



Resource Guide: A Guide to Understanding Your PayStub

Understanding your pay stub is critical to understanding how your pay is calculated each pay period. State of Wisconsin employees are paid every two weeks and a paystub is generated for each employee. Electronic paystubs are available in the STAR system through Employee Self-Service (ESS) at <https://ess.wi.gov> for checks beginning in 2016. Paystubs from 2015 or earlier are stored in PTAweb and available to employees and payroll/benefits staff for review and printing.

Your new paystub will look like the example below with information specific to you.

| | | | | | | | | |
|---|--|---|---|-------------------------------|-----------------|---------------------------------|---------------|----------------|
| State of Wisconsin - Central Payroll PO Box 7932 Madison, WI 53707-7932 | | Pay Group: 505-Dept of Administration Pay Begin Date: 12/13/2015 Pay End Date: 12/26/2015 | Business Unit: 50500 Advice #: [REDACTED] Advice Date: 01/07/2016 | | | | | |
| MADISON, WI 53704- | Employee ID: [REDACTED] Department: 505D520000- Location: 505 ADMINISTRATION BLDG Job Title: [REDACTED] | TAX DATA: | Federal: Married WI State: Married Allowances: 0 Addl. Percent: 0 Addl. Amount: 10.00 | | | | | |
| HOURS AND EARNINGS | | TAXES | | | | | | |
| Description | Rate | Current Hours | Earnings | Hours | Earnings | Description | Current | YTD |
| Night Differential | 0.450000 | 1.00 | 0.46 | 1.00 | 0.46 | Fed Withholding | 153.27 | 153.27 |
| Regular Hours Worked | 32.200000 | 59.50 | 1,919.47 | 59.50 | 1,919.47 | Fed MED/EE | 24.78 | 24.78 |
| | | | | | | Fed OASDI/EE | 105.97 | 105.97 |
| | | | | | | WI Withholding | 78.92 | 78.92 |
| TOTAL: | | 68.50 | 1,919.93 | 68.50 | 1,919.93 | TOTAL: | 362.94 | 362.94 |
| BEFORE-TAX DEDUCTIONS | | AFTER-TAX DEDUCTIONS | | EMPLOYER PAID BENEFITS | | | | |
| Description | Current | YTD | Description | Current | YTD | Description | Current | YTD |
| Medical Health Insurance Plans | 108.50 | 108.50 | Spouse and Dependent Life Ins | 2.50 | 2.50 | Medical Health Insurance Plans | 738.90 | 738.90 |
| Anthem Dental | 18.09 | 18.09 | Income Continuation Insurance | 1.65 | 1.65 | Basic and Suppl Life Insurance | 3.64 | 3.64 |
| EPIC | 19.77 | 19.77 | Additional WRS Contribution | 30.00 | 30.00 | Basic and Suppl Life Insurance* | 10.58 | 10.58 |
| Vision Insurance | 6.54 | 6.54 | | | | Income Continuation Insurance | 9.50 | 9.50 |
| Dental Wisconsin | 26.98 | 26.98 | | | | Wisconsin Retirement System | 126.72 | 126.72 |
| Basic and Suppl Life Insurance | 7.10 | 7.10 | | | | | | |
| Deferred Compensation | 60.00 | 60.00 | | | | | | |
| Wisconsin Retirement System | 126.72 | 126.72 | | | | | | |
| Administration Building BT | 34.39 | 34.39 | | | | | | |
| TOTAL: | 408.09 | 408.09 | TOTAL: | 34.15 | 34.15 | *TAXABLE | | |
| TOTAL GROSS | | FED TAXABLE GROSS | | TOTAL TAXES | | TOTAL DEDUCTIONS | | NET PAY |
| Current | 1,919.93 | 1,522.42 | 362.94 | 442.24 | 1,114.75 | | | |
| YTD | 1,919.93 | 1,522.42 | 362.94 | 442.24 | 1,114.75 | | | |
| LEAVE BALANCES | | NET PAY DISTRIBUTION | | | | | | |
| Description | Balance | Advice # | Account Type | Account Number | Deposit Amount | | | |
| Sick Balance | 1,891.0 | [REDACTED] | Savings | XXXXXX | 100.00 | | | |
| Vacation Balance | 39.5 | | Checking | XXXXXX | 1,014.75 | | | |
| Personal Holiday Balance | 0.0 | | | | | | | |
| Legal Holiday Balance | 8.0 | | | | | | | |
| Term Sabbatical Balance | 620.0 | | | | | | | |
| CompTime | 0.0 | | | | | | | |
| TOTAL: | | | | | 1,114.75 | | | |

MESSAGE:

Note: Although this sample is for a full-time employee, the hours total less than 80. Unpaid time does not display. In this example, the hours are exactly as expected.

Employees with multiple appointments in the same, or more than one agency, will receive a paystub for each appointment. If you move between agencies during a calendar year, your year-to-date (YTD) balances will move with you and continue to be totaled for the entire year. Similarly, you will only receive one W2 for the year. The only exceptions are if you are moving from or to the University of Wisconsin System, Technical Colleges or campuses or the Wisconsin Courts system.

Effective January 1, 2016, the State of Wisconsin will become a single employer for all of its employees. All pay checks list "State of Wisconsin" rather than a specific agency. Agency detail is shown in the top section of the pay stub:

- Pay Group:** Employee's agency number and agency name i.e. 395 – DOT, 410 – DOC, 435 – DHS, 505 - DOA.
- Pay Begin Date:** The date the current pay period began.
- Pay End Date:** The date the current pay period ended.
- Business Unit:** The number used to describe the specific agency and work unit to which the employee is assigned.
- Advice#:** The unique number assigned to identify your check and all of its payment details.
- Advice Date:** The payment date of the pay check.

The employee information of the check contains the employee's name and home mailing address. The following data is also found in this section of the paystub:

| | |
|---------------------|---|
| Employee ID: | A unique number assigned to each employee. This number travels with you throughout your career including movement to other agencies or positions. When contacting your agency HR, Payroll, or Benefits staff, please have this number available because you will be asked to provide it when requesting assistance. |
| Department: | Identifies the division or subunit you belong to in the agency organization structure. |
| Location: | Identifies the building work location you are assigned for work. This may also be called your headquarters. |
| Job Title: | Job title is your official civil service classification. |

The rest of the paystub breaks down the earnings, withholdings and deductions for the current pay period and year-to-date amounts.

Tax Data: Tax Data shows your marital status and exemptions used to calculate both Federal and State tax withholdings. If you are claiming an additional amount for either Federal or State tax withholding, those amounts also will be shown, otherwise the line will be blank.

Hours and Earnings: This section details the rate of pay, number of hours to be paid and total amount for each type of earnings (i.e. Regular Hours Worked, Regular Overtime, Night Differential, Premium Overtime, paid leave such as Vacation or Legal Holiday, etc.) for the current pay check. Any routine supplemental pay such as an hourly add-on will be automatically added to the rate shown for Regular Hours worked. The total of your payroll earnings will be shown on the Total line. *(Note: the rules for establishing pay, overtime eligibility and differentials are established by the State Compensation Plan.)*

If you are being reimbursed for either taxable or non-taxable travel expenses in the pay period, the reimbursement will be shown in this area. There are two columns for the amounts, one for the current pay period and one for the year-to-date (YTD) reimbursements. The total reimbursement for the current pay period will be shown on the Total line, printed in bold type. Even if there are no current pay period reimbursements, the YTD balances will still print.

Taxes: Any tax withholdings for the current pay check and year-to-date by tax type. Social security is labeled as Fed OASDI/EE and Medicare is Fed MED/EE.

Before-Tax Deductions: Benefits or personal deductions calculated before Tax Withholdings are calculated.

- Before-tax deductions reduce all or some of the taxable grosses; therefore, the taxes withheld are reduced. Except for deferred compensation and tax sheltered annuities, all of the pre-tax deductions reduce the federal, state, social security, and Medicare grosses. Before-tax retirement contributions, deferred compensation and tax sheltered annuities only reduce the federal and state grosses.
- All insurances are deducted evenly from 24 pay periods in a year (A and B pay periods). There are two columns in the Pre-tax Deductions area, one for the current pay period deduction and one for the YTD deductions. If there is a YTD balance, that deduction will always appear, even if a current deduction was not taken. This is to enable you to see how your YTD Grosses were derived.
- Life insurance will show only the basic amount of your life coverage, not the multiplier you may have purchased for your full life insurance policy. *(Note: The premium for the Spouse and Dependent life insurance is always deducted post-tax.)*

After-Tax Deductions: Benefits or personal deductions calculated after Tax Withholdings.

- All other deductions, such as charity, income continuation insurance, etc., are taken post-tax, meaning they do not affect your taxable gross amounts.

Employer Paid Benefits: A detailed listing of benefits contributions paid on your behalf by the State of Wisconsin.

Total Gross: Summary of the total earnings (all earnings types) for the current pay check and the year-to-date before any taxes or deductions are removed.

Fed Taxable Gross: Summary of your current and year-to-date taxable wages on which you are taxed.

Total Taxes: Summary of the total amount of all taxes (federal, state, medicare and social security) withheld for the current pay check and the year-to-date total.

Total Deductions: Summary of the total amount of all before and after tax deductions for the current pay check and the year to date total.

Net Pay: Final pay check amount due to the employee: Total Gross – Total Taxes – Total Deductions = Net Pay

Leave Balances: Available Leave Balances by type as of the end of the current pay period. Any paid leave time used during the pay period is shown under the Hours and Earnings section of the paystub.

Net Pay Distribution: Itemized listing of the net pay disbursement with detail direct deposit accounts and amounts.