

Furlough Tips and Tools

For employees who are required to have pay reduced as unpaid furlough days are taken, the following tips offer ways to help lessen the impact of the unpaid time on your paycheck.

Tip #1: Classified employees may want to take furlough days on “B” and “C” payrolls.

For classified employees, the majority of benefit deductions are taken on the “A” payroll. Limited benefit deductions are taken on the “B” and “C” payrolls so these checks tend to be higher.

The following benefit deductions are taken on the “A” payroll:

- State Group Health Insurance
- Income Continuation Insurance (ICI)
- Anthem DentalBlue Dental Insurance
- EPIC Excess Dental & Major Medical Insurance
- OptumHealth Vision Insurance
- Individual and Family Group Life Insurance
- Accidental Death & Dismemberment Insurance (AD&D)
- UW Employees Inc Life Insurance
- Long-Term Care Insurance

The following deduction is taken on the “B” payroll:

- State Group Life Insurance

The following benefit deductions are taken from all payrolls:

- Employee Reimbursement Accounts (ERA) – Medical and Dependent Care Reimbursement Accounts
- Tax-Sheltered Annuity (TSA)
- Wisconsin Deferred Compensation (WDC)

The remaining 2009 pay calendar and the full 2010 pay calendar are below. The 2011 pay calendar is not yet available. Please note that checks are calculated a week before the check is payable so any payroll adjustments must be entered by the end of the working day on the Thursday before a check is payable.

Remaining 2009 Pay Periods for Classified Employees

Pay Period	Begin Date		End Date	Check Payable	Pay Period	Begin Date		End Date	Check Payable
Jul 'A'	06/21/09	-	07/04/09	07/16/09	Oct 'A'	09/27/09	-	10/10/09	10/22/09
Jul 'B'	07/05/09	-	07/18/09	07/30/09	Oct 'B'	10/11/09	-	10/24/09	11/05/09
Aug 'A'	07/19/09	-	08/01/09	08/13/09	Nov 'A'	10/25/09	-	11/07/09	11/19/09
Aug 'B'	08/02/09	-	08/15/09	08/27/09	Nov 'B'	11/08/09	-	11/21/09	12/03/09
Aug 'C'	08/16/09	-	08/29/09	09/10/09					
Sept 'A'	08/30/09	-	09/12/09	09/24/09	Dec 'A'	11/22/09	-	12/05/09	12/17/09
Sept 'B'	09/13/09	-	09/26/09	10/08/09	Dec 'B'	12/06/09	-	12/19/09	12/30/09

2010 Pay Periods for Classified Employees

Pay Period	Begin Date		End Date	Check Payable	Pay Period	Begin Date		End Date	Check Payable
Jan 'A'	12/20/09	-	01/02/10	01/14/10	Jul 'A'	06/20/10	-	07/03/10	07/15/10
Jan 'B'	01/03/10	-	01/16/10	01/28/10	Jul 'B'	07/04/10	-	07/17/10	07/29/10
Jan 'C'	01/17/10	-	01/30/10	02/11/10	Jul 'C'	07/18/10	-	07/31/10	08/12/10
Feb 'A'	01/31/10	-	02/13/10	02/25/10	Aug 'A'	08/01/10	-	08/14/10	08/26/10
Feb 'B'	02/14/10	-	02/27/10	03/11/10	Aug 'B'	08/15/10	-	08/28/10	09/09/10
Mar 'A'	02/28/10	-	03/13/10	03/25/10	Sep 'A'	08/29/10	-	09/11/10	09/23/10
Mar 'B'	03/14/10	-	03/27/10	04/08/10	Sep 'B'	09/12/10	-	09/25/10	10/07/10
Apr 'A'	03/28/10	-	04/10/10	04/22/10	Oct 'A'	09/26/10	-	10/09/10	10/21/10
Apr 'B'	04/11/10	-	04/24/10	05/06/10	Oct 'B'	10/10/10	-	10/23/10	11/04/10
May 'A'	04/25/10	-	05/08/10	05/20/10	Nov 'A'	10/24/10	-	11/06/10	11/18/10
May 'B'	05/09/10	-	05/22/10	06/03/10	Nov 'B'	11/07/10	-	11/20/10	12/02/10
Jun 'A'	05/23/10	-	06/05/10	06/17/10	Dec 'A'	11/21/10	-	12/04/10	12/16/10
Jun 'B'	06/06/10	-	06/19/10	07/01/10	Dec 'B'	12/05/10	-	12/18/10	12/30/10

Tip #2: For unclassified staff, check to see what paycheck will be affected when you take you furlough day.

The following table shows what paycheck will be affected when you take an FTO day. An FTO day includes the "fixed" furlough days approved for your institutions. (see approved institutions' fixed furlough days at <http://www.uwsa.edu/furloughs/docs/UWSystemFixedFurloughDays-byInstitution.pdf>)

If furlough time off is taken in and reported on the furlough time sheet for:	FTO will appear on the paycheck payable:
July	September 1 st
August	October 1 st
September	November 1 st
October	December 1 st
November (mandatory day after Thanksgiving)	January 1 st
December	February 1 st
January	March 1 st
February	April 1 st
March	May 1 st
April	June 1 st
May	July 1 st
June (June FTO will need to appear on the July 1 st paycheck in order to credit the correct fiscal year. Details of how June's reporting will be accomplished are currently being developed)	July 1 st

Tip #3: Review your benefit deductions

All employees should review their benefits on at least an annual basis. Benefit deductions are listed on your pay statement and benefit coverage levels are listed on the Annual Staff Benefits statement. Please contact your institution's benefits specialist if you have questions.

Life Insurance: Review insurance levels to make sure they are appropriate. Are you carrying spouse, domestic partner or child coverage on a plan but no longer have an eligible spouse, domestic partner or child? Are you carrying too much or too little coverage? You may be paying premiums for coverage you no longer want or need.

Medical benefits ([State Group Health](#), [Anthem DentalBlue](#), [EPIC Excess Dental & Major Medical](#), [OptumHealth Vision](#)): Review insurance levels to make sure they are appropriate. Are you carrying spouse, domestic partner or child coverage on a plan but no longer have an eligible spouse, domestic partner or child? Do you carry coverage that you never use or would you save money by enrolling in dental or vision coverage?

Employee Reimbursement Account (ERA): Employees have the opportunity to enroll in the ERA program each October for coverage effective January 1st. The ERA program allows employees to set aside money on a pre-tax basis to help offset the cost of medical or dependent care expenses. Participation in the ERA program reduces your taxable income so your state and federal tax obligation is reduced.

Tax-Sheltered Annuity (TSA) and **Wisconsin Deferred Compensation (WDC)**: Both TSA and WDC deductions/deferrals are voluntary and can be changed throughout the year. You can stop, start or change your deferral amount at any time. Since TSA and WDC deferrals are taken on a pre-tax basis and reduce taxable income, if you change your deferral amount, the change to your paycheck will not equal the change in the deferral amount. For example, if you reduce your TSA deferral by \$200, your paycheck may only increase by \$175 because your taxable income will increase by \$200 and your income tax liability will go up accordingly.

If you want to change your TSA deferral amount, you will need to complete a [Salary Reduction Agreement](#) and submit it to your departmental payroll person. If you want to change your WDC deduction, you will need to contact [WDC](#) directly or change your deferral online. Please remember that paychecks are calculated at least one week before they are payable so all changes must be entered at least one week before your pay date in order for the change to be reflected on your next paycheck.

Tip #4: Review your tax withholding

What is your current state and federal tax liability? Will your reduction in earnings due to the unpaid furlough put you in a lower tax bracket? Do you tend to receive a large refund each year? You can change your tax withholding level at any time throughout the year by submitting a completed [W-4](#) to your departmental payroll person. The greater your number of withholding allowances, the lower your tax deduction.

The IRS provides an [online calculator](#) to help you determine your tax liability for the year. The IRS also has a variety of tax tips on its [main page](#). The Wisconsin Department of Revenue also has helpful information on its [website](#) regarding state income taxes.