

Dear Staff,

In accordance with Connecticut's paycheck transparency guidelines, effective October 1, 2026, we are providing this guide to help you better understand the line items displayed on your bi-weekly direct deposit pay stubs.

We encourage you to review your pay stub periodically to ensure your withholdings, tax statuses, and benefit deductions accurately reflect your elections. Below is a detailed breakdown of many of the sections and acronyms listed on your stub:

1. Header Information & Tax Status

- **EMP #:** Your unique employee identification number.
- **TAX STATUS (Federal / State):** Displays the tax filing status (e.g., single/married) and total allowances/withholding adjustments currently on file based on your submitted W-4 and CT-W4 forms.

2. Earnings (Gross Wages)

- **REGULAR PAY:** Your base salary or regular hourly wages for the pay period.
- **OVERTIME:** Hours in excess of your normal scheduled work day or work week
- **MISC HRS/DOLLARS:** Earnings outside of your normal position, often for a different position or type of work
- **GROSS:** The total sum of all earnings and imputed income prior to any tax or benefit deductions.

3. Employee Deductions This section lists all pre-tax and post-tax contributions deducted from your check.

Retirement & Savings Plans

- **403b / 457 :** Pre-tax elective contributions to your 403(b) or 457 retirement account(s) (e.g., Voya, Aspire).
- **CTRB-RETIREMENT 7%:** Mandatory 7% pre-tax contribution towards the Connecticut Teachers' Retirement System (certified staff).
- **CTRB 1.25%:** Mandatory 1.25% pre-tax contribution allocated to the Connecticut Teachers' Retirement Board Health Insurance Fund (certified staff)
- **EMPLOYEES PENSION:** Employee pension plan contributions (classified staff)
- **EMPLOYEES 401(A)DC:** Employee 401a contributions (classified staff hired after 2011)

Healthcare Benefits & HSA

- **HSA H / HSA D:** Employee share of medical (H) and dental (D) insurance premiums (e.g., High Deductible Health Plan EE Only, EE+1 or Family)
- **HSA PLAN:** Pre-tax employee contributions deposited directly into your Health Savings Account.
- **FSA:** Pre-tax employee contributions for your Flexible Spending Account (health and/or dependent care)

Payroll Taxes

- **FEDERAL W/H:** Federal income tax withheld based on your IRS Form W-4.
- **CT INCOME TAXES:** Connecticut state income tax withheld based on your CT-W4.
- **MEDICARE:** Federal Medicare payroll tax (1.45% of eligible wages).
- **SOCIAL SECURITY / EXTRA SS / FICA:** Social Security withholdings (6.2%) for applicable positions.
- **CT PAID LEAVE:** Mandatory 0.5% contribution withheld for Connecticut Paid Leave (non-certified staff)

Voluntary & Direct Deductions

- **NEW YORK LIFE:** Voluntary life insurance or supplemental insurance policy premiums.
- **STANDARD VISION:** Voluntary vision premiums
- **CREDIT UNION:** Fixed, pre-authorized transfers sent to MembersFirst CT Federal Credit Union
- **UNITED WAY:** Voluntary charitable contributions made via payroll deduction.
- **DUES:** Union dues deduction

4. Accrual Balances (Leave Time) Your paystub tracks your available paid time off balances in hours:

- **H (Floating Holiday):** Floating holiday balance/accrual.
- **PER (Personal):** Available personal leave hours.
- **SCK (Sick):** Accumulated sick leave hours available for use.
- **VAC (Vacation):** Earned and remaining vacation leave hours.

5. Year-to-Date (YTD) Totals & Direct Deposit Distribution

- **YTD GROSS:** Total cumulative gross earnings paid during the calendar year.
- **TAXABLE GROSS:** Total earnings subject to Federal Income Tax after subtracting pre-tax deductions (such as 403b, CTRB, and pre-tax health insurance).
- **YTD SS WAGES / YTD MED:** Total earnings subject to Social Security and Medicare taxes to date.
- **DIRECT DEPOSIT DISTRIBUTION / NET PAY:** The final amount transferred to your primary financial institution after all withholdings, taxes, and secondary deposit deductions have been subtracted.

Questions or Updates? If you need to update your tax withholdings (W-4/CT-W4), adjust your 403(b) contributions, or have questions regarding your specific pay stub, please reach out to the Payroll Department.