Business Office – Kentwood Public Schools FY2023 July 1, 2022 – June 30, 2023

Payroll and Insurance Frequently Asked Questions (FAQ)

Welcome back! We trust that your summer was relaxing and filled making memories with family and friends. We hope that this **Frequently Asked Questions** sheet will help answer your questions. You will also find this sheet, along with hyperlinks on our District website (<u>www.kentwoodps.org</u>) for future reference. This is not expected to be a complete list. Please check back, as this sheet will be updated as more questions arise. We welcome any questions and feedback.

Contact: Payroll at 616.455.4400 ext. 79943 or email us at <u>kps.payroll@kentwoodps.org</u>. Insurance at 616.455.4400 ext.79913 or email us at <u>kps.insurance@kentwoodps.org</u>

Thank you for your support!

PAYROLL FAQ's

Q: When are the pay dates scheduled for this year?

A: For 52 week staff, the pay dates start on July 1, 2022 and run every other Friday until June 30, 2023. (27 pays) For less than 52 weeks, your 1st check will vary depending on starting date. All pay dates are on Friday. A complete calendar is available on our <u>District website</u>.

Q: As a salary employee do I have a choice for 26 pays or 22 pays?

A: KPS is a default 26 pay District. All staff are scheduled for 26 pay based on time worked.

Q: I am a KEA member. When do I get my 1st paycheck of the 2022-2023 contract? When is my last paycheck? How do I find out my contract value?

A: August 26, 2022 will be the 1st pay date. August 11, 2023 (26 pays) or June 16, 2023 (22 pays) will be the last pay date. Your contract value or yearly salary is available on your Employee Access Center (EAC).

Q: I am an hourly employee. When are the timesheets due to be processed for payment?

- A: Your time sheets are to be "saved and submitted" the last day of your work week. Please consult your supervisor for the approve time cutoff.
- Q: I receive an email during the payroll week on Wednesday identifying my check amount on Friday. What should I do if I feel it is wrong? When are funds available?
- A: We process Direct Deposits on Wednesday to allow for review by the employee <u>before</u> the pay date on Friday. Please email <u>kps.payroll@kentwoodps.org</u> with your question, as well as your supervisor, so a resolution can be found quickly as possible.

Q: I am a full time teacher. Why does the gross pay line on my voucher state that I worked 60 hours?

As a salaried employee, it is not necessary to state any hours for your bi-weekly salary wages on your pay stub. However, all Michigan school districts <u>must</u> provide bi-weekly hours for <u>all employees</u> to the Office of Retirement Services (ORS) on a bi-weekly basis.

ORS requires that we report these bi-weekly hours during the time period the employee is <u>contracted to work</u>. For a teacher, we report these bi-weekly hours over 21 pay periods starting August 26, 2022 to June 2, 2023.

The 60 hours reported for a full time teacher is calculated by dividing the 20 pay periods into the annual <u>instruction</u> contract hours (180 days * 7 hours per day)/21 pay periods). A part time teacher's bi-weekly hours are calculated in the same manner, however, it is adjusted by the percentage of time worked by the part time teacher.

Consequently, for those teaching staff that have additional hours worked for overloads, etc. will have more than the 60 posted.

ORS requires 1020 hours worked of instruction to earn 1 year of service credit. Based on the above formula, a full time teacher would receive 1260 hours reported, which would satisfy ORS requirement. You are not permitted to earn more than 1 full year of service credit in a fiscal year.

Q: How do I change my tax deductions for the Federal and State taxes withheld from my check?

A: Tax deduction changes can be made on Employee Access Center. No physical form needs to be submitted to Payroll.
To access these forms, please go to: Employee Access Center - Tax Information Tab - Choose the "Update" box.
Upon making changes, please make sure to enter Effective Date into the box, then Enter to save changes.

Q: What do my pension deductions mean? How can I change my beneficiary with ORS? How soon can I retire?

A: Your pension agreement and/or qualifications are mandated by the State of Michigan. Kentwood Public Schools is a customer of the Office of Retirement Services (ORS). The following website will address many of your questions: https://www.michigan.gov/orsschools

Q: When should I expect payment for a supervisor approved Schedule B or Stipend?

A: Yearlong activities Schedule B's will be paid in thirds. Seasonal Schedule B's (coaching, extra duties, etc.), will be paid on three (3) corresponding payroll(s) October 28, 2022, March 10, 2023, and June 16, 2023. All paperwork must be processed by Friday before payroll week.

Q: If I am a KEA member, when do I receive "teacher hourly" payments?

A: Teacher hourly payments earned are paid out every payroll run.

Q: If I retire or resign, when should I expect my contract to be paid out, including sick days and vacation days?

A: Payment for retiring employee's severance, retirement incentive, and vacation days will be processed on June 16, 2023 for those who will finish their career on the last day of school. Any other retirement/resign dates will be processed on their last check in the month in which they retire/resign.

Q: Can I just put in the notes of a personal leave request that I want to exchange two days for a purchase personal day?

A: No. The request must be submitted as a purchase personal day on the Employee Access Center system for all non-teaching positions, or through Frontline (formally know as AESOP) for a teacher.

Q: In the past I submitted a Change of Status for a Purchase Personal Day is this still the case?

A: No. Requests only need to be submitted via Employee Access Center or Frontline (for teachers only).

Q: How do I change my address?

A: To complete a change of address, please log into Employee Access Center (EAC). Select Update, make necessary changes, choose an Effective Date, and then Save.

BANKING INFORMATION FAQ's

Q: How do I enroll in/change my Direct Deposit?

A: Kentwood Public Schools process <u>ALL</u> payroll through automated Direct Deposit. Banking and Direct Deposit information is located on Frontline. <u>Frontline Direct Deposit/Authorization Change</u>

Please note: Any direct deposit information MUST be received and updated the Friday BEFORE payroll is submitted. Please ensure that we have your forms prior to that cut-off.

Q: I do not have an open checking or savings account. How can I get my payroll compensation?

A: Kentwood Public Schools processes <u>ALL</u> payroll through automated Direct Deposit. Effective June 1, 2016 the District moved to electronic payments.

Per the State of Michigan (citation: 2010 MI HB5821; MI Pub. Ch 323; MCL 408.476), we can require Direct Deposits; however, it is up to the employee to choose whether to receive wages through Direct Deposit (into checking/saving) or onto a payroll debit card.

If you choose to utilize a payroll debit card, you may obtain a card from multiple locations. Some suggestions include but are not limited to: gas stations, grocery or convenience stores, pharmacies, etc.

Q: Can I utilize another person's account for my Direct Deposit?

A: Unfortunately, many banking institutions will not accept a deposit from Kentwood Public Schools into an account without your name on it. We can attempt to make a deposit on your behalf; however, we cannot guarantee access to those funds. In the event of a returned or rejected deposit, it can take between 5 and 10 business days for our bank to receive notification of the rejection/return. We cannot issue a secondary deposit (in any form) until we receive that notice from our bank. We highly discourage this.

INSURANCE FAQ's

Q: I just started working for KPS as a full time employee. When should I expect to receive Health Insurance coverage?

A: Insurance will begin on the first day of employment with KPS. Employees have 30 days to elect insurance coverage. After 30 days, employees will need to wait until open enrollment.

Q: When I resign or retire from Kentwood Schools, when will my insurance coverage expire? Is COBRA available?

A: Insurance coverage will end at the end of the month of your retirement/resignation. For example, if you retire December 21, 2022 your insurance benefits will expire December 31, 2023. For employees who are contracted less than 52 weeks you must complete contractual obligations in order to receive insurance through summer. Please refer to your contract for specific details. Offer of COBRA coverage will be mailed within 2 weeks of termination of insurance.

Q: If I am an hourly employee, when do I start paying for insurance based on my contract?

A: For 52 week employees, Insurance deductions will begin your first paycheck.

For less than 52 week employees <u>or</u> 22 pay employees, insurance deductions will begin September 9, 2022 and end June 16, 2023. (No insurance deductions on April 21, 2023.)

Q: If I am a salary employee, when do I start paying for insurance based on my contract?

A: For 52 week employees, Insurance deductions will begin your first paycheck.

For less than 52 week employees (typically KEA or certified staff) who are paid over 26 pays, insurance deductions will begin August 26, 2022 and end August 11, 2023.

For less than 52 week employees or employees (typically KEA or certified staff) who elected 22 pays, September 10, 2022 and end June 16, 2023 (No insurance deductions on April 21, 2023).

Q: I have an HSA through Priority Health. When are the employee contributions funded?

A: Employer contributions are scheduled based on calendar year. Your contributions for the upcoming 2023 year will be equally divided and deposited on January 1 and July 1.

**Final payment for the 2022 calendar year will be on July 1, 2022.

Q: I've elected a plan with a Health Savings Account (HSA). How do I change my contribution?

A: You can find an HSA change form on Frontline Central. KPS Health Savings Account (HSA) Contribution Form

Any changes to your contributions must be submitted the Friday before payroll.

Q: If I choose "cash in lieu," when will I start receiving payments?

A: For 26 pay employees - Cash in lieu begins September 9, 2022 and ends August 11, 2023.
For 22 pay employees - Cash in lieu begins on September 9, 2022 and ends June 16, 2023.
Cash in lieu will only be on the 1st and 2nd paychecks of each month.

Q: When is open enrollment? What happens if I get married and/or have a child after open enrollment period?

A: Open Enrollment is November 1 – November 21 (exact dates TBD). During this time period, all employees eligible for insurance are able to make changes to their insurance coverage. Changes will be effective January 1, 2023.

Employees have 30 days after a life event (marriage, birth, loss of insurance coverage) to change their insurance coverage. It is the employee's responsibility to contact the insurance department.

Q: How are my insurance deductions calculated?

A: New insurance rates go into effective January 1, 2023. Your paycheck, January 13, 2023, will reflect the new rates in your insurance deduction. The insurance deduction calculations are based on the number of pays you receive, either 22 or 26. All of the monthly insurance rates can be found on the KPS website, under the Transparency Reporting pop-up.

26 Pay Employees

Employee insurance monthly cost x 12 months \div 26 pays = per pay insurance deduction.

Example: \$56.99 x 12 months = \$683.88 ÷ 26 pays = \$26.30

22 Pay Employees

Your deductions are broken down into two different calculations since you are not paid during the summer. Your insurance deductions from January through June cover the cost of January through August. There are 10 paycheck deductions between the start of the New Year and the first pay in June and 8 months of coverage that has to be paid for.

Employee insurance monthly cost x 8 months \div 10 pays = per pay insurance deduction.

Once you return in August, your paycheck deduction will be lower. You will have 4 months of coverage and 9 paycheck deductions.

Employee insurance monthly cost x 4 months \div 9 pays = per pay insurance deduction.

Example: \$130.33 x 8 months = \$1,042.64 ÷ 10 pays = \$104.26 \$130.33 x 4 months = \$521.32 ÷ 9 pays = \$57.92

There will be no insurance deduction August 26, 2022, April 21, 2023 or June 30, 2023.

*****If you'd like more information on how your deduction is calculated, please contact Benefits and Insurance, at extension 79913. kpsinsurance@kentwoodps.org