

## KNOW YOUR PAYCHECK CTCLINK – Updated January 2025

ADVICE/CHECK DATE	The date the check will be honored.																								
TAX DATA	Information from your completed W-4 for Federal Withholding calculation																								
HOURS AND EARNINGS	Your total pay for the pay period before deductions. Includes REG Pay Salary, Holiday, Sick, Vacation, Personal Non-Compensation, Overtime, and Additional Pay such as Stipends, Contracts, etc. All earnings EXCLUDING REG and Additional Pay deduct from REG pay in ctcLink.																								
TAXES	Amount deducted for mandatory federal and state taxes, such as: Federal Withholding Tax, Medicare, OASI, and WA Long-Term Care.																								
Federal Withholding Tax	Amount of withholding is based on information reported on your submitted W-4 form and the amount of y our federal taxable wages.																								
Federal Medicare Tax	The Medicare portion of your social security for 2025 is 1.45% of gross less medical deductions.																								
Federal OASI Tax	Old age assistance and aid to dependent children portion of your social security for 2025 is 6.2% of gross less medical deductions. The current wage base is \$176,100 for 2025. The maximum tax for 2025 is \$10,918.																								
TOTAL DEDUCTIONS	Amount of total deductions subtracted from gross pay.																								
Before-Tax Deductions	Medical Premiums, Flex Spending, Health Savings, Retirement, Def Comp, Supplemental Retirement, Dep Care Asst Program.																								
After-Tax Deductions	MetLife, Long-Term Disability, Med Aid & Suppl Pension, Paid Family Medical Leave, Union Dues, Combined Fund Drive, Garnishments.																								
MetLife	Amount of deduction above the Basic \$35,000 provided by the state.																								
Long Term Disability	Amount of deduction based on wages, retirement plan, and waiting period.																								
Med Aid & Suppl Pension	Amount of deduction for Worker Compensation based on number of hours worked in a pay period and the college's claims experience rating.																								
Paid Family Medical Leave	Amount of deduction for State sponsored plan. The rate for 2025 is 0.92%. Fam Leave (FLI-EE) = 0.444%; Med Leave (MLI-EE) = 0.214% Med Leave (MLI-ER) = 0.262% Employer's portion.																								
EMPLOYER PAID BENEFITS	Amounts paid by BTC for Retirement, OASI, Medicare, Industrial Insurance, Med Aid & Supple Pension, Paid Family Medical Leave																								
EMPLOYEE RETIREMENT 2025	<table><tr><td></td><td>TRS1</td><td>TRS2</td><td>TRS3</td><td>PERS1</td><td>PERS2</td><td>PERS3</td><td>TIAA/CREF</td></tr><tr><td>Employee</td><td>6.0%</td><td>8.06%</td><td>Varies 5-15%</td><td>6.0%</td><td>6.36%</td><td>Varies 5-15%</td><td>&lt;35 yo = 5% 35-49 yo = 7.5% 50 yo &gt; = 10% matched</td></tr><tr><td>Employer</td><td>9.86%</td><td>9.86%</td><td>9.86%</td><td>9.11%</td><td>9.11%</td><td>9.11%</td><td></td></tr></table>		TRS1	TRS2	TRS3	PERS1	PERS2	PERS3	TIAA/CREF	Employee	6.0%	8.06%	Varies 5-15%	6.0%	6.36%	Varies 5-15%	<35 yo = 5% 35-49 yo = 7.5% 50 yo > = 10% matched	Employer	9.86%	9.86%	9.86%	9.11%	9.11%	9.11%	
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TOTAL GROSS	Your total earnings for the pay period before deductions.																								
FEDERAL TAXABLE GROSS	Amount used to calculate Federal Withholding Tax.																								
TOTAL TAXES	Total amount of federal and state taxes deducted.																								
TOTAL DEDUCTIONS	Total amount of deductions subtracted from gross pay.																								
NET PAY	The sum of gross earnings and any paid leave less total taxes and total deductions.																								

### **Updated for January 2025:**

The following rates may change annually:

- Employee Retirement Deduction/Reduction
- Medical Premium Deduction
- Paid Family Medical Leave Deduction
- MedAid & Suppl Pension (L&I Workers Comp) Rates and Deduction

For current OASI and Medicare Hospital Insurance Contribution and Benefit Base:

[www.ssa.gov/oact/cola/cbb.html](http://www.ssa.gov/oact/cola/cbb.html)

To access your paychecks in ctcLink, log in to: <https://gateway.ctclink.us/>

Employee Self-Service>Payroll Tile>Paychecks Tile

Contact [Payroll@btc.edu](mailto:Payroll@btc.edu) for further assistance or questions

### **Effective July 2023:**

WA Cares Long-Term Care deduction began on July 1, 2023. The amount deducted is 0.58% of gross.