138.46 Total before and after tax deductions**