

Payroll Deduction Guide



Deductions

Bi-weekly payroll deductions are charged on one of two schedules: Assessed to all payrolls or assessed only on the first payroll of each month throughout the year. Below, please find a simple guide for these deductions.

DEDUCTION	FREQUENCY
Social Security	All payrolls
Medicare	All payrolls
Federal Tax	All payrolls
State Tax	All payrolls
City Tax	All payrolls
School District Tax (if applicable)	All payrolls
Levies, Garnishments and Child Support	All payrolls
TIAA Contributions	All payrolls
Medical Premiums	All payrolls

DEDUCTION	FREQUENCY
Charitable Contributions	1 st payroll of the month
Union Dues	1 st payroll of the month
Optional Life/AD&D Insurance	1 st payroll of the month
Flexible Spending Account – Child Care	1 st payroll of the month
Flexible Spending Account	1 st payroll of the month
Health Savings Account	1 st payroll of the month
Dental Insurance	1 st payroll of the month
Vision Insurance	1 st payroll of the month

Less than 12-month Employees

Employees who work less than 12 months are expected to pay for non-collected dental and vision premiums during their off months. This is collected through an arrears method. Please ensure HR knows the dates of your “off months” so arrears may be appropriately applied on the respective deductions. Arrears is the technical term used in HR to mean money owed on premiums and the method is an automatic process that totals what is owed and applies it to the next available pay to be collected. Arrears are collected on the paycheck nearest to the scheduled deduction frequency in the full amount of the current and all owed premiums.

Example: Yeoman Smith returned to work on 3/15/2021 after their contracted month off, Yeoman is an 11-month employee. Yeoman returned in between payrolls, they knew this by looking at the payroll calendar available on the [OCOPE TCP](#) website, which indicated that their return date was in the second pay period of that month. Yeoman can expect to pay their regular Dental and Vision premiums plus arrears in the following payroll, which will be the first payroll of the month since they have returned to work.

Questions?

Please feel free to reach out to us at payroll@oberlin.edu for any payroll related inquiries. Inquiries specific to benefits may be directed to Marion.Burnwoth@oberlin.edu or Tom.Schiltz@oberlin.edu.