

OSPS Frequently Asked Questions (FAQs)

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Why do I have an "In Danger of Losing" message on my pay stub?

You will get a message on your pay stub warning you when certain leave balances are close to being lost. The various leaves will trigger according to the table below:

Leave Type	Message Trigger Criteria
Comp Time (CT)	Message posts if time is within 20 hours of the maximum allowed
Personal Business (PB)	Message posts if any hours are left in April and/or May. For the PB that ends in December, the post is in October and/or November.
Vacation (VA)	Message posts anytime the amount left is greater than the maximum allowed less the accrual rate times 3. Example: With a maximum of 350 and an accrual rate of 8 per month, the message will post when the balance is equal to or greater than 326. (8 X 3 = 24, 350 - 24 = 326)
Straight Time (ST)	Message posts if any hours are left in April and/or May.
On-Call (OC)	Message posts if any hours are left in April and/or May.

Note that not all leave types apply to all employees. See your collective bargaining agreement or contact your payroll office to learn more about your available leaves.

Why does my mid-month check seem to be taxed so heavily?

OSPA calculates taxes based on a monthly payroll cycle. Mid-month "catch up" checks adjust the salary you received for the month which affects the taxes due as well. For a complete reference on how federal taxes are calculated, refer to the IRS Publication 15, Employer's Tax Guide. This is available from the IRS website.

I need a copy of my W-2. How do I get one?

Years prior to 2011 cannot be reissued. You may be able to obtain years prior to 2008 by contacting the Internal Revenue Service office nearest you.

For years 2011 to 2015, contact your agency payroll office to obtain a W-2 Reissued Statement Request form. Complete and return it to your agency payroll office.

Why doesn't my W-2 Reissued Statement show my updated address?

W-2 Reissued Statements are taken from the data available when they were originally produced. The W-2 Reissued Statement will contain the address you had at that time. We ask for your current mailing address on the W-2 Reissued Statement Request so that agencies can verify the accuracy of their information and make changes if necessary. Completing the address field is voluntary.

How do I update the address on my paycheck?

The payroll application reads address information as entered into the personnel system. To correct the address on your check, the information in the personnel system must be changed. Check with your agency personnel office for the procedure necessary to process an address change.

Do you have a sample paycheck I can see?

Yes we do. Contact your agency payroll office to obtain a sample, or see our online Guide to Reading Your Pay Stub.

Direct Deposit Questions

What is direct deposit?

Direct Deposit is the electronic funds transfer (EFT) of your paycheck into your checking or savings account at the financial institution (bank, credit union, or savings and loan) you choose or to a U.S. Bank® AccelaPay® Visa® card. You can have your paycheck go to several financial institution destinations. You can deposit fixed dollar amounts and/or your entire net pay. Direct deposit is very efficient. No more waiting in line at the bank on payday.

Is direct deposit safe?

Yes, direct deposit is very safe, secure, and confidential and your funds cannot be lost. Over eighty percent of state employees have chosen to use direct deposit.

Who can help me with my enrollment form if I have questions?

Your agency payroll officer can help you. Or, you could take the enrollment form to your bank and ask customer service to help you complete the form. When completed, send the enrollment form to your agency payroll office.

How do I know if my financial institution accepts direct deposit?

You may designate any financial institution located within the United States or its territories that is a member of an Automated Clearing House Association or that is a direct access member with the Federal Reserve Bank. There are only a few small, locally owned banks in the United States that do not accept direct deposit.

What is a Routing Transit number and why is it needed to process my Direct Deposit?

The Routing/Transit number is assigned by the American Banking Association to identify your bank. You could think of it as an electronic address for your bank. Our direct deposit enrollment form shows you how to determine the Routing/Transit number and the account number from your personal checks. We would recommend that you determine the Routing/Transit number from a check rather than a deposit slip. Often, banks use internal routing numbers on the deposit slips. A wrong Routing/Transit number would only delay the start of your direct deposit.

Can I participate in Direct Deposit if I don't have a bank account?

Yes, you can have your pay deposited to an AccelaPay Card if you do not have a bank account. Also, many banks offer no-cost or low-cost checking accounts when the account owner uses direct deposit for their paycheck. You may want to research the option of opening an account.

How soon will my Direct Deposit begin after I enroll?

This depends upon the time of the month when you enroll. Your agency payroll officer can tell you exactly when it will start when you submit your enrollment form.

Can my Direct Deposit be sent to another person's account, such as a spouse or parent?

Yes.

Will I still get a check stub?

Yes, you will receive a statement of earnings and deductions that will look exactly like the check stub you received before converting to direct deposit. That form will show both fixed direct deposited amounts and the amount of net pay direct deposited.

When does the money arrive at my financial institution?

On payday. The bank must have your deposit posted at the time the bank opens for business on that day.

Is there a minimum amount for direct deposit?

Yes/No. For accounts at financial institutions, you can request any fixed amount you choose. For the AccelaPay card, the minimum fixed amount per month is \$5.00. You can also choose to deposit your remaining net pay to any account.

What if I change banks?

You must notify your agency payroll office to cancel your deposit(s) to the closed account. Then you can complete a new enrollment form for your new bank. Do not close your account until you have notified your payroll office!

What if I change jobs and move to a new state agency?

Your former agency can send the documentation of your enrollment to your new agency. Your new agency can continue sending your deposits with no break in service.

Do I need to cancel my direct deposit if I retire or terminate my employment with the state?

No. Your direct deposit will be automatically cancelled, provided proper notice has been given. Your final paycheck will be paid with a check.

How do I cancel my direct deposit?

Complete and sign OSPS.99.25 Direct Deposit Form, Sections A and E and submit it to your agency Payroll Office.

Can I also get my travel reimbursements paid by direct deposit?

Yes. For more information on this topic, visit the SFMS ACH page. You can also have your SFMA expense reimbursements deposited to an AccelaPay card.

I don't want the joint owner of my checking account to know how much I make. How can I participate?

The best way to keep transactions confidential from a joint account holder is to open another single account or use the AccelaPay card as the destination for all or part of your direct deposit. It is easy to split deposits among multiple accounts. More about the AccelaPay card.

Do state employees with direct deposit have their money in their bank accounts before payday?

OSPS sends the direct deposit file through the ACH network before payday. The entries include a “settlement date” that is the same date as payday. We do not send the funds until the settlement date. The national standards for processing electronic payments require the receiving institution to post the funds and make them available to the account owner the morning of the settlement date. Some banks or credit unions may post funds early from time to time. Which financial institutions do this, how frequently they do it and whether the funds can actually be used before the settlement date is up to the receiving institution.

Benefit Questions

If I Opt Out of PEBB benefits, how much money will I get?

The Public Employees Benefits Board (PEBB) provides worksheets for this calculation. Please contact PEBB via email or by telephone at 503-373-1102.

Where can I find more information about my insurance benefits?

For a comprehensive explanation of the insurance benefits provided to you as a State of Oregon employee, visit the PEBB website.