



Check Your Cheque - A CCFA Guide to Your Pay Advice

January 22, 2021, Version #2

In December, 2018, the CCFA put out a call for payroll issues encountered by our members. The responses were many and varied, and it seems clear that we should all understand and verify our paycheques. This informal guide is designed to help you with that. If it leads you to spot an error in your pay, you'll need to follow up with the appropriate individual in HR, Payroll, the Dean's office, or your Chair. The CCFA can provide support to address payroll problems, especially in cases where the college asks for repayment or there is a disagreement.

Before starting your review, send an email to your Human Resource Assistant to request the documents to check your numbers against. You can find your Human Resource Assistant by going to the Camosun website and searching Human Resources. This website will include the support staff by school. The two documents you wish to request are 1.) The current Benefit Premiums Sheet (see Appendix 3 for an example of this); and 2.) An excerpt for your step from the Manulife website for the current premiums for Short-term disability (STD), Long-term disability (LTD), Life insurance (Life) and Accidental Death & Dismemberment Insurance (AD&D) (see Appendix 4 for an example of this).

Include in your email a request to know the step that you are being paid at and when the next pay increment is scheduled for. The directions on how to check if your step is correct are also included below.

Once you have received this information you will be able to check the benefit deductions. The cheque you will be checking is called your 'pay advice'. For payroll information after January 2020, log into [Employee Self-Service](#). To find this on the website, you can search for "intranet" and then choose MyCamosun. For illustrative purposes, we've used figures in this document from a real, anonymized February 2021 pay advice. Once you've located your pay advice, it's time to get started. We suggest starting with gross pay. Choose the second pay advice for the month as this run has the benefit deductions for you to check. Benefit deductions only appear on the second cheque of the month.

For historical pay advices go to the [main Payroll page](#) on the Finance intranet. This site includes instructions on *How to View Your Pay Advices Online*. These instructions are reproduced in Appendix 1 of this document.

1. Gross Pay

Your Gross Pay is shown at the top of your pay advice, titled 'CCFA Regular Continuing' (if you are continuing) and 'Term plus 16.8%' if you are a term employee or have a term contract in addition to your continuing contract. To determine what the gross pay represents, you will need the current CCFA rate table (obtainable on the CCFA website under [Member Resources](#)), your pay advice, and your most recent appointment form(s) (obtained from HR).

Match the gross pay on your pay advice with the biweekly figure on the current CCFA rate table to discover your current Step Placement according to the college. This should match the response from Human Resources regarding your step level. Note that your gross pay will be pro-rated based on the

percentage workload you are working. For instance, if you are on a 25% appointment this term you will need to adjust your gross pay accordingly to discover your current Step Placement.

Term faculty members should also find vacation pay contributing to their gross pay at a rate of 16.8% of gross wages, as term faculty members are paid out for vacation instead of getting paid time off. The current pay advices include this in the gross wage. The prior pay advices had it on a separate line.

If you're a term instructor, check that you were paid for one week (most cases) or two weeks of preparation time and one week of wrap up time. If you're a Chair, Associate Chair, or Program Leader, ensure you were paid the corresponding stipend. This is included in a separate line item in the gross wage. Those for whom term contracts result in a workload greater than 50% in two consecutive terms should be 'bridged' for the time between them, including if you moved from a term position to a continuing position. Check that payment for the bridge period occurred by verifying you received a paycheck for this period of time.

Initial Placement

To check your gross pay is accurate, you must go back to your initial Step Placement, confirm its accuracy, then work forward through your increments to the present date. Every new faculty member (or faculty member with a break of employment longer than 3 years) has an initial Step Placement document. Request your *CCFA Placement Worksheet* from Human Resources, via email. Each school/department/division has its own HR Assistant; contacts are listed at <http://camosun.ca/about/careers/contact.html>.

The parameters of placement calculation are defined in Article 4 of the [CCFA Local Collective Agreement](#). If you do not understand the calculation after reading Article 4 and your own worksheet, request an explanation from your HR representative. Your Chair or the CCFA are other resources that may be helpful with this.

If you discover an error or omission in your initial placement it should be brought to the attention of HR immediately.

Moving on up the Salary Scale

Article 5 of the local collective agreement establishes a variety of ways in which one can move up the salary scale. One way is through accumulating service to the college as a faculty member. Each year of service advances you up the salary scale until you reach your maximum step. A year of service is defined differently based on whether you are a continuing or a term faculty member. When you have completed the consideration of your step increments, this should match the step level that Human Resources reported to you in response to your earlier email and your pay level.

Continuing

One year of Full Time Equivalent (FTE) service brings one increment. If you are a full-time continuing Member with no unpaid leaves of absence then you will see an increment on the same day each year. If you are a 50% continuing Member you will see it on the same day every second year. If you are a 75% continuing Member then you will see the increment every year and a half. Check that these raises have consistently occurred and record any future dates to remind yourself to check that you indeed moved up the scale. Your gross pay should increase to the next applicable step on the salary scale until you reach your maximum Step.

If you are checking your cheque for the first time after a number of years, you can ask your HR Assistant for the dates of your annual increments-for-service. As of February, 2019, there is not a paper/electronic document on your personnel file with this information. The Assistant is able to pull the data about your increments-for-service by reviewing your related records in the Colleague system. (The Colleague Renewal project is looking at ways to modernize all this.)

Term

If you are employed as a term faculty member you need 217 workdays at full-time to earn an increment or a step. You would need 334 days as a 50% term Member. This is found in Article 5.02 of the CCFA local agreement. If you have a date noted on your contract we encourage you to check that the date for the next expected increment is calculated correctly. If you believe that an

increment should be occurring during this contract and there is no date indicating that an increment is planned, extra caution is advised.

Continuing & Term mixed

If you are a continuing employee with term top-ups the method of calculating these increments will be combined. Your time on term contracts will draw your next increment date nearer in proportion to the Full Time Equivalent (FTE) work it represents.

2. Taxes, Benefits, and Other Deductions

Taxes, etc.

Your pay advices will show deductions for:

- Canada Pension Plan (CPP).
- Employment Insurance (EI).
- Federal income tax.
- Provincial income tax.
- Employee Health Tax.
- Workers Compensation.

To check these, use the Canada Revenue Agency's [Payroll Deductions Online Calculator](#). You will need to enter your gross wage for the pay period as well as any taxable benefits from that section of your remittance.

- **Employee Health Tax.**
 - This is one of the line items that Human Resources indicates are “completely employer tracked; and have no impact on your pay.” Details for these amounts were not provided and so they cannot be checked.
- **Workers Compensation.**
 - This is one of the line items that Human Resources indicates are “completely employer tracked; and have no impact on your pay.” Details for these amounts were not provided and so they cannot be checked.
 - On the old pay advices this is called “WorkSafe BC”

Benefits

Most of the benefits appear on only one cheque per month, normally the second. If you don't see these line items on your pay advice it is likely that they will appear on your next cheque.

Your benefits depend on your workload. Not all Members are entitled to all of the possible benefits.

a. AD&D CCFA

- Accidental Death and Dismemberment Insurance.
- This is an employer paid premium (and also a taxable benefit) unless you are on a leave.

- If you are checking your cheque for a period covered by the old payroll system, you can request from your Human Resource Assistant the CCFA Salary Effective for the pay period that you are verifying, as per Appendix 2 below. Your amount should match the document you are provided.
- If you are checking your cheque for a period under the current payroll system, Human Resources indicates that the benefit sheet Appendix 2 is no longer produced: "Our internal process for the employer paid premiums is to use the Manulife Administrators website, and not the paper forms."

Upon request they will provide an excerpt from the website; see Appendix 4.

- This total amount is based on your step and a 100% percentage workload. If you have additional amounts for stipends for instance, your total figure will be slightly higher. You can calculate this by calculating the percentage (benefit premium amount divided by bi-weekly salary) and then multiplying it by the gross wage for the stipend.

b. College Pension.

- Found on the Benefit Premiums sheet provided by Human Resources upon request at Appendix 3 below.
- Jointly paid by employee and Camosun.
- Employee portion: 10.24%.
 - To check, multiply the gross wage for the pay period x 10.24% (e.g. \$3,717.90 x .1024 = 380.71 in the employee column.)
- Employer portion: 10.34%.
 - e.g. 3,717.90 x 10.34% = 384.43 in the employer column.

c. Dental CCFA.

- Found on the Benefit Premiums sheet provided by Human Resources upon request as in Appendix 3 below.
- Paid by Camosun.
- As of Feb. 2021, the amounts are:
 - Single \$67.51/month.
 - Couple \$101.27/month.
 - Family \$131.64/month.

d. Ext Health CCFA.

- Found on the Benefit Premiums sheet provided by Human Resources upon request as in Appendix 3 below.
- Paid by Camosun.
- As of Feb. 2021, the amounts are:
 - Single \$83.04/month.
 - Couple \$135.95/month.
 - Family \$179.80/month.

e. Life Insurance CCFA

- This is an employer-paid premium (and a taxable benefit) unless you are on an unpaid leave (exceptions apply).
- If you are checking your cheque for a period under the old payroll system, you can request from your Human Resource Assistant the CCFA Salary Effective for the pay period that you are completing, as per Appendix 2 below. Your amount should match the document you are provided.
- If you are checking your cheque for a period under the current payroll system, Human Resources indicates that the benefit sheet Appendix 2 is no longer produced: "Our internal process for the employer paid premiums is to use the Manulife Administrators website, and not the paper forms."

Upon request they will provide an excerpt from the website, see Appendix 4.

- This total amount is based on a 100% percentage workload. If you have additional amounts for stipends for instance, your total figure will be slightly higher. You can calculate this by calculating the percentage (benefit premium amount divided by bi-weekly salary) and then multiplying it by the gross wage for the stipend.
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f. Long Term Disability CCFA.

- This is an employer-paid premium unless you are on an unpaid leave (exceptions apply).
- If you are checking your cheque for a period under the old payroll system, you can request from your Human Resource Assistant the CCFA Salary Effective for the pay period that you are completing, as per Appendix 2 below. Your amount should match the document you are provided.
- If you are checking your cheque for a period under the current payroll system, Human Resources indicates that the benefit sheet Appendix 2 is no longer produced: "Our internal process for the employer paid premiums is to use the Manulife Administrators website, and not the paper forms."

Upon request they will provide an excerpt from the website, see Appendix 4.

- This total amount is based on a 100% percentage workload. If you have additional amounts for stipends for instance, your total figure will be slightly higher. You can calculate this by calculating the percentage (benefit premium amount divided by bi-weekly salary) and then multiplying it by the gross wage for the stipend.

g. Prof Dev CCFA Common.

- As per Article 16 of the Common Agreement.
- The College created a fund representing 0.6% of annual salary, paid by the Employer.

h. Prof Dev CCFA Local.

- As per the Local Collective Agreement, Article 10.02 Professional Development Fund.
- The college created a fund representing 1.5% of Employees' salaries, paid by the Employer.

i. Prof Dev Taxable Benefit

- This is a new line on the new pay advices. If you have an amount here, verify why with Payroll.
- On the example pay advice this was zero.
- Payroll indicates this “is when you use staff funding for recreation etc. It is for taxable benefits.”
- CCFA Members should never see an amount in this line as recreational PD funds are not approved

j. PSP CCFA.

- This stands for Health Psychological Services Plan.
- Found on the Benefit Premiums sheet provided by Human Resources upon request as in Appendix 3 (titled “PSP/EFAP” on this document.)
 - EFAP stands for Employee Family Assistance Plan
- Jointly paid by employee and Camosun. Currently:
 - Employee portion: \$5.35.
 - Employer portion: \$3.57.

k. Short Term Disability CCFA.

- This is an employer paid premium unless you are on an unpaid leave (exceptions apply).
- If you are checking your cheque for a period under the old payroll system, you can request from your Human Resource Assistant the *CCFA Salary Table* effective for the pay period that you are completing, as per Appendix 2 below. Your amount should match the document you are provided.
- If you are checking your cheque for a period under the current payroll system, Human Resources indicates that the benefit sheet Appendix 2 is no longer produced: “Our internal process for the employer paid premiums is to use the Manulife Administrators website, and not the paper forms.”

Upon request they will provide an excerpt from the website, see Appendix 4.

- This total amount is based on a 100% percentage workload. If you have additional amounts for stipends for instance, your total figure will be slightly higher. You can calculate this by calculating the percentage (benefit premium amount divided by bi-weekly salary) and then multiplying it by the gross wage for the stipend.
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l. Sick Replacement Fund.

- This is one of the line items that Human Resources indicates are “completely employer tracked; and have no impact on your pay.” Details for these amounts were not provided and so they cannot be checked.

The following line item no longer appears on the new pay advices as it is funded differently now. This information is provided for the old pay advices only:

m. MSP CCFA Household or Single

- Found on the Benefit Premiums document provided by Human Resources upon request, Appendix 3, under the heading “BC MSP Medical – new format.”
- Paid by Camosun.
 - Single \$37.50/month as of Feb. 2019.
 - Household (2 adults) \$75.00/month as of Feb. 2019.

Other Deductions

n. Union Dues CCFA.

- a. 1.63% as of Feb. 2019. At Step 1 this is currently \$57.47 for the employee portion.

Taxable Fringe Benefits

Taxable benefits are amounts that Camosun College pays that will be included on your T4. These amounts affect your cheque by being included in your taxable earnings and thus affecting how much tax is withheld from your cheques. These items are repeated to highlight their taxable nature:

- AD&D CCFA
- Life Insurance CCFA

Other

Deferred Salary.

- If you have chosen to enroll in a deferred payment plan (commonly called a sabbatical), this figure should agree with the contract that you have signed and filed with Human Resources.

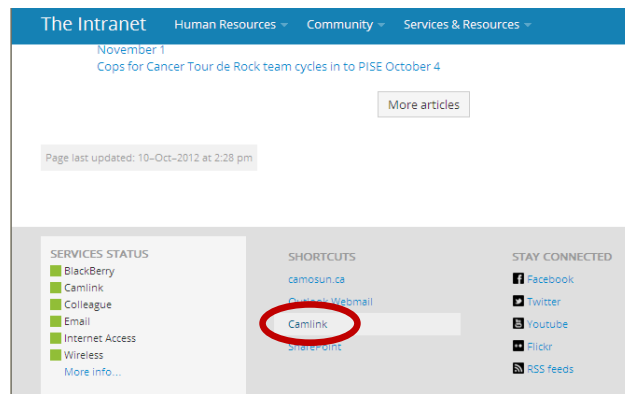
We hope you have found this guide usable and useful. If you have questions about it, contact Tana Kristjanson at kristjansont@camosun.bc.ca. If you discover potential errors on your paycheque, contact Payroll and/or HR, and notify any member of the CCFA Executive or Contract Management Committee for support and/or representation.

Appendix 1: How to View Your Pay Advices Online under old system (from Payroll Intranet site)

How to View Your Pay Advices Online

You can view your pay advices online through Camlink. There are two ways to access Camlink:

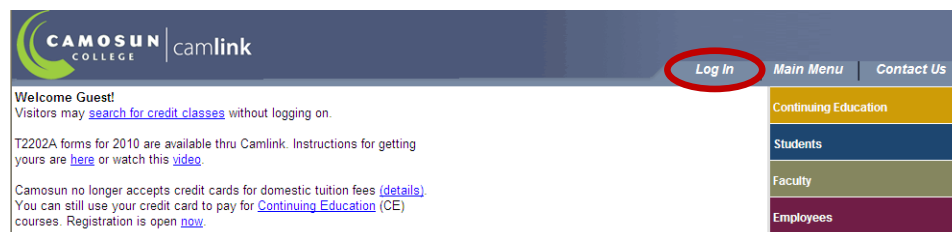
(1) Open the **Intranet** and choose the Camlink button at the bottom of the page:



OR (2) from the main **Camosun Website** in the top right hand corner of the page:



Once you get to Camlink, click **Log In** at the top of the page:



You will be prompted to enter your **username** and **password**:

- Username (example): C0001234
- The first time you Log In to Camlink, your password will be your date of birth. For example, if you were born September 26, 1979, your password would be 092679. You will then be prompted to change your password and provide a hint.

Student User Agreement

By logging into Camlink, I accept my responsibility to manage my enrollment:

- If I add my name to a course waitlist, I will be automatically enrolled if a seat becomes available.
- I am aware that all students must pay the Student Society fees and that I am responsible to opt out of Health & Dental coverage if applicable.
- I am responsible for paying all outstanding fees by the published fee deadlines. If I decide not to attend classes, I must officially withdraw before the fee payment deadline, otherwise I will owe all outstanding fees and may receive an "F" grade.
- If I do not meet the fee payment deadline, then I will be subject to a late payment penalty.
- I must ensure that I have the required course prerequisite(s) or be currently enrolled in the prerequisite(s), prior to registering in a course, otherwise I may be withdrawn from that course without notice or prejudice.

International Student Note: I understand that as an International Student studying at Camosun College I must have a valid study permit for the semester or term I wish to enroll in.

Help with your password is [here](#). Help with your user id is [here](#). Help logging in is [here](#).

User ID

Password

Hint ☐

SUBMIT

Choose the **Employees** tab:

CAMOSUN COLLEGE | camlink

[Change Password](#) | [Log Out](#) | [Main Menu](#) | [Contact Us](#)

Welcome Breanne Nicole Stoudt!
Visitors may [search for credit classes](#) without logging on.

T2202A forms for 2010 are available thru Camlink. Instructions for getting yours are [here](#) or watch this [video](#).

Camosun no longer accepts credit cards for domestic tuition fees ([details](#)). You can still use your credit card to pay for [Continuing Education](#) (CE) courses. Registration is open [now](#).

Problems logging in? This [video](#) may help.
Help with your password is [here](#). Help with your user id is [here](#).

[Continuing Education](#)

[Students](#)

[Faculty](#)

[Employees](#)

Click on **Pay Advices** in the Employee Profile section:


User Account	Time Entry and Approval
Change Password Address & Email Change	Time Sheet Entry Time Sheet History Time Sheet Approval (for Supervisors) Employee Time Sheet History (for Supervisors)
Employee Profile	
Pay Advices Get Electronic Consent T4 Slips Web Reports	

N:\Administration\Forms\Various Intranet Forms and Documents\View Your Pay Advice Online.doc

You will be given a list of pay period end dates to choose from:

Pay Advices

If you are missing pay advices from prior years, please contact your payroll office for assistance.

Select Other Year 

Current Year

02-24-2012
02-10-2012
01-27-2012
01-13-2012

SUBMIT

Don't forget to **log out** once you're finished!

[Questions? Please contact your
Payroll/Benefits Assistant](#)

Appendix 2: CCFA Salary Table, 1 April 2019 (under old system).

CCFA Salary

Effective April 1, 2019

Change of Annual Work Days
(moving from 260 to 262)

Life, STD and LTD rate change April 1, 2018

STEP	ANNUAL	MONTHLY	BI- WEEKLY	DAILY	STD	LTD	LIFE	AD&D	LTD Post Retirement based @100%
1	93,269	7,772.42	3,559.89	355.99	44.32	233.13	41.72	4.20	155.01
2	87,374	7,281.17	3,334.89	333.49	41.52	218.40	39.19	3.95	145.21
2.5	86,880	7,240.00	3,316.03	331.60	41.28	217.16	38.89	3.92	144.39
3	81,386	6,782.17	3,106.34	310.63	38.67	203.43	36.51	3.68	135.26
4	78,059	6,504.92	2,979.35	297.94	37.09	195.11	35.02	3.53	129.73
5	75,196	6,266.33	2,870.08	287.01	35.73	187.96	33.67	3.39	124.97
6	72,340	6,028.33	2,761.07	276.11	34.38	180.82	32.48	3.27	120.22
7	69,478	5,789.83	2,651.83	265.18	33.02	173.67	31.14	3.14	115.47
8	66,622	5,551.83	2,542.82	254.28	31.66	166.53	29.80	3.00	110.72
9	63,761	5,313.42	2,433.63	243.36	30.30	159.38	28.61	2.88	105.97
10	60,901	5,075.08	2,324.47	232.45	28.94	152.23	27.27	2.75	101.21
11	58,043	4,836.92	2,215.38	221.54	27.58	145.08	26.08	2.63	96.46

Chair Stipend

3,788	315.67	144.58	14.46	1.80	9.47	1.79	0.18	n/a
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Appendix 3: Sample Benefit Premiums Sheet

There are two documents that have some of the line items on your pay advice. Some of the taxable benefits are listed in an HR document called the *Benefit Premiums Sheet*. You can request an updated one from HR; it can't be found on their website. See below for the version used in our example.

Effective April 1, 2020

CUPE	CCFA	BCGEU	Exempt	BC MSP Medical - no premium Effective January 1, 2020
Extended Health Effective Apr 1, 2020	Extended Health Effective Apr 1, 2020	Extended Health Effective Apr 1, 2020	Extended Health Effective Apr 1, 2020	
Single 95.89	Single 83.04	Single 79.99	Single 67.04	
Couple 159.09	Couple 135.95	Couple 130.03	Couple 113.06	
Family 183.86	Family 179.80	Family 171.62	Family 133.53	
Dental Effective Apr 1, 2020	Dental Effective Apr 1, 2020	Dental Effective Apr 1, 2020	Dental Effective Apr 1, 2020	Municipal Pension Plan
Single 68.63	Single 67.51	Single 67.51	Single 60.28	Employee before YMPE: 8.5%
Couple 102.95	Couple 101.27	Couple 101.27	Couple 90.42	Employee After YMPE: 10.0%
Family 131.33	Family 131.64	Family 131.64	Family 117.55	Employer: 9.68%
Life (taxable benefit) 1 x Annual Salary	Life/AD&D (taxable benefit) 3 x Annual Salary	Life/AD&D (taxable benefit) 3 x Annual Salary	Life/AD&D (taxable benefit) 3 x Annual Salary	YMPE 2020 = \$58,700 (YMPE - Yearly Maximum Pensionable Earnings)
AD&D (taxable benefit) 2 x Annual Salary				College Pension Plan
PSP/EFAP Effective Apr 1, 2020	PSP/EFAP Effective Apr 1, 2020	PSP/EFAP Effective Apr 1, 2020	PSP/EFAP Effective Apr 1, 2020	Employee: 10.24%
Employee 5.35	Employee 5.35	Employee 2.89	Employee 8.92	Employer: 10.34%
Employer 3.57	Employer 3.57	Employer 6.03		MSPP (Student Society)
				Employee: 5.00%
				Employer: 5.50%

Appendix 4: Excerpt from website received upon request for employer paid benefits (2020)

STEP	ANNUAL	MONTHLY	BI-	DAILY	STD	LTD	LIFE	AD&D
			WEEKLY					
1	93,269	7,772.42	3,559.89	355.99	44.32	231.35	41.42	4.17