

# 9.2 Understanding Benefit Programs and Rate Configurations

**Purpose:** Use this document as a reference for how to understand the rate table construction and relationship to program and payroll at a high level in ctLink.

**Audience:** Benefits Administrators.

 You must have at least one of these local college managed security roles:

- ZD Benefits Config Inquiry

If you need assistance with the above security roles, please contact your local college supervisor or IT Admin to request role access.

## Understand Benefit Programs and Rate Configurations

### Benefit Program Table

**Navigation:** NavBar > Navigator > Set Up HCM > Product Related > Base Benefits > Program Structure > Benefit Program Table

1. The **Benefit Program Table** search page displays.
2. Select the **Search** button.
3. The **Search Results** display.
4. Select a desired **Benefit Program** (you may need to scroll down page to see all options).

**Benefit Program Table**

Enter any information you have and click Search. Leave fields blank for a list of all values.

**Find an Existing Value** Add a New Value

▼ Search Criteria

Benefit Program begins with

Effective Date =

Description begins with

Include History  Correct History  Case Sensitive

**Search** Clear Basic Search Save Search Criteria

Search Results

View All 1-19 of 19

Benefit Program	Effective Date	Description	Short Description
<a href="#">PSX</a>	01/01/1900	Sys delivered empty Ben Pgm	Empty
SB0	12/16/2015	403b/457 retire/tax dfer cont	SAV only
SB0	12/31/2014	403b/457 Only	Only Sav
SB0	01/01/1901	403b/457 Only	Only Sav
SB1	01/01/2017	Primary Benefits inc HCA	Primary
SB1	12/16/2016	Primary Benefits inc HCA	Primary
SB1	12/16/2015	Primary Benefits inc HCA	Primary
SB1	12/31/2014	Primary Benefits inc HCA	Primary

5. The selected **Benefit Program** page displays.

6. PeopleSoft stores Benefit Programs in which all employees can be sorted:

- **SB0** - Only eligible for Savings Plans (403(b) & 457), all programs allow Savings plans.
- **SB2** - Eligible for all Retirement Plans and Savings Plans.
- **SB1** - Eligible for all benefits we administer including Health and HCA administered plans.
- **SBA** - Eligible for same benefits as SB1 (after tax, this is an elective option that mirrors SB1 but takes more out of an employee paycheck for Health related deductions).

7. Program eligibility is determined by the number of hours worked in a year, here are some highlights:

- **Full time** employees (most FTF, Classified, and Exempt) are eligible for SB1 and SBA programs.
- **Part time** employees (PTF, most Hourly) can become eligible for benefits if they meet certain benchmarks, but default to the SB0 program unless they meet one of the following:
  - a. **SB1** - PTF must be working .50+ FTE for 2 consecutive quarters at one college, the .50 FTE can be a combined calculation of all teaching assignments in one college, it is evaluated on a quarterly basis using a custom Benefits report, and one college must be the sponsor of the Benefits and pay the employer portion to HCA if the PTF works at multiple colleges (the other colleges must assign that PTF an SB2 status an input their Retirement option)
  - b. **SB1** - Hourly must work 480 (non-student) hours in a 6 month period in one job at a single college, a second job that is NOT hourly at the same college does not count towards this total, the 6 month period is reviewed on a rolling basis
  - c. **SB2** - PTF who qualify for SB1 in the system must be coded as SB2 at all other colleges in the system and given a Retirement deduction at the other work sites

d. **SB2** - Hourly employees at one college working 70 or more hours for 5 of 12 months for 2 consecutive years qualify for the Retirement benefit

8. Every Benefit Program makes sure that it creates a group of options that include:
  - **Plan Type**
  - **Benefit Plan**
  - **Deduction Code**
  
9. The **Benefit Program Table** should be updated when a Plan Type, Benefit Plan, or Deduction Code is changed, added, or deleted.
  - This action is taken by the ERP Benefits team member, often working with ERP Payroll.
  
10. Every Benefit Program is attached to a Rate ID that is associated with an entry in the Benefits Rates Table.
  - **SBO** - CTCMED (Medical is waived only for this Program for system reasons).
  - **SB2** - none (limited retirement, etc. not controlled by a rate table as they are straight deductions).
  - **SB1** - CTCMED, CTCDEN, OLD01-16, BLTD01, SURSP, SURTU.
  - **SBA** - CTCATM, CTCDEN, OLD01-16, BLTD01, SURATS, SURATT.

Benefit Program | **Plan Type and Option** | Cost

Benefit Program SB1 | Effective Date 12/16/2016

Plan Type | 1 of 20 | View All

\*Plan Type 10 Medical | + | -

DispPin Seq 10

Event Rules ID

Waives Coverage Not Allowed

Dependent Rules ID CTC01

HIPAA Plan

COBRA Plan

Load Cross Plan Values

Self-Service Configuration

Option | 1-5 of 81 | View All

Option ID	*Option Type	Benefit Plan	Covg Code	Deductn Cd	Option Code	Default Option	Opt Level	Option Seq	Geog Locn	Elig ID		
1	Option	C	1	000050		<input type="checkbox"/>					+	-
2	Option	C	2	000050		<input type="checkbox"/>					+	-
3	Option	C	3	000050		<input type="checkbox"/>					+	-
4	Option	C	4	000050		<input type="checkbox"/>					+	-
5	Option	C	12	000050		<input type="checkbox"/>					+	-

Save | Return to Search | Previous in List | Next in List | Notify | Add | Update/Display | Include History | Correct History

Benefit Program | Plan Type and Option | Cost

Benefit Program | Plan Type and Option | **Cost**

Benefit Program SB1      Effective Date 12/16/2016

Plan Type      1 of 20      View All

Plan Type 10      Medical

Option      1 of 81      View All

Option ID 1      Option Type Option  
Benefit Plan C      Coverage Code 1

**Cost**

Cost Type	Cost ID	Benefit Rate Type	Rate ID	Earnings Code	Short Description	Calc TblID		
Price	1	Benefit Plan and Coverage C	CTCMED			CTC1	+	-

Save    Return to Search    Previous in List    Next in List    Notify    Add    Update/Display    Include History    Correct History

Benefit Program | Plan Type and Option | Cost

11. The review of the Benefits Program Table is now complete.

## Benefit Rates Table

**Navigation: NavBar > Navigator > Set Up HCM > Product Related > Base Benefits > Rates and Rules > Benefit Rates**

1. The **Benefit Rates** search page displays.
2. On the **Find an Existing Value** tab, select the **Search** button.
3. The **Search Results** displays.
4. Select a **Rate Table ID** link (you may need to scroll down the page to view all results).

**Benefit Rates**

Enter any information you have and click Search. Leave fields blank for a list of all values.

**Find an Existing Value** Add a New Value

**Search Criteria**

Rate Table ID begins with

Benefit Rate Type begins with

Description begins with

Include History  Correct History  Case Sensitive

**Search** Clear Basic Search Save Search Criteria

Search Results

View All 1-32 of 32

Rate Table ID	Benefit Rate Type	Description	Short Description
BLTD01	2	Basic Long Term Disability	Basic LTD
CTCATM	7	SBCTC After-Tax Medical	CTC AT Med
CTCDEN	7	SBCTC Dental Plan Rates	CTC Dental
CTCMED	7	SBCTC Medical/Vision Plan Rate	CTC Medica
HCAAV	2	HCA Average Rate	HCA Avg
IRS	1	IRS Age Rates - Imputed Income	IRS Rates
LF0206	9	Spouse or Supplemental EE Life	EE-SP Life
LIF01	2	Basic Life	Basic Life
LIF03	2	Supp AD&D Employee Only	ADD E Only
LIF04	2	Supp AD&D Employee & Dependnts	ADD E Only

5. The **Benefit Rates** page displays.
6. **Benefit Rates** are stored in Benefit Rate tables which reflect the actual amount that will come out in the payroll deduction it has been associated with in the **Benefit Program Table**.
7. Benefit Rates in all effected tables must be updated at least yearly:
  - Updates must be separated into AS EARNED vs AS PAID Benefit types.
    - a. **AS PAID** - the date it is paid is the is the month in which it covers.
    - b. **AS EARNED** - the date it is earned is the month in which it covers.
  - Life Insurance and Long Term Disability are "AS EARNED" Benefits and updates to the table for these values will go into effect on 1/1/20XX (Note: Life insurance became a deduction only benefit in PeopleSoft paid to MetLife as of 1/1/2017).
  - Health, Tobacco Surcharge, Spouse Surcharge, Dependent Care, Deferred Compensation, FSA/HAS, and VEBA are "AS PAID" Benefits and updates to the table for these valued will go into effect on 12/16/20XX (previous year to the 1/1/20XX update).
8. Different Benefit Rate tables have different purposes:
  - For example, while the **SBCTC After-Tax Medical** rate table stores similar plans and coverage codes, it does not contain Before-Tax Rate because the SBA plan is not a before-tax plan and therefore must be tracked and updated separately.
9. The HCA Avg Rate is a General Deduction with code 000990 and is stored in the General Deduction Table. Update to the HCA Average cost is effective 07/01/YYYY as it changes on a fiscal year.

**Benefit Rates**

Rate Table ID: CTCMED

**Benefit Rate Table** (1 of 1) | View All

\*Effective Date: 12/16/2018 | \*Effective Status: Active

\*Benefit Rate Type: Benefit Plan and Coverage Code | \*Description: SBCTC Medical/Vision Plan Rate | Short Description: CTC Medica

\*Premium Frequency: Monthly | \*Rate per Unit: None

Currency Code: USD | Specify Optional Limit

**Rate Data** (1-25 of 81) | View All

Composite Rates | **Detail Rates** | Tax Adjustment

Benefit Plan (-)	Coverage Code (-)	Total Rate	Before-Tax Rate	After-Tax Rate	Non-Taxable Rate	Taxable Rate		
1	1	165.00000	165.00000	0.00000	0.00000	0.00000	+	-
2	12	892.00000	165.00000	175.00000	0.00000	552.00000	+	-
3	13	711.00000	165.00000	124.00000	0.00000	422.00000	+	-
4	14	1016.00000	289.00000	175.00000	0.00000	552.00000	+	-
5	15	1438.00000	165.00000	299.00000	0.00000	974.00000	+	-
6	2	340.00000	340.00000	0.00000	0.00000	0.00000	+	-

10. The review of the Benefit Rates page is now complete.

## Deduction Table

**!** You must have at least one of these local college managed security roles:

- ZD Benefits Config Inquiry
- ZZ Payroll Local Config
- ZZ Payroll Processing

If you need assistance with the above security roles, please contact your local college supervisor or IT Admin to request role access.

**Navigation: NavBar > Navigator > Set Up HCM > Product Related > Payroll for North America > Deductions > Deduction Table**

1. The **Deduction Table** search page displays.
2. On the **Find an Existing Value** tab, select the **Search** button.
3. Select a **Plan Type** link (if you may need to scroll down to view all results).

**Deduction Table**

Enter any information you have and click Search. Leave fields blank for a list of all values.

[Find an Existing Value](#) [Add a New Value](#)

**Search Criteria**

Plan Type =

Deduction Code begins with

Description begins with

Include History  Correct History  Case Sensitive

[Search](#) [Clear](#) [Basic Search](#) [Save Search Criteria](#)

Search Results

Only the first 300 results can be displayed.

View All  1-100 of 300

Plan Type	Deduction Code	Description
General	000025	Advance Payback
General	000034	HERP SUP FUNDING
General	000034	HERP Supplemental Funding
General	000038	Deceased Employee Cashout
General	000065	MeLife
General	000066	DO NOT USE
General	000066	Group Life Prepay
General	000068	Colonial Life Insurance
General	000079	DO NOT USE
General	000079	Wash Nat Ins Ded

4. The **Deduction Table** displays.
5. **Deductions** are mapped to a number in the **Program Table**, and the amount being taken by Payroll is mapped in the **Rate Table**, but the actual Deduction lives in the Payroll area.
6. The manner in which Payroll takes the **Deduction** lives in the **Payroll** module, and a **Benefits Admin** would need to work with Payroll if they wanted to examine paycheck details and deductions:
  - The amount of money deducted on a paycheck will always be associated with the deduction number that is associated with deduction code, and will be visible on the paycheck.

7. The deduction table review is now complete.
8. Next you will review paycheck deductions details.

## Review Paycheck Details

**!** You must have at least one of these local college managed security roles:

- ZD Benefits Employee Data Inq
- ZD Payroll Inquiry
- ZZ Payroll Processing

If you need assistance with the above security roles, please contact your local college supervisor or IT Admin to request role access.

**Navigation: NavBar > Navigator > Payroll for North America > Payroll Processing USA > Produce Payroll > Review Paycheck**

1. The **Review Paycheck** search page displays.
2. Enter the applicable **Search Criteria**.
3. Select the **Search** button.

### Review Paycheck

Enter any information you have and click Search. Leave fields blank for a list of all values.

[Find an Existing Value](#)

**Search Criteria**

Company begins with

Pay Group begins with

Pay Period End Date =

Off Cycle?

Page Nbr =

Line Nbr =

Separate Check Nbr =

Paycheck Number =

Empl ID begins with

Name begins with

Case Sensitive

[Search](#) [Clear](#) [Basic Search](#) [Save Search Criteria](#)

4. The **Review Paycheck** page displays.
5. Select the **Paycheck Deductions** tab.
6. Review the **Deductions** section.

Paycheck Earnings | Paycheck Taxes | **Paycheck Deductions**

Empl ID  Name

Company  Pay Group  Pay Period End  Page 5 Line 1 Separate Check

**Paycheck Information**

Paycheck Status Calculated Paycheck Option Check  
 Issue Date  Paycheck Number

Off Cycle  Reprint  Adjustment  Corrected  Cashed

**Paycheck Totals**

Earnings	
Taxes	
Deductions	584.26
Net Pay	

**Deductions**

1-8 of 13 | [View All](#)

Deduction Code	Description	Class	Amount	Calculated Base
000040	Uniform Classic	Before-Tax	112.00	
000070	Long Term Disability	After-Tax	45.81	6,910.83
000001	SBRP (TIAA-CREF)	Before-Tax	345.54	3,455.42
000001	SBRP (TIAA-CREF)	Nontaxable Benefit	345.54	3,455.42
000034	HERP Supplemental Funding	Nontaxable Benefit	17.28	
000065	MetLife	After-Tax	29.39	
000398	VEBA Reduction	Before-Tax	34.55	
170202	Industrial Insurance ER	Nontaxable Benefit	16.84	

7. The **Deduction Table** review is now complete.

8. The process to understand benefit programs and rate configurations is now complete.
9. End of procedure.