

Larkspur-Corte Madera School District
PAYROLL AND BENEFITS

Payroll

- Types of pay and pay dates
- Understanding Your Paycheck
- Hard Copy Check vs. Direct Deposit (Auto Pay and Suppression)
- Employee Self Service Portal (ESS)
- Deferred Pay (Summer Pay Checks)
- CalSTRS vs. CalPERS
- Taxes, Disability, Voluntary Deductions (vol-deds) and other deductions

Types of Pay and Pay Dates


- Regular Pay - Staff are paid on the last work day of each month (current month's pay). Most employees will be paid over 11 months, the first pay check paid in August and the final check paid in June. (certificated staff have a 12 check, deferred pay, option). Administrators and 12 month classified and confidential employees receive 12 checks per year (July through June).
- Extracurricular Duties – Any extra duty or overtime is voluntary and must be pre-approved or district authorized. Certificated extra duty time is paid at a rate of \$45 per hour, prorated for fractions of an hour worked. Classified extra duty is paid at the employee's hourly rate. Classified overtime is paid at 1.5 times the employee's hourly rate. Payment is the 10th of the month, following the month of work, provided hours are reported to payroll on time.

Understanding Your Pay Check

CERTIFICATED

[illegible]

DISTRICT: 23 LARKSPUR-CORTE MADERA SD
MARIN SCHOOLS PAYROLL SYSTEM
SCHOOLS PAYROLL REVOLVING FUND

 **Reference: 30181528**

Deposit Date
03/31/2017

 **NOTICE OF DIRECT DEPOSIT - THIS IS NOT A WARRANT**

TO THE ACCOUNT OF

Jane Doe
999 Elm St.
City, ST Zip

NON-NEGOTIABLE

NON-NEGOTIABLE

COPY COPY COPY

DISTRICT: 23 LARKSPUR-CORTE MADERA SD
MARIN SCHOOLS PAYROLL SYSTEM
SCHOOLS PAYROLL REVOLVING FUND

 **CHECK
NUMBER 10086403**

VOID SIX MONTHS AFTER DATE OF ISSUE
GOVERNMENT CODE 29802

Issue Date
06/28/2017

 ***** THREE THOUSAND EIGHT HUNDRED SEVEN AND 23/100 DOLLARS*

Pay This Amount
\$*****3,807.23

PAY TO THE ORDER OF

John Doe
123 Spring St.
NOVATO CA 94947

Signature will be here

Hard Copy Check vs. Direct Deposit

- Employees have the option to receive either hard copy checks or direct deposit.
- Hard copy checks will be delivered to your main school site on pay day and you will need to sign your check out with the school secretary.
- Employees on direct deposit will usually see their funds deposited directly into your designated account the night before pay day. Direct deposit takes at least 1 pay cycle to activate. Until active, employees will receive a hard copy check. Direct deposit pay stubs are set for pay **stub suppression** (see next page regarding ESS).

Employee Self-Service (ESS) Portal

- The ESS portal is a great online system where, once registered, an employee can view and print current and past pay stubs, view your personnel information we have on file and view and print past W2's (as far back as 2011).
- Employees must register with ESS to gain access.
- If you are on direct deposit and wish to receive hard copies of your pay stubs, you make the request via the ESS portal after you register.

Deferred Pay

- Summer pay checks differ from Regular pay checks in that they are deferred pay (net) checks.
- Based upon IRS Regulation Sec. 1.451-2(a) (2006)
 - (a) General rule. Income although not actually reduced to a taxpayer's possession is constructively received by him in the taxable year during which it is credited to his account, set apart for him, or otherwise made available so that he may draw upon it at any time, or so that he could have drawn upon it during the taxable year if notice of intention withdraw had been give. However, income is not constructively received if the taxpayer's control of its receipt is subject to substantial limitations or restrictions.

- “12 equal net approach” vs. “equal gross”
- Net amount will *not* be equal over the 12 checks (voluntary deductions, tax rates or withholding changes)
- Regular check will reflect the annual salary divided by 11
- All taxes and (most) voluntary deductions are taken over 11 months
- 1/6 of the adjusted gross is deposited into a “holding account” that is paid out at the end of June as your “summer check”

CalSTRS

- California State Teachers Retirement System
- Credentialed employees. Auto qualify at .5 FTE but can elect at any FTE.
- www.calstrs.com
- Name changes, address changes
- Retirement planning
- Beneficiaries

CalPERS

- California Public Employees' Retirement System
- All non-credentialed employees
- Qualify at .5 FTE but once a member, always a member
- www.calpers.ca.gov
- Name changes, address changes
- Retirement planning
- Beneficiaries

Taxes, Disability, Voluntary Deductions (vol-deds)

- Non-taxable vs. taxable deductions
- Federal and State taxes are based on your W-4 exemptions
- *LCMSD does not participate in the state disability plan. There are private vendors who offer optional plans (i.e. American Fidelity, Standard Insurance)*
- Voluntary-deductions (vol-deds) - Over the cap health premiums, flex accounts, cancer/life insurance premiums

Benefits

- Sick Leave
- Personal Necessity (PN), Personal Leave (PL)
- Other Leaves
- Health, Dental and Vision Benefits
- Life Insurance

Sick Leave

- Sick hours as listed on paycheck reflects available time on the first day of the current month. Sick leave is posted in arrears.
- Certificated: sick leave at a 1.0 FTE equals 6 hours per day. Sick leave is accrued, earned and used at the hourly equivalent of an employee's FTE. The 6 hours is for sick accrual/earning/use only.
- Classified: sick leave at a 1.0 FTE equals 8 hours per day. Sick leave is accrued, earned and used at the hourly equivalent of an employee's FTE.
- School year employees: ten (10) days per year are accrued (pro-rated for FTE) in September to show on the September EOM payroll. The accrued hours are earned at one (1) day, per month, Sept – June.
- Annual (12 month) employees: twelve (12) days per year are accrued (pro-rate for FTE) at the beginning of the year. The accrued hours are earned at one (1) day per month.
- Sick hours accrued can be used before they are earned but unearned hours will be reversed should the employee terminate employment before the end of the school year.
- Sick hours carry over year to year and may surrendered to calSTRS or calPERS at the time of retirement (if retirement is from LCMSD) to be converted into service credit.
- Sick hours can be transferred to another district WITHIN California up to a year after you terminate employment.

Personal Necessity (PN) and Personal Leave (PL)

- Personal Necessity hours are directly linked to, and deducted from, your sick leave hours.
- Taking Personal Necessity is limited to 7 of your 10 sick days (42 hours per 1.0 FTE - pro-rated for FTE) per year.
- PN resets each year.
- Each Employee accrues 1 Personal Leave (PL) day, pro-rated for FTE. The PL day must be pre-approved. PL hours do not carry over year to year (use or lose).

Other Leaves

- Jury Duty – employees who are called to served Jury duty (actually have to attend) will not be docked for time served, provided proof of service (not the summons) is submitted. Since public employees are not docked for time off for Jury Duty, we must decline the daily fee paid to jurors.
- Bereavement – Employees are entitled to up to three (3) days of paid leave for the death of any member's immediate family. The superintendent may grant an additional two (2) days when travel exceeding four hundred (400) miles is necessary (LCMEA - per contract: "Immediate family" means the mother, father, grandmother or grandfather of the employee or spouse, and the spouse, son, son-in-law, daughter, daughter-in-law, step-son, step-daughter, brother, sister, aunt or uncle, or any other person living in the house as the employee's family.) (CSEA – per contract: "Immediate family" shall include: spouse, child, parent, sister, brother, parent-in-law, son or daughter-in-law, brother or sister-in-law, grandparent, stepchild, step-parent or any person living in the home of the employee as a member of the employee's family.)

Health, Dental, Vision and Life Insurance Benefits

- All LCMSD plans are composite rate plans = one rate for all.
- \$11.5k annual district paid cap (addt'l \$1200 annually for single coverage)
- Benefit plan year = September 1st of year 1 thru August 31st of year 2
- Benefits are paid in advance (i.e. August payroll deduction for September's coverage)
- \$20k district paid life insurance policy (.2 FTE employees and above)
- Employee and all qualified dependents can be covered. This includes your spouse, state registered domestic partner and/or children.
- To add a spouse, a copy of the first page of your 2021 federal tax return (showing married status) or your marriage license (if married in 2022) is required.
- To add a domestic partner, California state registered domestic partnership paperwork is required.
- To add a child(ren), a copy of their birth certificate showing either the employee or spouse/domestic partner as the parent.
- Children can remain on their parent's benefit plans until the last day of the month they turn 26 (turn 26 June 10th, coverage terminates July 1st).

Health Benefits

- All LCMSD plans are composite rate plans = one rate for all.
- LCMSD purchases our health and life insurance from Self-Insured Schools of California (SISC)
- We offer health insurance from 2 vendors - Kaiser and Blue Shield
- Kaiser offers 3 levels of coverage: Traditional, Deductible and HSA
- Blue Shield offers 3 levels of coverage: 80-L, \$30, Rx 9-35; HSA-B, Rx HSA-B; Anchor Bronze, Rx MVP (employee only or employee plus children coverage only – no spouse/domestic partner coverage).
- Open enrollment period runs from the first teacher work day of the year through September 15th of each year with an effective date of October 1st. After initial enrollment, to add a spouse/domestic partner mid year, enrollment must occur within 60 days of the event (marriage or filing).

Dental and Vision Coverage

- Dental coverage is non-voluntary for qualifying employees. Employees who qualify must enroll at least coverage for them self. You can have double coverage (coverage through your employer and the employer of your spouse/DP).
- Dental and vision coverage are not included in the open enrollment period. You must enroll dependents at time of hire or with qualifying event.
- LCMSD carries Delta Dental Premier coverage (\$2,000 per person/year for covered services).
- Employees and all dependents can be covered. To add a spouse/domestic partner mid year, enrollment must occur within 30 days of the event (marriage or filing).
- Vision is voluntary and coverage must be elected at time of hiring or with qualifying event. Spouse or domestic partner must be added within 60 days after the date of the event.

Delta Dental Coverage

- Eligibility – Employee, spouse and state registered domestic partner, and eligible dependent children to the end of the month dependent turns age 26.
- In this incentive plan, Delta Dental pays 70% of the PPO contract allowance for covered diagnostic, preventive and basic services and 70% of the PPO contract allowance for major services during the first year of eligibility. The coinsurance percentage will increase by 10% each year (to a maximum of 100%) for each enrollee if that person visits the dentist at least once during the year. If an enrollee does not use the plan during the calendar year, the percentage remains at the level attained the previous year. If an enrollee becomes ineligible for benefits and later regains eligibility, the percentage will drop back to 70%.
- \$2,000 per person each calendar year (covered services).

Miscellaneous

- Section 125 (benefits pre-tax). Sign up with American Fidelity
- Personal 403b account to supplement your CalSTRS or CalPERS retirement.
- Health Savings Accounts (with HSA health coverage only) can be opened through the employee's own financial institution. Pre-tax contributions filter through monthly payroll deduction.
- Flexible Spending Accounts (different from Health Savings Accounts):
 - To have pre-tax money set aside to pay for out of pocket medical, dental and vision non-premium services.
 - October 1 – September 30th plan year. Enrolled and serviced through American Fidelity. Does NOT auto-renew annually. Must be enrolled in each year.
 - Submit receipts for reimbursement directly to American Fidelity.
 - Medical and Daycare plans available.

**Office Hours: Monday thru Friday
8:30 am – 3:00 pm**

ltarantino@lcmschools.org

**415-927-6960, ext. 2 or 3204 within district
phone system**

Questions???