Payroll Deductions

Eligible employees can expect to have some or all of the following deductions taken from their biweekly pay:

- Statutory Deductions - Income Tax, CPP, EI (all pay periods) (more information below)
- Pension (all pay periods)
- Group Life Insurance (second pay period)
- Long Term Disability (all pay periods)
- Employee Paid Health premiums (Extended Health or UHIP) (first pay period)
- Dental premiums (second pay period)
- Union/Association Fees (union specific)
- Parking Fees (second pay period)
- Charitable donations (all pay periods)

Statutory Deductions

Your employment income is subject to income tax, Canada Pension Plan, and Employment Insurance deductions.

Income Tax

Income tax will be deducted from your employment income based on the total claim amounts stated on the Federal and Provincial TD1 Forms - Personal Tax Credits Return.

Please complete the TD1 Forms if you any of the following apply to you:

- when you are initially hired by the University of Guelph
- you want to make a change to the Basic Personal Exemption amounts
- you want to request additional income tax be deducted from your pay

The University will remit the income tax deductions to the Canada Revenue Agency through payroll remittances.

- 2022 TD1 Federal Personal Tax Credit Return [1]
- 2022 Worksheet for Federal TD1 [2]
- 2022 TD1 Ontario Personal Tax Credit Return [3]
- 2022 Worksheet for Ontario TD1 [4]

Canada Pension Plan (CPP)

Canada Pension Plan (CPP) contributions are deducted from your employment income if you are 18 years or older, but younger than 70, are in pensionable employment during the year; and do not receive a CPP or QPP retirement or disability pension. These deductions are remitted to the Canada Revenue Agency, along with the University's share of contributions, through payroll remittances.

The CPP provides basic benefits when you, a contributor to the plan, become disabled or retires. In the event of your death, the plan provides benefits to your survivors.

CPP Rates [5]

Employment Insurance (EI)

Employment Insurance (EI) premiums are deducted from your insurable earnings. Unlike CCP, there is no age limit for deducting EI premiums. These deductions are remitted to the Canada Revenue Agency, along with the University's share of premiums, through payroll remittances.

EI provides you with temporary financial assistance while unemployed and looking for work or if you are upgrading your skills. You may receive EI assistance in the following situations: sickness, pregnancy, caring for a newborn or adopted child or caring for a seriously ill family member with a significant risk of death. For more information on Employment Insurance, please visit the Government of Canada website on EI.

EI Rates [6]

Source URL:https://www.uoguelph.ca/hr/staff-faculty-pay/payroll-deductions

Links
[1] https://www.canada.ca/en/revenue-agency/services/forms-publications/td1-personal-tax-credits-returns/td1-forms-pay-received-on-january-1-later/td1.html [2] https://www.canada.ca/en/revenue-agency/services/forms-publications/td1-personal-tax-credits-returns/td1-forms-pay-received-on-january-1-later/td1-ws.html [3] https://www.canada.ca/en/revenue-agency/services/forms-publications/td1-personal-tax-credits-returns/td1-forms-pay-received-on-january-1-later/td1on.html [4] https://www.canada.ca/en/revenue-agency/services/forms-publications/td1-personal-tax-credits-returns/td1-forms-pay-received-on-january-1-later/td1on-ws.html [5] http://www.cra-arc.gc.ca/tx/bsnss/tpcs/pyrll/clcltng/cpp-rpc/cnt-chrt-pf-eng.html [6] http://www.cra-arc.gc.ca/tx/bsnss/tpcs/pyrll/clcltng/ei/cnt-chrt-pf-eng.html