## Check Your Pay

September 2025

## Salary: Understanding the Grid

- Pictured is the gross salary grid in our collective agreement for 2025-26.
- Salary Adjustments will be made if you are part-time, started mid year or have a change in class or years of experience mid year. They may be called "Permanent Salary Adjustment."

STEP	EFFECTIVE SEPTEMBER	2025	(3.00%)				
0		\$	56,844	\$ 66,887	\$ 71,186	\$ 74,423	\$ 79,235
1		\$	60,055	\$ 70,864	\$ 75,347	\$ 78,782	\$ 83,510
2		\$	63,282	\$ 74,854	\$ 79,527	\$ 83,160	\$ 87,891
3		\$	66,505	\$ 78,846	\$ 83,706	\$ 87,546	\$ 92,280
4		\$	69,751	\$ 82,847	\$ 87,907	\$ 91,946	\$ 96,677
5		\$	73,007	\$ 86,872	\$ 92,111	\$ 96,360	\$ 101,088
6		\$	76,258	\$ 90,898	\$ 96,343	\$ 100,782	\$ 105,512
7		\$	79,534	\$ 94,943	\$ 100,575	\$ 105,225	\$ 109,955
8				\$ 99,003	\$ 104,820	\$ 109,671	\$ 114,400
9				\$ 103,660	\$ 109,553	\$ 114,638	\$ 118,865

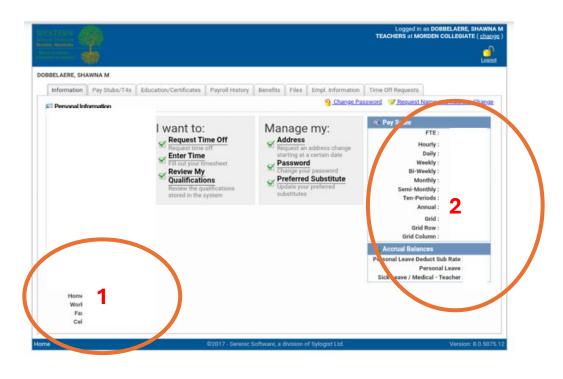
### Net Salary for Benefits

- Pictured is the net salary grid showing the deduction of benefits for 2025-26.
- Premiums are deducted pre-tax.
- Members who have opted out of Dental and Extended Health Care plans due to other coverage, will receive monthly rebates for the full premiums.
- Members who have less coverage (single or couple) for Dental and Extended Health Care plans, will receive a monthly rebate as well.

STEP	EFFECTIVE SEPTEMBER 2025			Premium: \$4206						
0			\$	52,638	\$	62,681	\$	66,980	\$ 70,217	\$ 75,029
1			\$	55,849	\$	66,658	\$	71,141	\$ 74,576	\$ 79,304
2			\$	59,076	\$	70,648	\$	75,321	\$ 78,954	\$ 83,685
3			\$	62,299	\$	74,640	\$	79,500	\$ 83,340	\$ 88,074
4			\$	65,545	\$	78,641	\$	83,701	\$ 87,740	\$ 92,471
5			\$	68,801	\$	82,666	\$	87,905	\$ 92,154	\$ 96,882
6			\$	72,052	\$	86,692	\$	92,137	\$ 96,576	\$ 101,306
7			\$	75,328	\$	90,737	\$	96,369	\$ 101,019	\$ 105,749
8					\$	94,797	\$	100,614	\$ 105,465	\$ 110,194
9					\$	99,454	\$	105,347	\$ 110,432	\$ 114,659

You received an email from Serenic when your pay stub was available.

Verify your basic information on Employee Self-Service (ESS):



- 1. Name and address
- 2. Check your Grid, Grid Row and Grid Column to make sure that it matches the classification you receive from Teacher Certification and that you have the correct completed years of experience.

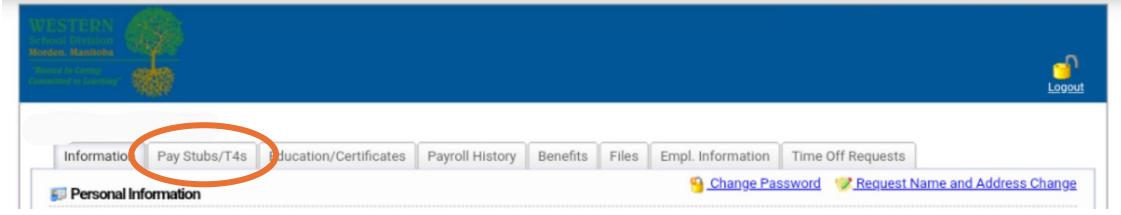


### Are your years of experience correct?

- Remember: your experience must be **completed** to be counted. For example, if you are in your 7<sup>th</sup> year of teaching now, you have completed 6 years.
- Also note: Years of experience are cumulative, not chronological. For example, if you were a substitute for parts of a year or a couple of years, that experience must add up to 180 teaching days before it counts as a year. Multiple term contracts also count.
- You can always contact Teacher Certification to verify the experience they have counted and given you credit for:
- Manitoba Teacher Certification
- Phone: (204)773-2998
- Email: certification@gov.mb.ca

#### Then open up your pay stub:

- From there, click on the **Pay Stubs/T4s** tab to find your recent pay stub.
- It can be a good idea to download the pdf of your pay stubs for your own records.





We have moved to semi-monthly payments? 24 equal payments



#### STATEMENT OF EARNINGS & DEDUCTION

Employee #:

**Total Gross: Total Deductions:** NET PAY: \$ Period ending: 2020/09/30 Deposit date: 2020/09/25

Morden MB R6M 1P2

EARNINGS	RATE	UNITS	CURRENT	YEAR-TO-DA
REGULAR SALARY (Teachers)				
DENTAL REBATE	2			
	_			
Gross Earnings				
Taxable Gross				

_			LOYEE		LOYER		E BENEFIT
1	DEDUCTIONS	Current	Year-To-Date	Current	Year-To-Date	Current	Year-To-Date
-	CANADA PENSION PLAN						
-	EMPLOYMENT INSURANCE		3				
-	LIFE INSURANCE						
	MTS - DISABILITY BP MANITOBA TEACHER SOCIETY						
٦	MANITOBA TEACHER SOCIETY						
-	TAX						
-	WTA DUES						
-	SCHOLARSHIP						
-	TEACHERS RETIREMENT ALLOWANCE						
- 1	MTS - SHORT TERM DISABILITY						
-							
-							
-							
-							
1							
1							
-							
-							
1	Total Deductions						
- 1							

BENEFIT ACCRUAL		Current P	eriod		Year to	Date
Description	Opening Bal.	Earned	Used	Closing Bal.	Earned	Used
Personal Leave		2 0000		1.0000	1.0000	
Sick Leave / Medical - Teacher Personal Leave Deduct Sub Rate		1.0000		1.0000	1.0000	

## Your Pay Statement 1. Summary 2. Earnings

- 1. Summary of Pay
- 3. Deductions
- 4. Leave Days

September 2025 look:

arnings
EGULAR SALARY (Teachers)
SENTAL DEDATE

**Total Earnings** 

#### Deductions

CANADA PENSION PLAN

EMPLOYMENT INSURANCE

LIFE INSURANCE

MTS - DISABILITY BP

MANITOBA TEACHER SOCIETY

PAYROLL TAX

TAX

WESTTA DUES

**SCHOLARSHIP** 

TEACHERS RETIREMENT ALLOWANCE

MTS - SHORT TERM DISABILITY

CANADA PENSION PLAN ENHANCED

**Total Deductions** 

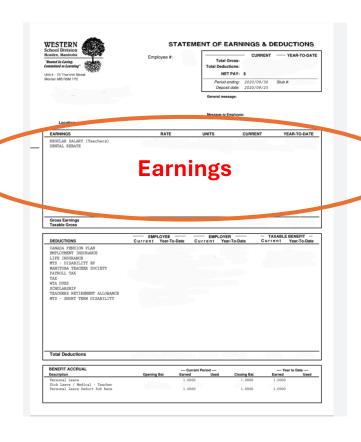
#### Accruals

Personal Leave

Sick Leave / Medical - Teacher



## Why are my Health and/or Dental benefits listed as Earnings?

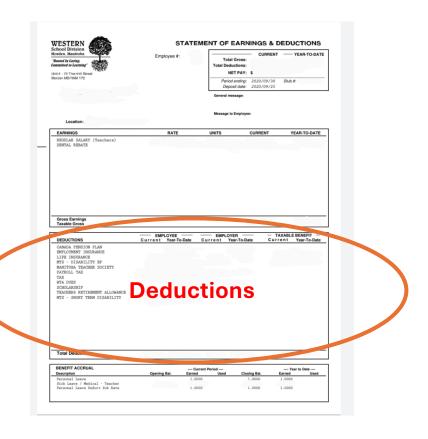


• When the benefit premiums are deducted pre-tax, they include the full family premiums. If you are a couple or a single or have opted out of coverage, you will receive a rebate each month to account for the difference!

Blue Cross Monthly	Dei	ntal	Extended Health			
2025	Premium	Rebate	Premium	Rebate		
Single	\$45.50	\$80.50	\$110.50	\$114.00		
Couple	\$84.50	\$41.50	-	-		
Family	\$126.00	-	\$224.50	-		
No coverage	-	\$126.00	-	\$224.50		

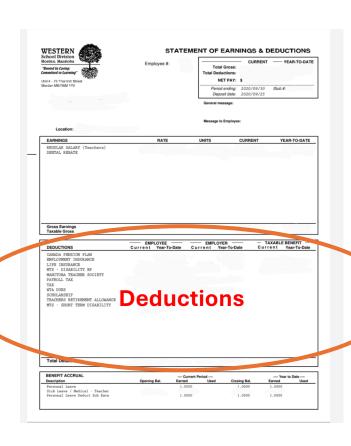


## What are the Blue Cross Deductions for Part-time Teachers?



- Part-time teachers are responsible for the portion of Blue Cross not covered by their salary.
- For example, a 0.75 FTE teacher needs to pay 25% of the Blue Cross Premiums because only 75% of the premiums are paid through their salary.
- These extra deductions can be claimed on income tax and will show in box 85 on their T4.

### Deductions – Why is this list always long?



- Canada Pension Plan & Canada Pension Plan Enhanced
- Employment Insurance
- Life Insurance
- MTS Disability BP
- Manitoba Teacher Society
- Payroll Tax
- Tax
- Teachers Retirement Allowance
- MTS Short Term Disability
- WESTTA Dues (October & February)
- Other Optional Deductions (Family Life, Accident Insurance, Scholarship, United Way, RRSP, TRAF Voluntary Contributions, etc)

#### Canada Pension Plan & Employment Insurance

• Your Canada Pension Plan contribution is calculated based upon 5.95% of your salary to a maximum pensionable earnings of \$71,300 for 2025. (\$4,034.10)

Starting in 2024, a second additional component was introduced to allow for contributions on higher earnings.

For 2025, pensionable earnings between \$71,300.00 and \$81,200.00 are subject to additional contributions.

The employee and employer second additional contribution rate for 2025 is 4.00%, and the maximum contribution will be (\$396.00) each.

• Employment Insurance Premiums are paid at a rate of

#### Federal EI premium rates and maximums

Year	Maximum annual insurable earnings definition ®	Rate (%)	Maximum annual employee premium definition (9)	Maximum annual employer premium definition ②
New 2026	\$68,900	1.63	\$1,123.07	\$1,572.30
2025	\$65,700	1.64	\$1,077.48	\$1,508.47



Why can't I spread out the CPP and EI deductions so I don't see such a big difference between my December and January pays?

- Government regulations require that CPP and EI be deducted by the employer until the yearly maximum is reached.
- At the beginning of each calendar year, CPP and EI will need to be deducted again.
- NOTE: Even if you have maxed out with a different employer, you still have to pay your premiums with WSD until you have paid the yearly maximum.

#### Life Insurance

- Group Life Insurance premiums are paid by the employee and employer Effective September 1, 2025, There will be no rate increase, it remains at \$0.185 per \$1,000 of coverage.
- Every September, you have the opportunity to add Accident Insurance for yourself or your dependents, or increase your number of Accident Insurance units. You can also do this within 90 days of a life event or when approved for other benefits. For example, \$100,000 of Accident Insurance will cost you \$2.50/month before tax (\$3.75/month to include your eligible dependents)!

 You can learn more about this coverage or explore the many options for Insurance on the Manitoba School Employees Benefits Plans website: <a href="https://mpsebp.ca/manitoba-public-school-employee-group-life/">https://mpsebp.ca/manitoba-public-school-employee-group-life/</a>



Health Dental Group Life Retirees

#### Insurance Rate Calculator

This page will allow you to experiment with various insurance plan options in order to see their effect on your monthly insurance premium payments. (Your monthly payment does not include the 8% Manitoba RST.)

### MTS - Disability BP & MTS – Short Term Disability

- Effective March 2024, our premium for the Disability Benefits Plan is 1.50% of your taxable salary.
- This is the premium for the Long-term Disability Plan which provides 80% of net income when needed.

• Effective March 2024, our premium for the Short-Term Disability Benefits Plan is 0.25% of your taxable salary.

#### Manitoba Teachers' Society & WESTTA Dues

- This deduction is for your MTS Union Dues that were set at the Society's Provincial Council in May 2025.
- For 2025-26, this fee was set at \$1,288 and will be deducted from every cheque equally. The amount should be \$53.63.
- WESTTA Dues were set at 10% of the MTS Union Dues.
- For 2025-26, this fee will be \$128.88.
- WESTTA Dues will be deducted an equal amount from every pay period. The deduction should be \$5.37 every paycheck.

#### Payroll Tax & (Income) Tax

• Payroll Tax is the concern of Western School Division.

- Unfortunately, Income tax has no standard calculation as it is different for everyone.
- The amount of the deduction is determined by the TD1 form that you filled out indicating tax credits. You may be entitled to different tax credits due to age, marital status, disability, dependents, etc. You may have even asked to have extra income tax deducted.

#### Teachers' Retirement Allowance (TRAF)

- TRAF deductions are determined by the annual contribution required.
- The contribution is calculated by the YMPE (Year's Maximum Pensionable Earnings) set by the government. For 2024, this is \$71,300. Your annual TRAF contribution must be 8.8% of the first \$71,300 of your salary. You must also pay 10.4% of any portion of your salary over \$71,300.
- Once you have calculated the total annual TRAF contribution, you must divide this amount by the number of teaching days in the year.
- The deduction on your statement is based on the number of teaching(pensionable) days paid in a specific month so you will find that TRAF deductions will be less in December compared to September. TRAF contributions will not be required in July and August.

#### Final Checks



- You should also make a point of checking on your "banked" leave days to make sure everything is correct.
- We have two personal days available per school year and will be able to save one for next year.
- Full-time employees receive 20 sick days per year and can bank up to 130 days maximum.
- The number is pro-rated for part-time employees. Your accruals can be seen on the first screen of Bellamy under the pay grid information or viewed in the payroll history tab.
- Please note: One day of personal leave is equal to one of your pro-rated days. Ex: A 75% teacher does not access 2-100% days, they receive 2-75% days. Serenic should now have a function to include your FTE so that accruals are deducted appropriately!

# Questions?

- **WESTTA Contacts:** 
  - Reid Sloan, President
    - 204-823-1744 or president@western.mbteach.org
  - Professional development Chair, Currently vacant
- MTS Contact:
  - Dan Turner, Benefit Plans and Programs Officer
    - 204-831-3050 or dturner@mbteach.org
- WSD Contact:
  - Crystal Dyck, Payroll/Accounting
    - 204-822-4448 or <u>cdyck7@westernsd.mb.ca</u>