



COUNTY OF BERGEN  
Department of Administration and Finance  
Division of Personnel

UNDERSTANDING YOUR PAYCHECK (PAYSTUB)

Attached is a sample County of Bergen Payroll Advice and Paystub which has been enhanced to help you understand how the paystub is prepared. Please keep in mind that some deductions are mandated by law (usually taxes) and some are the result of specific benefits/plans/choices made by each employee.

1. **LAST NAME**
2. **RATE** – Hourly pay rate
3. **EARNINGS TYPE** – Identifies the number of hours, type of pay and amount paid on this paycheck totaling the gross amount
4. **TIME ACCRUALS** – Identifies the number of hours, earned and/or used, for the categories listed. The balance column is the current available number of hours. **Sick time (SCK)** continually accrues throughout your County employment and is to be viewed as ‘insurance’ – to be used in the event of medically related matters and in accordance with the respective labor agreement. **Vacation time (VAC)** is earned and used in accordance with the respective labor agreement. **Compensatory time (CMP)** is earned and used in accordance with the respective labor agreement.
5. **CONTRIB INS. TIER “X”** – Life insurance coverage purchased by you, available with PERS membership at 1.5 times your pensionable salary.
6. **HEALTH INS. RETRO** – Retroactive deduction for health benefits contribution (see #7) due to a retroactive increase in salary or a change in health benefits premium cost.
7. **HEALTH BENEFITS** – Your contribution toward health benefits coverage. Chapter 78 requires all public employees to contribute to the cost of their health benefits. The contribution is either 1.5% of your salary or an amount calculated through a formula based on your salary and the annual premium cost of your benefit package (whichever is greater).
8. **PERS/PERS** – *Public Employees Retirement System*, one of the two State pensions plans (PERS – *Police & Fire Retirement System* is the other). This is your twice monthly contribution towards your retirement fund.
9. **CONTRIBUTORY INS. RETRO** – Retroactive deduction for contributory insurance (see #5) due to a retroactive salary increase.
10. **PERS RETRO** – Additional deduction for PERS (see #8) due to a retroactive salary increase.
11. **FEDERAL TAX** – Federal income tax withheld, amount is based upon your designation on the Federal W-4 form.
12. **FAMILY LV INS.** – Funds *Family Leave Insurance (FLI)* and is mandated by the State of NJ *Family Leave Act (FLA)*.
13. **HI** – 1.45% of earnings and is for the Medicare portion of Social Security (FICA). (NOTE: this deduction is not for health insurance coverage).
14. **NJ TAX** – NJ State income tax withheld, amount is based on your designation on the State W-4 form.
15. **OASDI** – *Old Age Survivors Disability Insurance (Social Security)* and is based on a percentage of your gross salary.
16. **NJ UNEMPLOYMENT** – Mandated State deduction for unemployment insurance fund. It does not include State Disability (in which the County does not participate)
17. **DUES USW LAUJAT755** – Union dues deduction – the amount is in accordance with the respective labor agreement. A= 85% non-voting membership; M = 100% voting membership.
18. **PRIVATE STD-ENHANC** – The County’s voluntary short-term disability insurance plan administered by Unicare. Deduction amount is accordance with the respective labor agreement.
19. **OTHER DEDUCTIONS** – Due to space constraints there are a limited number of deductions that can be listed on the pay stub. If you would like more information regarding your specific “other deductions” please contact the Personnel Office. For a list of some of the most common items that may be included in this category, please see the reverse side of this page.
20. **YTD AMOUNTS** – Year to date totals.
21. **ADDRESS** – Please verify that this information is correct as W-2s are mailed to this address.

If there are any errors on your paycheck, please contact your department Payroll Clerk.

COUNTY OF BERGEN  
 DIVISION OF TREASURY  
 HACKENSACK, NEW JERSEY

1		2		
(NAME)	Rate: 26.2607	Direct Deposit		
EARNINGS TYPE	HOURS	AMOUNT		
REGULAR HOURS	64.00	1680.70		
VACATION	3	3.00	78.78	
SICK		5.00	131.30	
HOLIDAY		8.00	210.09	
LONG BASE			69.24	
Gross		2170.11		
ACCRUAL	EARNED	USED	BALANCE	
CMP	4	5.000	318.750	
SCK				10.000
VAC				13.330

Date: 2/24/12		Net	1233.00
DEDUCTIONS		CURRENT	YTD
CONTRIB. INS. TIER 1	5	11.75	46.65
HEALTH INS RETRO	6		.99
HEALTH BENEFITS	7	32.55	129.21
PERS - TIER 1	8	152.81	606.58
CONTRIB. INS RETRO	9		.35
PERS RETRO -- TIER 1	10		4.65
FEDERAL TAX	11	173.90	846.26
NJ FAMILY LV INS	12	1.74	7.74
HI	13	31.02	138.34
NJ TAX	14	69.20	338.96
OASDI	15	89.84	400.69
NJ UNEMPLOYMENT	16	9.22	41.07
DUE USW/UJAT 755	17	15.16	60.64
PRIVATE STD-ENHANC	18	9.56	38.24
Other Deductions	19	340.36	1459.87
YTD GROSS		9664.74	8928.89
YTD W2 WAGES		9540.12	9540.12

20  
 DATE 2/24/12

COUNTY OF BERGEN  
 DIVISION OF TREASURY HACKENSACK, N.J.

Checking: 0312\*\*\*\*\* 8004\*\*\*\*\*

PAY THE  
 SUM OF

AMOUNT  
 \*\*1,233.00

VOID \*\*\* VOID \*\*\* VOID \*\*\* VOID \*\*\* VOID \*\*\* VOID \*\*\* VOID \*\*\* VOID \*\*\* VOID \*\*\* VOID \*\*\*

TO THE ORDER OF } EMPLOYEE NAME }  
 ADDRESS } 21  
 CITY, STATE, ZIP }

PAYROLL ADVICE

THIS IS NOT A CHECK