



PAYROLL 101

Did you know that you get a paystub every two weeks? That's right – while you are paid an annual salary the way the AHS payroll system works is based on a bi-weekly hourly system. What does that mean? You will receive 26 pay cheques each calendar year. It should be noted that because of the hourly system you are actually being paid for hours already worked – the previous two weeks. This means that your first pay cheque will be very small and your last pay cheque (will be received after you have completed residency training).

How do you check to make sure you are being paid properly? Your paystubs are part of your e-people account. To access your e-people account, you will need your employee number plus date of birth plus postal code (the one provided to AHS) to access.

Once you have logged into your e-People account you need to navigate to the most recent pay cheque, then you should be able to open the PDF.

Understanding your paystub

- 1) The very top of the PDF will have the pay period as well as all your contact information. You should make sure this information is correct as this is the address AHS HR will mail you any information (this will seldom happen but it is important essentially at the end of residency if money is still owed to you).
- 2) You are paid based on 2088 hours – while resident physicians will work more (as you are salaried employees), your pay is calculated based on working 80 hours every two weeks. So, currently based on an annual salary of \$58,350 – a R1 will receive \$2,235.63 gross regular pay every two weeks. This will be listed under “current” and then you will see the hours/pay year to date (“YTD”).
- 3) You will also have additional line for income in addition to salary:
 - Call stipends – in-house, home, switch will each have a separate line
 - Practice stipend – this is an annual payment typically received in September for \$1,500
- 4) Next you will see “TAXES” which just like pay is shown as “current” and “YTD”. These are deductions from your gross pay each pay period (collected by the CRA)
 - CIT – Income taxes – it might be possible to reduce amount taken by filing a T1213 form

- CPP – Canada Pension Plan – no possible reduction
 - EI – Employment Insurance – no possible reduction
- 5) Next you will see “BEFORE TAXES DEDUCTIONS” shown as “current” and “YTD”. These are deductions from your gross pay each pay period.
 - PARA Dues – typically \$20-\$30/pay period (0.95% of salary and stipends)
 - 6) Next you will see “AFTER TAXES DEDUCTIONS” shown as “current” and “YTD”. These are deductions from your gross pay each pay period.
 - Dental – you pay 25% of premiums
 - Extended Health – you pay 25% of premiums
 - Parking fees – currently \$60.24 per pay period
 - 7) Next you will see “EMPLOYER PAID BENEFITS” which is disclosed to show you what is being paid on your behalf.
 - Personal Spending – Health or Flex – you receive \$1,000 each year and this lets you know how much remains for you to use.
 - Dental – 75% of premiums
 - Extended Health – 75% of premiums
 - LTD – 0.80% of earnings (not optional)
 - 8) Next is a very small table – a summary table. At a quick glance it will tell you the “current” and “YTD” gross pay, CIT, CPP, EI and other deductions (PARA dues, dental/extended health, parking) with the very far right providing your “Total Net Pay” for current period and YTD.
 - 9) NET PAY for CURRENT is the same as “TOTAL NEW PAY DISTRIBUTION”.

Paystub Tips

- 1) CIT – depending on your income bracket, you may owe more when you fill your taxes but you might get a tax refund due to your credits/deductions. If you have a lot of credits/deductions (ex. tuition fees), you can file a T1213 with AHS to the CRA to reduce the taxes taken off by the employer. This form must be completed yearly.
- 2) PARA DUES – these are mandatory dues (with PARA having the lowest dues rate in the country for resident physicians). As a PARA member you are able to access all PARA programs, wellness events, and other supports. You can claim the dues on your taxes.
- 3) LTD (Long Term Disability) – there is no cost to you as you are automatically part of the PARA Group Plan. The plan provides for 75% salary for individuals (to be used after the 90 days of paid sick leave is exhausted).

Other Financial planning tips

- 1) Flex/Personal Spending account – plan when and how you want to use the \$1,000. If you spend at least \$25 of your spending account, it will be carried forward for one year.
- 2) You need to make sure that your pay level increases each year (after each 12 months of service) as occasionally there are issues within the AHS payroll system.
- 3) Make sure you check with PGME and your program to see if there is additional funding available for your use.
- 4) Make sure you are checking both your AHS email (all employment related issues) and your university email (often used to send important regarding call, practice stipend, etc.)
- 5) Take time to read/know about your benefits package.