



Clerical and Technical Employees

Deductions Overview

December 2009 – April 2010

1

This table shows what your deductions will look like in December on the weekly payroll. Starting in January, your weekly deductions for Aetna Medical, Dental, and Life Insurance will be 1/52 of your annual cost.

Deductions	Date Basis	Calculation	Weekly Pay Dates				
			1 wk pay	1 wk pay	1 wk pay	1 wk pay	1 wk pay
			3-Dec	10-Dec	17-Dec	24-Dec	31-Dec
Aetna Medical	Date Paid	Formula	\$0 - "Benefits Holiday" - no premiums deducted in December				
Dental	Date Earned	Formula					
Life Insurance	Date Earned	Formula					
Local 34 Dues	All	Formula	23%	23%	23%	23%	23%
Local 34 Initiation Fee	All	Formula	Balance	Balance	Balance	Balance	Balance
Parking	Date Earned	Formula	25%	25%	25%	25%	
Transit	Date Earned	Formula	20%	20%	20%	20%	20%
Flex Spending	All	Formula	Periods Left in Year	Periods Left in Year	Periods Left in Year	Periods Left in Year	Periods Left in Year
SRA Flat Amounts	All	Amounts	n/a	n/a	n/a	n/a	n/a
SRA Percentages	All	Formula	n/a	n/a	n/a	n/a	n/a
College Savings (529)	All	Amounts	n/a	n/a	n/a	n/a	n/a
Credit Union	All	Amounts	n/a	n/a	n/a	n/a	n/a
United Way	All	Amounts	n/a	n/a	n/a	n/a	n/a

2

Notice the "Benefits Holiday" – with the move to a current deduction schedule, no deductions will be taken in December for Aetna Medical, Dental and Life Insurance

3

Each of these numbers shows what percent of your monthly fee is paid in each paycheck

4

If there is no number listed, it means that Yale automatically adjusted your deduction when you moved from bi-weekly to weekly payroll so that the total amount you contribute or pay each year is the same.

December

1

This table shows what your deductions from each paycheck will look like in January.

Your weekly deductions for Aetna Medical, Dental, and Life Insurance are now 1/52 of your annual cost.

Deductions	Date Basis	Calculation	Weekly Pay Dates			
			1 wk pay	1 wk pay	1 wk pay	1 wk pay
			7-Jan	14-Jan	21-Jan	28-Jan
Aetna Medical	Date Paid	Formula	1/52 of Annual Cost	1/52 of Annual Cost	1/52 of Annual Cost	1/52 of Annual Cost
Dental	Date Earned	Formula	1/52 of Annual Cost	1/52 of Annual Cost	1/52 of Annual Cost	1/52 of Annual Cost
Life Insurance	Date Earned	Formula	1/52 of Annual Cost	1/52 of Annual Cost	1/52 of Annual Cost	1/52 of Annual Cost
Local 34 Dues	All	Formula	23%	23%	23%	23%
Local 34 Initiation Fee	All	Formula	Balance	Balance	Balance	Balance
Parking On-Campus	Date Earned	Formula	25%	25%	25%	25%
Transit	Date Earned	Formula	n/a	n/a	n/a	n/a
Parking Off-Campus	Date Earned	Formula	25%	25%	25%	25%
Flex Spending	All	Formula	Periods Left in Year	Periods Left in Year	Periods Left in Year	Periods Left in Year
Matching Retirement Plan	All	Formula	n/a	n/a	n/a	n/a
College Savings (529)	All	Amounts	n/a	n/a	n/a	n/a
Credit Union	All	Amounts	n/a	n/a	n/a	n/a
United Way	All	Amounts	n/a	n/a	n/a	n/a

2

Each of these numbers shows what percent of your monthly fee is paid in each paycheck

3

If there is no number listed, it means that Yale automatically calculates your deduction based upon your monthly or yearly election.

January

1

This table shows what your deductions from each paycheck will look like in February.

Note: Transit deductions for March usage will first appear in your February 25 paycheck.

Your weekly deductions for Aetna Medical, Dental, and Life Insurance are now 1/52 of your annual cost.

Deductions	Date Basis	Calculation	Weekly Pay Dates			
			1 wk pay	1 wk pay	1 wk pay	1 wk pay
			4-Feb	11-Feb	18-Feb	25-Feb
Aetna Medical	Date Paid	Formula	1/52 of Annual Cost	1/52 of Annual Cost	1/52 of Annual Cost	1/52 of Annual Cost
Dental	Date Earned	Formula	1/52 of Annual Cost	1/52 of Annual Cost	1/52 of Annual Cost	1/52 of Annual Cost
Life Insurance	Date Earned	Formula	1/52 of Annual Cost	1/52 of Annual Cost	1/52 of Annual Cost	1/52 of Annual Cost
Local 34 Dues	All	Formula	23%	23%	23%	23%
Local 34 Initiation Fee	All	Formula	Balance	Balance	Balance	Balance
Parking On-Campus	Date Earned	Formula	25%	25%	25%	25%
Transit	Date Earned	Formula	n/a	n/a	n/a	25%
Parking Off-Campus	Date Earned	Formula	25%	25%	25%	25%
Flex Spending	All	Formula	Periods Left in Year	Periods Left in Year	Periods Left in Year	Periods Left in Year
Matching Retirement Plan	All	Formula	n/a	n/a	n/a	n/a
College Savings (529)	All	Amounts	n/a	n/a	n/a	n/a
Credit Union	All	Amounts	n/a	n/a	n/a	n/a
United Way	All	Amounts	n/a	n/a	n/a	n/a

2

Each of these numbers shows what percent of your monthly fee is paid in each paycheck

3

If there is no number listed, it means that Yale automatically calculates your deduction based upon your monthly or yearly election.

February

1

This table shows what your deductions from each paycheck will look like in March.

Your weekly deductions for Aetna Medical, Dental, and Life Insurance are now 1/52 of your annual cost.

Deductions	Date Basis	Calculation	Weekly Pay Dates			
			1 wk pay	1 wk pay	1 wk pay	1 wk pay
			4-Mar	11-Mar	18-Mar	25-Mar
Aetna Medical	Date Paid	Formula	1/52 of Annual Cost	1/52 of Annual Cost	1/52 of Annual Cost	1/52 of Annual Cost
Dental	Date Earned	Formula	1/52 of Annual Cost	1/52 of Annual Cost	1/52 of Annual Cost	1/52 of Annual Cost
Life Insurance	Date Earned	Formula	1/52 of Annual Cost	1/52 of Annual Cost	1/52 of Annual Cost	1/52 of Annual Cost
Local 34 Dues	All	Formula	23%	23%	23%	23%
Local 34 Initiation Fee	All	Formula	Balance	Balance	Balance	Balance
Parking On-Campus	Date Earned	Formula	25%	25%	25%	25%
Transit	Date Earned	Formula	25%	25%	25%	25%
Parking Off-Campus	Date Earned	Formula	25%	25%	25%	25%
Flex Spending	All	Formula	Periods Left in Year	Periods Left in Year	Periods Left in Year	Periods Left in Year
Matching Retirement Plan	All	Formula	n/a	n/a	n/a	n/a
College Savings (529)	All	Amounts	n/a	n/a	n/a	n/a
Credit Union	All	Amounts	n/a	n/a	n/a	n/a
United Way	All	Amounts	n/a	n/a	n/a	n/a

2

Each of these numbers shows what percent of your monthly fee is paid in each paycheck

3

If there is no number listed, it means that Yale automatically calculates your deduction based upon your monthly or yearly election.

March

1

This table shows what your deductions from each paycheck will look like in April.

NOTE: When there are 5 paychecks in a calendar month (which happens 4 times per year), no additional money will be deducted from your fifth monthly paycheck for Parking. Because transit deductions begin in the middle of the month for the following month's usage, there will be four weeks out of every 52 when you will not have a transit deduction.

Your weekly deductions for Aetna Medical, Dental, and Life Insurance are now 1/52 of your annual cost.

Deductions	Date Basis	Calculation	Weekly Pay Dates				
			1 wk pay 1-Apr	1 wk pay 8-Apr	1 wk pay 15-Apr	1 wk pay 22-Apr	1 wk pay 29-Apr
Aetna Medical	Date Paid	Formula	1/52 of Annual Cost	1/52 of Annual Cost	1/52 of Annual Cost	1/52 of Annual Cost	1/52 of Annual Cost
Dental	Date Earned	Formula	1/52 of Annual Cost	1/52 of Annual Cost	1/52 of Annual Cost	1/52 of Annual Cost	1/52 of Annual Cost
Life Insurance	Date Earned	Formula	1/52 of Annual Cost	1/52 of Annual Cost	1/52 of Annual Cost	1/52 of Annual Cost	1/52 of Annual Cost
Local 34 Dues	All	Formula	23%	23%	23%	23%	23%
Local 34 Initiation Fee	All	Formula	Balance	Balance	Balance	Balance	Balance
Parking On-Campus	Date Earned	Formula	25%	25%	25%	25%	0%
Transit	Date Earned	Formula	25%	25%	25%	25%	25%
Parking Off-Campus	Date Earned	Formula	25%	25%	25%	25%	0%
Flex Spending	All	Formula	Periods Left in Year	Periods Left in Year	Periods Left in Year	Periods Left in Year	Periods Left in Year
Matching Retirement Plan	All	Formula	n/a	n/a	n/a	n/a	n/a
College Savings (529)	All	Amounts	n/a	n/a	n/a	n/a	n/a
Credit Union	All	Amounts	n/a	n/a	n/a	n/a	n/a
United Way	All	Amounts	n/a	n/a	n/a	n/a	n/a

2

Each of these numbers shows what percent of your monthly fee is paid in each paycheck

3

If there is no number listed, it means that Yale automatically calculates your deduction based upon your monthly or yearly election.

April