

What Does My Pay Stub Mean?

This document is provided to educate employees on how to understand the various deductions on their pay stub each pay date. The most asked questions are those involving the **Taxes/Deductions** area of the E-stub or Non-Negotiable Pay Stub. There are mandatory employer-paid deductions taken out on behalf of the employee at no cost to you. In addition, state employees are presented with several optional deductions and may choose these as a benefit for themselves or any covered dependent. Below is a brief explanation and samples of the deductions. If you have deductions on your payment stub that require additional explanation, please contact the UJS Human Resource Office.

Indirect Compensation

- **HI/Lf-ER** – This is the employer’s premium of health and life insurance on behalf of the employee. No cost to the employee.
- **HSAR** – This is the employer’s contribution to the Health Savings Account upon employee meeting criteria to receive it.
- **Med ER** – Medicare. This is the employer’s matched contribution for the Medicare health plan.
- **Retire** – This is the employer’s contribution to the SD Retirement System and is pre-taxed for the employee.
- **UI** – This is the employer’s contribution to the Unemployment Insurance program. No cost to the employee.
- **Soc Sec** – This is the employer’s contribution for Social Security.
- **W Comp** – This is the employer’s contribution for worker’s compensation. No cost to the employee.

Direct Compensation

- **FIT** – Federal Income Taxes. This is required and the payroll system automatically enrolls employees into the FIT deduction. The FIT deduction would only be stopped in the event of a death of an employee or if the employee files exempt status.
- **Med EE** – Medicare. This is the employee’s required contribution for the Medicare health plan. This is matched by the employer.
- **Soc Sec** – This is the employee’s required contribution for Social Security. This is matched by the employer.
- **Retire** – This is the employee’s required contribution to the SD Retirement System and is pre-taxed. This is matched by the employer.

Optional Employee Benefits Deductions – these are just a few examples of the available optional, employee paid deductions.

- **Def Comp** – 457 account/plan (pre-tax). Employees can enroll anytime. Contact (605) 224-2230 to enroll.
- **Def Comp** – 457R account/plan (taxable). Employees can enroll anytime. Contact (605) 224-2230 to enroll.
- **DistShrt** – The Short-Term Disability – Employee only (taxable). Provides benefits to you for up to a total of 12 months (365 days) if you become totally disabled while covered under this Plan. This is only available to the employee.
- **Hlth-Pre** – Health premium for dependent coverage.
- **DepLife** – Additional life insurance coverage for your spouse and your eligible dependents.
- **SuppLife** – Additional life insurance coverage for employee only. Option to purchase 1 to 7 times annual salary.
- **HSA** – Health Savings Account (employee contribution)
- **Hlth-TU** – Tobacco User Fee for employee and/or covered spouse.
- **Vision** – Vision Plan for employee and covered dependents.
- **Dental** – Dental Plan for employee and covered dependents.
- **Accident** – Accident Insurance Plan (taxable).
- **Hosp Ind** – Hospital Indemnity Plan (taxable).
- **AFLAC** – Voluntary payroll deduction. Additional benefits major medical doesn’t cover.
- **Reliastar** – Long Term Care (taxable).
- **MedSpend** – Medical Reimbursements.
- **DayCare** – Day Care Spending Account for dependents.
- **HRWAA** – Health Reward & Wellness Account. Employees receive these funds and it will show up on the pay stub and be listed under Total Deductions in the Earnings section of the pay stub. Employees are taxed on the value of the product selected per IRS regulations. A message will appear at the top of your pay stub indicating you have a HRWAA deduction for that pay date.

Note: Many of the health-related deductions can only be changed during the annual enrollment period or in the case of a family status change. Contact BHR Benefits for more information about these and other benefit programs.



Payment No. 04245357
Payment Date: 06/14/2019

PAY TO Last Name, First Name
THE ORDER OF

\$1437.15

NON-NEGOTIABLE

This e-mail is notification that the above payment will be deposited in your account(s) on the date specified.

HR Self-Service Portal

e-Stub FAQ

EMPLOYEE NAME	EMPLOYEE #	AGENCY	PERIOD ENDING	BASE RATE OF PAY
Last Name, First Name		XXX-0000	06/08/2019	\$22.25

AUTO DEPOSIT DISTRIBUTIONS				TIME ACCRUAL PLANS			
BANK ACCOUNT	DESCRIPTION	AMOUNT		PLAN NAME	EARNED	BALANCE	
XXXXX	NET ACH	\$1287.15		Personal	0.0000	37.7000	
XXXXX	FIXD ACH	\$150.00		Sick	4.6667	1344.2223	
EARNINGS				Vacation	6.6667	318.6667	
	HOURS	CURRENT	YTD	EMPLOYEE TAXES/DEDUCTIONS			
Regular ^	72.00	\$1602.00	\$19464.36		Type	CURRENT	YTD
Vacation ^	8.00	\$178.00	\$1172.59	FIT	Tax	\$162.90	\$1914.62
Holiday ^	8.00	\$178.00	\$890.00	Med EE	Tax	\$28.39	\$335.53
Admin ^	0.00	\$0.00	\$1546.39	Soc Sec	Tax	\$121.40	\$1434.69
Personal ^	0.00	\$0.00	\$51.18	Def Comp	Pre-tax	\$65.00	\$780.00
Sick ^	0.00	\$0.00	\$15.58	Retire	Pre-tax	\$117.48	\$1388.40
				Accident	Deduc	\$2.28	\$27.36
FIT Taxable Wages		\$1775.52	\$20971.70	Dep Life	Deduc	\$1.11	\$13.32
Soc Sec Taxable Wages		\$1958.00	\$23140.10	DistShrt	Deduc	\$6.78	\$81.36
Medicare Taxable Wages		\$1958.00	\$23140.10	Sup Life	Deduc	\$15.51	\$162.17
Total Gross	88.00	\$1958.00	\$23140.10	Total Employee Taxes/Deductions		\$520.85	\$6137.45
Total Deductions		\$520.85	\$6137.45	STATE TAXES/CONTRIBUTIONS			
Total Net		\$1437.15	\$17002.65		Type	CURRENT	YTD
				HI/Lf-ER	State Paid	\$366.66	\$4317.48
^ Direct Compensation		\$1958.00	\$23140.10	Med ER	State Paid	\$28.39	\$335.53
* Indirect Compensation		\$642.98	\$7583.02	Retire	State Paid	\$117.48	\$1388.40
Total Compensation		\$2600.98	\$30723.12	UI	State Paid	\$0.43	\$5.08
				Soc Sec	State Paid	\$121.40	\$1434.69
				W Comp	State Paid	\$8.62	\$101.84
				Total State Taxes/Contributions *		\$642.98	\$7583.02