

A Guide to Understanding Your Paycheck 2015-2016

Mid-Del School's Payroll/Insurance Department

This brochure is designed to help you as an employee, understand your paycheck and provide contact information should you have any questions.

All employees can view pay information via Employee Self Service (ESS) located under the Employees' tab at www.mid-del.net.

ESS will include your basic information, direct deposit, and other pertinent information. To log in for the first time, you will use your first initial and last name followed by the last 4 of your SSN. Your password will be the last 4 of your SSN. You will then be prompted to change your password. See example below.

Username - jdoe1234

Password – 1234

Please direct questions regarding ESS log in to Tresa Cantrell, 737-4461, ext 1278 or email: tcantrell@mid-del.net.

For all payroll questions, please contact the payroll department at the numbers and email addresses listed below.

Terra Collier	Payroll Coordinator	737-4461 ext. 1246	tcollier@mid-del.net
Susan Byrum	Risk Manager	737-4461 ext. 1232	sbyrum@mid-del.net
Tara Williams	Payroll Supervisor	737-4461 ext. 1294	twilliams@mid-del.net
Melissa D. Davis	Position Control/Payroll	737-4461 ext. 1309	mddavis@mid-del.net
Katie Britt	Payroll Specialist	737-4461 ext. 1234	kbritt@mid-del.net

The Insurance Department, which is now located in Human Resource, is available to provide information for Health, Dental, Vision, and Life insurance.

Jacque Highley	Human Resources	737-4461 ext. 1244	jhighley@mid-del.net
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Thank you,

Kay Medcalf
Chief Financial Officer

Notice of Non-Discrimination

It is the policy of Mid-Del Public School District No. I-52 not to discriminate on the basis of race, color, national origin, sex, disability, or age in its programs, services, and activities as required by Title VI of the Civil Rights Act of 1964, Section 504 of the Rehabilitation Act of 1973, Title II of the Americans with Disabilities Act of 1990, Title IX of the Education Amendments of 1972, and the Age Discrimination Act of 1975.

Civil rights compliance inquiries related to the Mid-Del Public School District No. I-52 may be directed to Kathy Dunn, Assistant Superintendent of Teaching and Learning, 7217 S.E. 15th, Midwest City, Oklahoma 73110, telephone number (405) 737-4461.

Revised 08/04/2015

Understanding your Mid-Del School's Pay Check

These numbers correspond to the sections listed on the sample check stub to the left.

SECTION 1:

Description of all jobs including increments and extra payments that have been received during the current fiscal or current calendar year.

Contract Pay (Base1) – Monthly base salary.

TRS State Credit (TRCRDT) – A statutory credit given to the certified employee that reduces the amount of the total District Paid Retirement Contribution by the credit amount. This credit is added to the employee's salary. The State then repays the amount of the credit directly to Teacher's Retirement System to be applied to each individual employee's personal account.

FBA for Major Medical (FBA) – Eligible employees enrolled in the district's health insurance plan receive from the state, through their payroll check, a monthly amount as shown to offset a portion of their health insurance premium.

OR

Cash in Lieu of FBA (IL) – Eligible employees not enrolled in the district's health insurance plan receive from the state, through their payroll check, a monthly amount as shown which may be used as cash or to purchase other voluntary deductions.

SECTION 1 & 2:

Current – Gross pay, payroll docks and payroll deductions made on the current payroll date. These amounts are included in the fiscal and/or calendar year column.

Calendar (CYTD) – Payments, payroll docks and payroll deductions made during the current calendar year.

Fiscal (FYTD) – Payments, payroll docks and payroll deductions made during the current fiscal year.

SECTION 2:

FICA/Medicare Tax – Required employee paid tax also known as Social Security Tax.

Federal/State Tax Withholding – Tax withholding based on tax filing status as reflected in section #4.

Employer Contribution District Paid Benefits – Payments made by the district that are applied directly to the employee's benefit. The MetLife deduction provides \$10,000 life and accidental death benefit to the employee. District Paid Teachers' Retirement is calculated on 7% of the allowable salary. The

allowable salary, in most cases, is the gross salary less the FBA or Cash in Lieu of FBA amount.

The Employer Contributions District Paid Employer Costs – Payments made by the district which are required by statute to be paid as employer costs. The district is required to match the FICA/Medicare tax that the employee pays. Retirement-employer contribution is based on a percentage of the allowable salary set by the state.

Voluntary deductions – Payroll deductions that you elected to have made from your check. Voluntary deductions may include health, dental, disability and annuities.

After tax deductions – Unless noted as a before tax or Annuity deduction, the majority of all other voluntary deductions are withheld on an after tax basis.

Direct Deposit Information – Bank and account number currently on file in the payroll office.

Special Comments – Pertinent notes regarding payroll processing and leave information.

SECTION 3:

Leave Summary – Balance of accrued sick leave, personal leave and vacation leave. The "Other" designation includes all other leave earned pertinent to individual employees.

SECTION 4:

Withholding Allowances – Tax filing status based on the W-4 form on file in the payroll office.

Taxable Pay – Taxable pay is the amount that will be reflected on the W-2 as taxable salary for Federal & State taxes.

NOTE:

Deductions noted as an annuity are not subject to Federal and State taxes when deducted, but are subject to FICA and Medicare tax.

Deductions noted as Before Tax (BT) are paid under the IRS Section 125 Cafeteria Plan provision that are not subject to Federal, State, FICA and Medicare taxes. This results in a lower taxable salary to the employee.



The Board of Education
Midwest City-Del City School District ISD-52
Oklahoma County
Payroll Payable
7217 SE 15th St.
Midwest City, OK 73110

JANE R DOE
123 XYZ St
Some City, OK 73001

**DIRECT DEPOSIT
NON-NEGOTIABLE**

Mid-Del Public Schools

Section 1

Section 2

Advice Amount **\$2,365.26**

Emp No	Employee Name					Site Code	Check Date	Week Ending			Advice No.			
	JANE R DOE						07/25/2014	07/31/2014			75000511			
Earnings	Rate	Days/Hrs.	Current	CYTD	FYTD	Deductions	Current	CYTD	FYTD	Emplr	Empr	CYTD	Empr	FYTD
BASE1			2,926.56	2,926.56	2,926.56	FICA	189.64	189.64	189.64	189.64		189.64		189.64
ADOTL			80.92	80.92	80.92	MEDICARE	44.35	44.35	44.35	44.35		44.35		44.35
DPL			1.62	1.62	1.62	403(B) ANN	100.00	100.00	100.00					
TRCRDT	1.00		39.26	39.26	39.26	HEALTH BT	430.14	430.14	430.14					
FBAS			484.87	484.87	484.87	DENTAL BT	33.64	33.64	33.64					
						VISION BT	9.14	9.14	9.14					
						FED W/H	262.55	262.55	262.55					
						OKLA WH TAX	68.00	68.00	68.00					
						RET DIST PD				226.49		226.49		
						RET EMPR CON				307.38		307.38		307.38
						TRS CREDIT				-39.26		-39.26		-39.26
						AFA LIFE	25.00	25.00	25.00					
						MET LIFE DEP	3.89	3.89	3.89					
DEPOSITS:														
DIR DEPOSIT							2,365.26							
FIRST NATIONAL BANK-MWC														

Section 3

Welcome to Mid-Del!

Section 4

Leave	Beginning	Earned	Used	Balance	CYTD Earned	CYTD Used	Withholding Allowances		
SICK LEAVE	10	0	5	5	0	5	Filing Status	Exemptions	Extra Amount
PERS LEAVE	3	0	1	2	0	1	Federal	M	0 \$.00
							State	M	0 \$.00
							Advice Totals		
							Type	Current	CYTD
							Taxable Pay	2,958.69	2,958.69
							Gross Pay	3,533.23	3,533.23
							Deductions	1,168.35	1,168.35
							Net Pay	2,365.26	

Mid-Del Schools
Voluntary Deductions Available through Payroll

Oklahoma State and Education Employees Insurance Program

Health Insurance

Coverage provided by the State Insurance Program and participating Health Maintenance Organizations. For additional information, please contact Jacque in the insurance department at the administration building, 737-4461, ext. 1244.

Dental

Dental coverage for employee and family. For additional information, please contact Jacque in the insurance department at the administration building, 737-4461, ext. 1244.

Vision

Vision care including exams, lenses and frames for employee and family. For additional information, please contact Jacque in the insurance department at the administration building, 737-4461, ext. 1244.

Life

Term Life insurance for employee and dependents through the state insurance program. For additional information, please contact Jacque in the insurance department at the administration building, 737-4461, ext. 1244.

American Fidelity Assurance

Various coverages are available such as salary protection, life insurance, cancer coverage, unreimbursed medical, dependent care expense, long term care, and supplemental out of pocket medical expenses (GAP coverage). Contact Kent McLaurin, account manager, at 245-9261 for more information.

Colonial Life

Life, disability, accident, cancer, critical illness, hospital income. Contact Victor Malveaux at 972-444-9853 for more information.

Dues/contributions

Payroll deductions for ACT, APOE, CCOSA, Mid-Del S.E.A. and AFT. Contributions to United Way and Mid-Del Schools Foundation may also be deducted.

MetLife

Optional Dependent Life Insurance. Contact Terra in the payroll office at 737-4461, ext. 1246.

Oklahoma College Savings Plan

Savings plan for college expenses. Contact 877-654-7284.

Philadelphia American and Texas International

Insurance providing benefits in the event of cancer. Contact Mike Bloodworth at 580-326-4184.

Pre-Paid Legal Services - 800-654-7757

Various legal services including consultation and will preparation.

457 Tax Deferred Compensation Plan through Security Benefit

Contact Kyle Ruzicka at 405-650-4328, email: kylerruzicka@ofgfinancial.com or Glen Dick 405-632-4477, email: gdick@firstwesternsecurities.com regarding this plan.

Tax Sheltered Annuities

403(b) Tax Sheltered Annuities. A list of companies on the payroll register may be obtained by contacting the payroll office at the administration building. Please contact OMNI, Mid-Del's third party administrator, at 877-544-6664, or at www.omni403b.com for questions regarding plan disbursements.