UNDERSTANDING YOUR PAY ADVICE

Tax Data:
This section contains allowance and tax information from W4 Form, which the employee completes.

Regular Pay:
This is your annual salary divided by 26 or 22 and will show as 75 hours for most full-time employees.

Flex Credits:
OptnFlexCr – Medical stipend that offsets all or part of the medical pre-tax deduction
FlexHealth – Stipend that offsets the balance of the medical deduction if it exceeds the medical stipend
FlexEdDent – Stipend that offsets all or part of the dental pre-tax deduction
FlexVision – Stipend that offsets all or part of the vision pre-tax deduction
FlxSupLife – Stipend that offsets all or part of the supplemental life pre-tax deduction
FlexLTD – Stipend that offsets all or part of the supplemental long-term disability pre-tax deduction
EdWilStpED – Stipend that offsets all or part of the City of Wilmington Tax (applies to employee’s that live or work within the city’s limits)

For 26-pay employees: 24 of the 26 paychecks will have Benefit credits and deductions.
For 22-pay employees: Paycheck 21 will have benefit credits and deductions doubled and paycheck 22 will have benefit credits and deductions quadrupled.

Other earnings may include: EPER, mid-year adjustments to salary to reflect mid-year degree changes, unpaid leave, overtime (FLSA Non-exempt employee only), promotions, demotions, or earnings reduction due to return from leave.

Before – Tax Deductions:
Medical – Medical Insurance Premium
SchDent – Dental Insurance Premium
Vision – Vision Insurance Premium
DistLifeBT – District Life Insurance Premium
DistLTD – District Long-term disability supplement
RegPenCd – Employee’s 3% pension contribution. Deduction begins when gross earnings exceed $6,000 in the calendar year
RegNewHire – (Employees hired after December 31, 2011) – Employee’s 5% pension contribution. Deduction begins when gross earnings exceed $6,000 in the calendar year

Other Before-Tax deductions may include: Health Care Flexible Spending Account (FSA), Dependent Care Flexible Spending Account (FSA), State of Delaware’s Deferred Compensation Plan (457b), Tax Shelter Annuity Plan (403b)

After – Tax Deductions:
**Taxes:**
Fed Withholding – Federal Withholding Tax  
Fed MED/EE (FICA) – Social Security Medicare Tax  
Fed OASDI/EE – Social Security Disability Tax  
DE Withholding – State of Delaware Withholding Tax  
DE Wilmington Withholding – City of Wilmington Tax. Current Rate is 1.25% (applies to employee’s that live or work within the city’s limits)

**Employer Paid Benefits:**
Medical – State’s share of the medical premium  
DistLifeBT Taxable – Taxable imputed income on life insurance death benefit over $50,000

**Mid-Year Hire:**
All 10-month employees are required to work the number of days outlined in their contract. If you do not start employment on the 1st day of the school year, there will be an adjustment (ASA) on your pay. This reflects the difference between the amount you would have made working a full year and the amount you will actually earn working a partial year.

**Example:**

A Teacher with a bachelor’s degree on pay step 1 starting the 1st contract day of the school year will work the full contract year of **188 days** and make **$40,806**.

\[
\frac{40,806}{188} = 217.05 \text{ Per Day}
\]

A Teacher with a bachelor’s degree on pay step 1 starting on November 13th will work **133 days** and will make **$28,868**.

\[
217.05 \times 133 = 28,868
\]