



**FREQUENTLY ASKED QUESTIONS (FAQ)**  
**HUMAN RESOURCES AND PAYROLL**

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## YOUR COLLEGE ADMINISTRATION HR TEAM

Your College Administration Human Resources team is here to serve you. We can be reached by telephone at 1-819-564-300 or by email.

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## MY PAY

### I don't understand my pay stub?

Examples of different pay stubs and an explanation of the information they contain can be found on pages 10 to 14.

### Why do my deductions change during the year?

- 1- Government regulated deductions such as Federal and Provincial income tax, Employment Insurance (EI), Quebec Pension Plan (QPP), Quebec Parental Insurance Plan (QPIP) and *Retraite Québec* pension plan deductions (RREGOP, RRPE) are based on your gross earnings. The rates change each year with the first pay in January. On rare occasions the government has been known to make changes to the rates effective July 1.
- 2- Your QPP, EI and QPIP deductions are calculated based on a maximum admissible salary during the year. Once you attain the maximum deduction for the year, the deductions stop for the remainder of the calendar year and will resume with the first pay of the next fiscal year. This will cause your net pay to fluctuate throughout the year.
- 3- Your group insurance deductions are subject to rate changes that are provided by the insurer and the new rates are applied according to your Collective Agreement or Working Conditions. These are the periods you can expect to see rate changes.

St. Lambert Faculty & Professionals	January
St. Lambert Support	July
Lennoxville Faculty, Professionals & Support	January
St. Lawrence Faculty & Professionals	January
St. Lawrence Support	July
Management and non-unionized Support & Professionals	January

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Your insurance deductions will also change when you have a change in salary or if you make a change to your insurance coverage. You will receive a communication from Payroll Services when changes occur that affect your pay and insurance deductions. Payroll Services will also notify employees through the communication on the bottom of the pay stub for information of a more general nature.

If the above topics do not answer your questions regarding your deductions, you may contact the Pay Master, Suzanne Towsey at College Administration for further clarification.

### **I would like to make contributions to a Foundation or Charity through payroll deductions. What are my options?**

During the annual campaign period held in the fall, and in collaboration with the *Comité Entraide*, the College offers the possibility to contribute to Centraide, The Canadian Red Cross, Quebec division and 16 other organizations who are members of *Partenaire Santé Québec*. Following are the links to consult the different organizations:

<http://www.entraide.gouv.qc.ca/dons/index.asp>.

<http://www.entraide.gouv.qc.ca/dons/partenairesante.asp#s1a>.

Contributions through payroll deductions can also be made to any one of the Champlain Foundations at Lennoxville, St. Lambert or St. Lawrence.

Contact your local HR office for more information.

### **Can I make contributions to an RRSP plan directly from my pay?**

The College offers a group RRSP plan through Great West Life. You can make contributions to the group RRSP directly from your pay. Information on the Great West Life group RRSP can be consulted electronically at: <https://ssl.grsaccess.com/public/en/home.aspx>.

Contact your local HR office to obtain the “Guest Access ID and Password”. Forms may also be obtained from your local HR office.

### **I would like to participate in the Canada Savings Bond payroll program. How can I make payroll contributions?**

The Canada Savings Bond payroll program runs between October 1<sup>st</sup> and November 1<sup>st</sup> every year.

The following site <https://ssl.grsaccess.com/public/en/home.aspx> provides information about the program. You can join the program or modify your contributions during the annual campaign period of October 1<sup>st</sup> and November 1<sup>st</sup>.

Contact your local HR office for additional information.

**How do I receive my tax slips (T4, Relevé 1)?**

In accordance with government regulations, you will receive a printed copy of your tax slips no later than the last day of February.

Electronic copies of tax slips are available through the Omnivox portal.

Should you wish to no longer receive the paper version, please send a written request to the Pay Master.

Should you require a copy of a tax slip issued prior to the year 2012, please communicate with the Pay Master at College Administration.

**I have changed banks. How do I advise the College of my new banking information for payroll direct deposit?**

Your local Human Resources office can provide you with the form to complete. Please remember to include a void/specimen cheque. The College will only accept a void cheque or an official letter from the bank to avoid any errors in the transcription of information.

**The address on my pay stub is incorrect. How do I advise the College of my new address?**

Through the Omnivox portal you can change or correct the address that appears on your pay stub.

**How will I receive my record of employment (ROE) to claim my benefits (end of employment, maternity, paternity, etc.)?**

The College issues your record of employment electronically to Service Canada no later than 5 days following your last day paid. You may retrieve your electronic record of employment from Service Canada when you make your employment insurance benefit claim at the following address: [http://www.servicecanada.gc.ca/eng/ei/employers/view\\_roe.shtml](http://www.servicecanada.gc.ca/eng/ei/employers/view_roe.shtml)

**I am a faculty employee and I don't understand the hours on my pay stub?**

Your Collective Agreement defines a full time faculty employee as a person with a workload between 80 and 85 units over a year. For payroll purposes, this is shown as 1690 hours per year or 32.5 hours per week on your pay.

If your workload is less than 80 to 85 units over a year, the hours are pro-rated accordingly

## MY INSURANCE

### **I have applied for group insurance coverage or requested a change to my current coverage. When will I receive my new or modified insurance certificate?**

Once your completed paperwork is received and processed at College Administration, there is generally a 2 to 3-week delay before you receive your new insurance certificate from the insurer. If additional information is required by the insurer, you may expect an additional delay in receiving your new certificate.

### **I would like to make a change of coverage to my insurance or change my beneficiary for life insurance benefits. How do I go about this?**

You may obtain a form from your local HR office to modify your coverage. A beneficiary change can be done with a paper form available from your local HR office or you can make the change online using the electronic access provided to you by the insurer, where applicable. Insurers who provide an electronic access indicate the access information on the documentation that accompanies the insurance certificate. If you do not remember how to access your account online, a copy of your initial user ID can be obtained by contacting the Pay Master at College Administration.

### **I will be taking an approved unpaid leave of absence and I will owe the College money for my insurance coverage. How do I pay my insurance?**

According to the various Collective Agreements, the insurance owing during an approved unpaid leave of absence is to be paid prior to the absence. Payroll Services will provide you with an invoice indicating the amount owed. An arrangement can be made to pay by installment with post-dated cheques made payable to Champlain Regional College.

## MY VACATION AND SICK BANKS

### **What can affect my vacation or sick bank attribution?**

The vacation attribution for non-teaching personnel is calculated according to the various Collective Agreements and the credit can be affected by various absences in the year preceding the June 1<sup>st</sup> attribution, for example a leave of absence, a disability period or a parental leave.

A sick bank attribution is prorated to the fraction of the time you work if you are not full time.

Each Collective Agreement defines the eligibility criteria regarding vacation and sick banks.

Specific questions should be directed to the Pay Master at College Administration.

## CONFIRMATION OF EMPLOYMENT OR INSURANCE COVERAGE

**I require a confirmation of my employment (for mortgage, another job, group insurance coverage). Who can provide this?**

Requests of this nature should be sent in writing to the Pay Master. All requests must include the type of information to be confirmed in the letter.

## MEDICAL LEAVE

**I am going to be absent for medical reasons, who do I inform? What paperwork is required and how will I be paid?**

For absences less than five (5) consecutive days, please follow the Campus procedure for notifying your absence (Omnivox, local HR, immediate supervisor).

If you are going to be away for medical reasons, for a period of five (5) consecutive days or more, you must advise your local HR office and immediate supervisor. Your local HR will confirm the procedure and what paperwork is required. Disability periods are paid according to the different Collective Agreements and Working Conditions. When applicable, the first five (5) consecutive days are paid from your bank of sick days. The College, as the short term insurer, will pay a percentage of your salary, in accordance with your Collective Agreement.

## MATERNITY AND PATERNITY LEAVE

**I will be going on a maternity or paternity leave. Who do I inform? How will I be paid during my maternity or paternity leave?**

The employee must provide the College with a written notice of the beginning and end of the leave, according to the following.

- Collective Agreement for Faculty FNEEQ and FEC, Articles 5-6.00
- Collective Agreement for Professionals FPPC-CSQ, Article 8-6.00
- Collective Agreement for Support FEESP-CSN, Article 7-9.00
- Collective Agreement for Support FPSES-CSQ, Article 7-4.00
- Working Conditions for Management Personnel
- Working Conditions for Non-Unionized Support and Professionals

At the beginning of your leave, the College will produce a record of employment so you may make a claim for maternity or paternity benefits from the Quebec Parental Insurance Plan (QPIP). When planning the beginning of your maternity or paternity leave, please keep in mind that QPIP benefits begin on the Sunday, following the beginning of your leave. Information regarding the QPIP and how to apply for parental benefits can be obtained at: [http://www.rgap.gouv.qc.ca/index\\_en.asp](http://www.rgap.gouv.qc.ca/index_en.asp).

According to your particular situation and your working conditions, your Quebec Parental Insurance benefits may be topped up by the College. The employee is required to provide the College with a copy of their Quebec Parental Insurance Benefit Statement.

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Generally, an employee who has accumulated 20 weeks of service and who is admissible to receive QPIP benefits, receives for a period of 21 weeks the following indemnity:

1.
  - a) *The amount that represents one hundred per cent (100%) of the weekly salary, up to \$225.*
  - PLUS*
  - b) *The amount that represents 88% of the difference between the regular weekly salary and the amount established in a).*
2. *Then we deduct the amount of QPIP benefits the employee is receiving.*

### Example of Calculation:

- *An employee earns \$1,115.54. The employee is allowed the maximum of \$225 per week according to 1a). If the weekly salary were less than \$225, we would apply the actual weekly salary earned.*
- *We would then take the weekly salary of \$1,115.54 and subtract \$225 then calculate 88% of this amount according to 1b). This result is added to \$225 or the actual weekly salary earned (if less than \$225).*
- *The QPIP benefits the employee receives is subtracted from the above calculation.*
- *The weekly top up payment would then be:*

*a) \$225.00 + b) (\$1,115.54-\$225) x 88% = \$1,008.67 – QPIP benefit received = Top up paid*

### **If I take an unpaid leave after my maternity or paternity leave, will it affect my vacation and if so, how?**

There are different rules for calculation of vacation for Faculty, Professional and Support employees. Please refer to your respective Collective Agreements. The College Administration Payroll Technicians can answer specific questions you may have.

## MY RETIREMENT

### **How is my eligibility for retirement benefits determined and when can I take my retirement?**

Your eligibility to collect the RREGOP or RRPE contributions you have made towards your pension plan is determined by *Retraite Québec* based on the criteria of your age and/or your years of credited service towards your pension.

You receive an annual statement from *Retraite Québec* each year that provides information regarding your eligibility and future retirement benefits.



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*Retraite Québec* provides a “Pension Estimate Calculator” tool that can be used, in conjunction with your annual statement, to assist with the calculation of your pension benefits. You may access this tool at the following address: <http://www.estnrente.carra.gouv.qc.ca/ChoixRegimes.aspx>.

You can contact *Retraite Québec* to inquire on your particular situation. Contact information may be found by clicking on the following link:

[https://www.rrq.gouv.qc.ca/en/services/nous\\_joindre/Pages/telephone.aspx](https://www.rrq.gouv.qc.ca/en/services/nous_joindre/Pages/telephone.aspx).

### **I have decided to retire. How do I notify the College and who do I advise?**

Once you have confirmed your eligibility for retirement benefits with *Retraite Québec*, please schedule an appointment with your local HR office. They will provide you with the “Application for Retirement Benefits”. A written notice of your retirement date will be required by the College.

### **Why is the previous year of service and contributions missing on my *Retraite Québec* statement that I receive in May each year?**

The process for transmitting the previous year’s pension information begins in the month of March and is finalized at the end of July. Therefore, the information statements you receive in May from *Retraite Québec* do not include the previous year’s pension information as the process is not finalized at that time.

*Retraite Québec* will however request information from the College, when necessary, to provide you with the most up-to-date information regarding your pension eligibility and benefits.

### **Is there an information session available to me?**

Yes, *Retraite Québec* offers Information Planning Sessions towards your retirement. Information regarding these sessions can be found at:

<http://www.carra.gouv.qc.ca/ang/pjpr/programme-information-preparation-retraite.htm#clientele>.

### **How do I determine my last day worked or my last day of employment?**

Your last day worked for your retirement application corresponds to the last day you will be paid by the College and not the last day you are physically at work. This date can correspond to the last day you will be on vacation if you are using your vacation period before your retirement.

### **I have submitted my retirement letter and *Retraite Québec* application form to the local HR office. What happens next?**

Once you have submitted your retirement letter and completed the *Retraite Québec* application form, your local HR office sends the documents to the Pay Master at College Administration. The remaining financial information for the current undeclared year, required in the application form, is

completed by the Pay Master. Once completed, the Pay Master will send your application form to *Retraite Québec* and will send a copy to you for your files. However, should you request to mail the application form yourself, the original application will be returned to you.

*Retraite Québec* recommends submitting your application form 3 months prior to your retirement date. They will communicate with you to confirm reception and the acceptance of your retirement benefit application.

### **What will be the amount of my retirement benefits and what can I expect as a delay between my last pay from the College and my first pension payment?**

Once you have submitted your application for retirement benefits, *Retraite Québec* will communicate the amount you will be receiving and will confirm the date of the first payment. *Retraite Québec* issues payments monthly. Therefore, the time between your last College pay and your first pension payment will vary depending on your retirement date and the date *Retraite Québec* issues the payments.