

Paycheck Benefit Deduction Overview Cafeteria Plan Employees

- Benefits are deducted twice a month (excluding July, August and September for 10 month employees)
- 10 Month Employees – Summer Premiums (Insurance Summer Deposits) are collected over the 12 paychecks from January to June in addition to the regular benefits deductions.
- Summer premiums are collected on all 10 month employees.

Saint Paul Public Schools #625 360 Colborne Street St. Paul, MN 55102		Pay Group: L10-Lag 10 Month Pay Begin Date: 05/25/2019 Pay End Date: 06/07/2019	Business Unit: STDBU Advice #: 00000008632248 Advice Date: 06/21/2019																																																																	
Your Name Address	Employee ID: Department: GEN449XXX-General Classroom Staff Location: Bruce F Vento Elementary Job Title: Tchr - English Second Language Grade: 010 Step: 20 Pay Rate: Annual	TAX DATA: <table border="1"> <tr> <th></th> <th>Federal</th> <th>MN State</th> </tr> <tr> <td>Marital Status:</td> <td>Married</td> <td>Married</td> </tr> <tr> <td>Allowances:</td> <td>1</td> <td>1</td> </tr> <tr> <td>Addl. Percent:</td> <td></td> <td></td> </tr> <tr> <td>Addl. Amount:</td> <td></td> <td></td> </tr> </table>			Federal	MN State	Marital Status:	Married	Married	Allowances:	1	1	Addl. Percent:			Addl. Amount:																																																				
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District Contribution is what the employee receives towards Benefits based on their bargaining unit (union)

Benefits paid by the District

Benefits paid by employee are either before or after tax

Insurance Summer Deposits (Premiums) are collected January to June to pay for July, August and September Benefits

How do I calculate my costs?

1. Add your District Contribution under Hours and Earnings together

$$\begin{aligned} &\$530.00 \quad \text{District Contribution Credits} \\ = &\$530.00 \quad \text{Bi-weekly District Contribution} \end{aligned}$$

2. Add your before and after tax benefit deductions

$$\begin{aligned} &\$845.00 \quad \text{Medical Insurance} \\ &\$53.28 \quad \text{Dental Insurance} \\ &\$0.28 \quad \text{Basic Life Premium} \\ &\$2.52 \quad \text{Additional Life} \\ &\$7.22 \quad \text{Vision} \\ &\$10.88 \quad \text{Long Term Disability} \\ &\$0.00 \quad \text{Optional Life – Employee (not shown above)} \\ &\$0.00 \quad \text{Optional Life – Spouse (not shown above)} \\ &\$0.00 \quad \text{AD/D – Optional (not shown above)} \\ &\$0.00 \quad \text{AD/D – Spouse (not shown above)} \\ &\$0.00 \quad \text{Dependent Life (not shown above)} \\ &\$0.00 \quad \text{Short Term Disability (not shown above)} \\ = &\$919.18 \quad \text{Total before and after tax deductions} \end{aligned}$$

3. Subtract the District Contribution (step 1) from the Total of before and after tax deductions (step2).

$$\begin{aligned} &\$919.18 \quad \text{Total of before and after tax deductions} \\ - &\$530.00 \quad \text{Total Bi-weekly District Contribution} \\ = &\$389.18 \quad \text{Difference} \end{aligned}$$

If the total of before and after tax deductions are greater than the total Bi-weekly District Contribution. The difference is your cost per check. (example above)

If the total of Bi-weekly District Contribution are greater than the total of before and after tax deductions. The difference is an excess of District Contribution that you keep as earnings (taxed accordingly)

Dollar amounts depicted in the example are not specific to your bargaining unit