



## **Unicorn HRO**

# **Employee Self Service Retirement Deductions Setup**

## Overview

To allow your employees to add or update their retirement deductions such as 401(k), follow these set-up steps.

1. In **Employer Deduction Contributions**, select the Allow ESS Enrollment checkbox for each deduction that employees may update. This field is only available if the deduction is associated with a Deduction Type in the Payroll Deductions common object. This must be done for deductions in each applicable legal entity.
2. In **Employer Deduction Contributions**, if you specify an employer match, the system will automatically create an Employer Deductions record as well as a Deductions record when an employee adds a retirement deduction.
3. In **Retirement Plan Preferences**, specify the plan rules. See detailed instructions beginning on the next page.
4. If you want to send an e-mail notification when an employee adds or updates a retirement deduction, go to **Messaging Setup** and select ES Retirement Deduction in the Process field. You may define different messages for when an employee adds a deduction or when an employee updates/stops a deduction.
5. After the above steps have been completed, go to **Employee Security** and grant access to the Retirement Deductions function. You may grant Update, Add or Delete authority, or any combination of these. If you wish to allow only view authority, select the Retirement Deductions function but leave the checkboxes blank for Update, Add and Delete.

When the employee logs on to Employee Self Service, the Retirement Deductions function will appear in the Payroll menu if access to this function has been set up in Employee Security, *and* if there is at least one deduction set up to Allow ESS Enrollment for the employee's legal entity (or entities) for the current year.

An employee will only see allowable "catch up" deductions if he or she will reach age 50 by the end of the year.

## Retirement Plan Preferences

This function stores the rules that will be applied when an employee adds or updates a retirement deduction in Employee Self Service. If employees in your organization are subject to different plan rules, set up a Retirement Plan Preference for each scenario. Enter the necessary information as follows:

Field	Description
Legal Entity	Select a legal entity if this preference applies only to employees in this legal entity. Leave this field blank if this preference applies to employees in all legal entities.
Benefit Group	Select a benefit group if this preference applies only to employees with this primary benefit group. Leave this field blank if the preference applies to all benefit groups.
Deduction	Select a deduction if this preference applies only to this retirement deduction. Leave this field blank if the preference applies to all retirement plan deductions that have the Allow ESS Enrollment checkbox selected in Employer Deduction Contributions.
Number of Days Required for Eligibility	If the plan specifies that the employee must be employed for a minimum number of days, enter the number of days in this field, such as 365 if you require a year's service before the employee can select the deduction. The system will add this number of days to his or her Adjusted Hire Date to determine if the deduction can be selected. Leave this field blank if there is no length of service eligibility requirement. Note that the system will not use the eligibility rules that exist in Deduction Definition; they must be specified in Retirement Plan Preferences.
Date Rounding Option	If the plan specifies that the date must be rounded, such as round to the next first of the month, select the option from the drop-down list. Make sure that the dates are defined in Date Rounding Formula. If no rounding is to occur, leave this field blank.
Minimum Age	If the plan requires that the employee be a minimum age, enter the age in this field, such as 21. Leave this field blank if there is no age requirement.
Provider Name	If you wish to display a link to a provider website, enter the name of the provider. It will be shown as mouse-over text on the Details button in the Retirement Deductions function.
Provider Link	If you wish to display a link to a provider website, enter it in this field, such as: <a href="http://www.abcretirementplans.com">http://www.abcretirementplans.com</a>
Frequency	This field determines the frequency with which employees may make changes to the deduction. If the plan allows changes to the deduction only at certain intervals, select it from the drop down list. If employees may change their deductions at any time, select Unlimited. <ul style="list-style-type: none"> <li>• If the employee must wait until January 1 to make a change, select Annual.</li> <li>• If the employee must wait until the first day of the next quarter to make a change, select Quarterly.</li> <li>• If the employee must wait one month until the next change, select Monthly.</li> <li>• If the employee must wait seven days until the next change, select Weekly.</li> </ul> <p>Note that once a future deduction is created, it can be changed until that date. If the employee tries to update the deduction after the Start</p>

<b>Field</b>	<b>Description</b>
	Date, the Frequency rules will again be applied, and a new deduction record will be created.
Allow Percentage	If the plan allows the employee to select a percentage of gross pay to be deducted from his or her paycheck, select this checkbox.
Allow Fixed Amount	If the plan allows the employee to select a fixed amount to be deducted from each paycheck, select this checkbox. One or both of these checkboxes must be selected. If you select both checkboxes, the employee will be allowed to enter a percentage or amount, but not both.
Allow different percentage for Supplemental Pay	If the plan allows the employee to select a different percentage to be deducted from supplemental pay than from standard pay, select the Yes radio button. If the percentage from supplemental pay must be the same as the percentage from standard pay, select the No radio button. If this field is set to No, the system will populate the Supplemental Percentage with the same value as the Regular Percentage when an employee adds a deduction. It will also change both fields when an employee updates a deduction.
Allow different amount for Supplemental Pay	If the plan allows the employee to select a different amount to be deducted from supplemental pay than from standard pay, select the Yes radio button. If the amount from supplemental pay must be the same as the amount from standard pay, select the No radio button. If this field is set to No, the system will populate the Supplemental Amount with the same value as the Regular Amount when an employee adds a deduction. It will also change both fields when an employee updates a deduction.
Minimum Percentage	If the plan allows the employee to have a percentage deducted from gross pay, and specifies that the employee must select a minimum percentage, enter it in this field, such as 2.0000.
Maximum Percentage	If the plan allows the employee to have a percentage deducted from gross pay, and specifies that the deduction is limited to a certain percentage, enter it in this field, such as 15.0000.
Minimum Amount Per Pay Period	If the plan allows the employee to have a fixed amount deducted from each paycheck, and specifies that the employee must select a minimum amount, enter it in this field.
Maximum Amount Per Pay Period	If the plan allows the employee to have a fixed amount deducted from each paycheck, and specifies that it cannot be greater than a certain amount, enter it in this field.
Minimum Percentage For Supplemental Pay	If the plan allows a separate percentage for supplemental pay, and specifies that the employee must select a minimum percentage, enter it in this field.
Maximum Percentage For Supplemental Pay	If the plan allows a separate percentage for supplemental pay, and specifies that the deduction is limited to a certain percentage, enter it in this field. If your plan allows all of net pay after taxes to be contributed, enter 100%.
Stop Employer Deduction When Employee Deduction is Stopped	If you allow your employees to stop a retirement plan deduction in Employee Self Service (by selecting the Delete checkbox in Employee Security), select this checkbox if you want any employer deduction to automatically be stopped when the employee stops the deduction. If you do not select this checkbox, the employer deduction will not have an End Date populated. It will continue according to the settings in Employer Deductions.
Supplemental Pay Description	If you allow employees to enter a separate percentage to be deducted from supplemental pay, the column heading in Employee Self Service will be "Percent from Supplemental Pay". If you allow employees to

Field	Description
	enter a separate amount to be deducted from supplemental pay, the column heading in Employee Self Service will be "Amount from Supplemental Pay". If you wish to display something other than "Supplemental Pay" in these column headings, enter the text in this field. For example, if you want the column heading to say "Percent from Bonuses and Commissions", enter "Bonuses and Commissions" (without the quotes) in this field.

When an employee goes to the Retirement Deductions function in Employee Self Service, the system will use the first matching Retirement Plan Preference that it finds, according to this sequence:

Matching Legal Entity	Matching Benefit Group	Matching Deduction
Yes	Yes	Yes
Yes	Blank	Yes
Blank	Yes	Yes
Blank	Blank	Yes
Yes	Yes	Blank
Blank	Yes	Blank
Yes	Blank	Blank
Blank	Blank	Blank

Below is an example of a Retirement Plan Preference. This will be used for all legal entities and all benefit groups for the 401(k) deduction.

There are no eligibility requirements. New hires are immediately eligible to select this deduction.

A Provider Link has been specified; when the employee clicks on the Details button, a separate window will appear with this website.

Both percentages and amounts may be specified; the employee may enter either a percentage or an amount. The employee may also specify a separate percentage or amount for supplemental pay.

Minimums and Maximums have been specified; the system will validate the employee's entries to make sure they are within the acceptable range.

If the employee stops the 401(k) deduction at any time, the system will automatically stop the employer deduction also.

In the column headings for supplemental pay, the system will display "Bonuses and Commissions".

Customer: 2000 Live (2000) | User: carol | Reports | WebReportHR | My Employees | My Account | Home | About | Help | Log Off

### Update Retirement Plan Preferences

\* = Required

Legal Entity:	*ALL	
Benefit Group:	*ALL	
Deduction:	401(k) Plan	
Number of Days Required for Eligibility:	0	
Date Rounding Option:	*no value	
Minimum Age:	0	
Provider Name:	T. Rowe Price	
Provider Link:	https://www3.troweprice.com/nws/public/v/home.jsp	
Frequency:	Unlimited	
	<input checked="" type="checkbox"/> Allow Percentage	<input checked="" type="checkbox"/> Allow Fixed Amount
Allow different percentage for Supplemental Pay:	<input checked="" type="radio"/> Yes <input type="radio"/> No	
Allow different amount for Supplemental Pay:	<input checked="" type="radio"/> Yes <input type="radio"/> No	
Minimum Percentage:	0.0000	Maximum Percentage: 15.0000
Minimum Amount Per Pay Period:	10.00	Maximum Amount Per Pay Period: 999,999,999.99
Minimum Percentage For Supplemental Pay:	0.0000	
Maximum Percentage For Supplemental Pay:	100.0000	
Minimum Amount For Supplemental Pay:	25.00	Maximum Amount For Supplemental Pay: 999999999.99
	<input checked="" type="checkbox"/> Stop Employer Deduction When Employee Deduction is Stopped	
Supplemental Pay Description:	Bonuses and Commissions	

submit cancel

## Employee Self Service Examples

### Adding a Deduction

When an employee who does not have any retirement deductions goes to the Retirement Deductions function, a page similar to the following will appear. The employee's home company will be displayed. If he or she is active in any other companies, they will be displayed in the drop down list.

Deductions that are set up to Allow ESS Enrollment will appear. If catch-up deductions are allowed, they will only be displayed if the employee will reach age 50 by December 31 of the current year. This employee will not reach age 50 by the end of this year. Note that these two plans do not have any length of service or age requirements.

A "Details" button will be displayed for each deduction that has a Provider Link. When the employee clicks on the Details button, a separate window will appear with the provider website.

The screenshot shows the 'Retirement Deductions' page for Jane Allen. The page header includes 'Welcome, Jane Allen' and navigation links for 'Home', 'Print', and 'Log Off'. A dropdown menu shows 'Retirement Deductions for: Outback Group'. The main content area displays a message: 'There are no retirement deduction records on file. The following deductions are available. Click on the Add button to set up a retirement deduction. You may click on the Details button for more information.' Below this is a table with a header 'Deduction' and two rows: '401(k)' and 'Roth 401(k)'. Each row has a magnifying glass icon and a 'details' link. At the bottom right of the table is an '+ add' button. The left sidebar contains a navigation menu with 'Personal' and 'Payroll' sections. The 'Personal' section includes links for Personal Data, Address Information, E-Mail Address, Dependents, Education, Emergency Contacts, Change Password, Salary History, Skills Information, and Certifications. The 'Payroll' section includes links for W-4, Paid Time Off, Paycheck Information, Paycheck Calculator, Direct Deposit Accounts, and Retirement Deductions.

When the employee clicks on the Add button, the available deductions will be shown. In this example, the 401(k) deduction is set up to allow both percents and amounts. The Roth 401(k) deduction is set up to only allow percents.

The Supplemental Pay description is “Bonuses and Commissions”; this is from the first Retirement Plan Preference found for the deductions displayed on this page.

Welcome, Jane Allen Home | Print | Log Off

**ICON**

**Personal**

- Personal Data
- Address Information
- E-Mail Address
- Dependents
- Education
- Emergency Contacts
- Change Password
- Salary History
- Skills Information
- Certifications

**Payroll**

- W-4
- Paid Time Off
- Paycheck Information
- Paycheck Calculator
- Direct Deposit Accounts
- Retirement Deductions

**Add Retirement Deductions**

Company: Outback Group

In the Select column, click on the check box(es) for the deduction(s) you wish to add. Enter the applicable information for each deduction.  
For plans that allow either an Amount or Percent, click on the radio button next to the area you wish to specify, and then enter the information.

Select	Deduction	Start Date	Amount	Percent	Amount from Bonuses and Commissions	Percent from Bonuses and Commissions
<input type="checkbox"/>	401(k)	04/01/2011	<input type="text" value="0.00"/>	<input type="radio"/>	<input type="text" value="0.00"/>	<input type="radio"/>
<input type="checkbox"/>	Roth 401(k)	04/01/2011		<input type="radio"/>		<input type="radio"/>

The employee selected the 401(k) deduction and then clicked on the radio button next to Percent and entered 5%. She also entered this for supplemental pay.

Welcome, Jane Allen Home | Print | Log Off

**ICON**

**Personal**

- Personal Data
- Address Information
- E-Mail Address
- Dependents
- Education
- Emergency Contacts
- Change Password
- Salary History
- Skills Information
- Certifications

**Payroll**

- W-4
- Paid Time Off
- Paycheck Information
- Paycheck Calculator
- Direct Deposit Accounts
- Retirement Deductions

**Add Retirement Deductions**

Company: Outback Group

In the Select column, click on the check box(es) for the deduction(s) you wish to add. Enter the applicable information for each deduction.  
For plans that allow either an Amount or Percent, click on the radio button next to the area you wish to specify, and then enter the information.

Select	Deduction	Start Date	Amount	Percent	Amount from Bonuses and Commissions	Percent from Bonuses and Commissions
<input checked="" type="checkbox"/>	401(k)	04/01/2011	<input type="text" value="0.00"/>	<input checked="" type="radio"/>	<input type="text" value="0.00"/>	<input checked="" type="radio"/>
<input type="checkbox"/>	Roth 401(k)	04/01/2011		<input type="radio"/>		<input type="radio"/>

After the employee clicked Submit, the following page appeared. The system calculated the deduction Start Date as the next Pay Period End Date after the last closed Pay Period End Date for her payroll processing group. If the employee has a Pending Payment, the system will calculate the Start Date as the next Pay Period End Date after the pending payment.

If any employer match is set up in Employer Deduction Contributions, the system will automatically create a record in Employer Deductions. It will calculate the Start Date using any values that exist in “Start Number of Days After Hire” and “Date Option”.

Welcome, Jane Allen Home | Print | Log Off

Retirement Deductions for: Outback Group Jane Allen

Company: Outback Group

To update, click on information in the left column. You may click on the Details button for more information. Click on the Add button to set up another retirement deduction.

Deduction	Amount or Percent	Start Date	End Date	Active	Action
401(k)	5.0000%	04/01/2011		yes	<a href="#">stop</a> <a href="#">details</a>

[+ add](#)

**Personal**

- Personal Data
- Address Information
- E-Mail Address
- Dependents
- Education
- Emergency Contacts
- Change Password
- Salary History
- Skills Information
- Certifications

**Payroll**

- W-4
- Paid Time Off
- Paycheck Information
- Paycheck Calculator
- Direct Deposit Accounts
- Retirement Deductions

## Updating a Deduction

If an employee clicks on a deduction, a page similar to the following will appear where the employee may make changes. If the employee updates a future deduction, the system will save the changes to that record. If the employee updates his or her current deduction, the system will create a new deduction record, with the Start Date calculated according to the Frequency rules which have been set up. It will also look at the employee's pay group's last closed Pay Period End Date. It will calculate the Start Date as the next Pay Period End Date or the date calculated by the Frequency rules, whichever is later.

Welcome, Jane Allen Home | Print | Log Off

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**Personal**

- Personal Data
- Address Information
- E-Mail Address
- Dependents
- Education
- Emergency Contacts
- Change Password
- Salary History
- Skills Information
- Certifications

**Payroll**

- W-4
- Paid Time Off
- Paycheck Information
- Paycheck Calculator
- Direct Deposit Accounts
- Retirement Deductions

### Update Retirement Deductions

Company: Outback Group

For plans that allow either an Amount or Percent, click on the radio button next to the area you wish to specify, and then enter the information.

Deduction	Start Date	Amount	Percent	Amount from Bonuses and Commissions	Percent from Bonuses and Commissions
401(k)	04/01/2011	<input type="radio"/> 0.00	<input checked="" type="radio"/> 5.0000	<input type="radio"/> 0.00	<input checked="" type="radio"/> 5.0000

If a plan allows only a Percent, the page to add a deduction will appear similar to the following example.

Welcome, Jane Allen Home | Print | Log Off

ICON

Personal

- Personal Data
- Address Information
- E-Mail Address
- Dependents
- Education
- Emergency Contacts
- Change Password
- Salary History
- Skills Information
- Certifications

Payroll

- W-4
- Paid Time Off
- Paycheck Information
- Paycheck Calculator
- Direct Deposit Accounts
- Retirement Deductions

Add Retirement Deductions

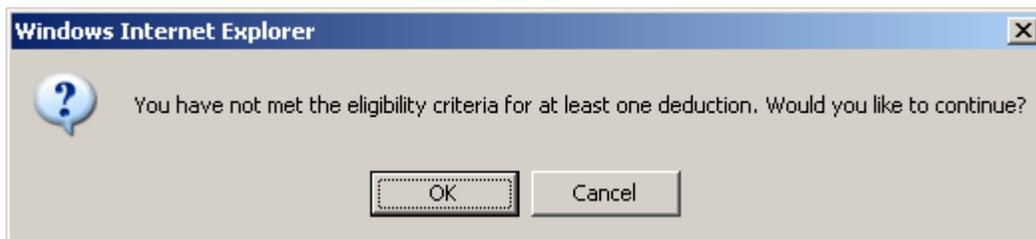
Company: Outback Group

Select	Deduction	Start Date	Percent
<input type="checkbox"/>	Roth 401(k)	04/01/2011	0.0000

submit cancel

## Eligibility Rules

If there is a length of service or age requirement in Retirement Plan Preferences and the employee clicks on Add in Retirement Deductions, the following message will appear.



If the employee clicks OK, the system will display the available deductions, with the Start Dates calculated according to the plan requirements. The employee may add deduction(s) with these Start Dates. If the employee clicks Cancel on the above message, the system will return to the list of deductions.

## Catch-Up Deductions

This employee will be age 50 by the end of the year, and Catch-up plans are allowed. A page similar to the following will appear when the employee clicks the Add button.

If the catch-up deduction has been selected in the Allow Auto Switch To field in Employer Deduction Contributions, the employee will see a checkbox under the main deduction that says “Select this checkbox if you have a Catch-up deduction and it should not be taken until the full amount of the main retirement deduction has been taken.”

Welcome, Rudy Newhouse Home | Print | Log Off

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**Personal**

- Personal Data
- Address Information
- E-Mail Address
- Dependents
- Education
- Emergency Contacts
- Change Password
- Salary History
- Skills Information
- Certifications

**Payroll**

- W-4
- Paid Time Off
- Paycheck Information
- Paycheck Calculator
- Direct Deposit Accounts
- Retirement Deductions

### Add Retirement Deductions

Company: Outback Group

In the Select column, click on the check box(es) for the deduction(s) you wish to add. Enter the applicable information for each deduction.  
For plans that allow either an Amount or Percent, click on the radio button next to the area you wish to specify, and then enter the information.

Select	Deduction	Start Date	Amount	Percent	Amount from Bonuses and Commissions	Percent from Bonuses and Commissions
<input type="checkbox"/>	401(k)	04/01/2011	<input type="radio"/> <input type="text" value="0.00"/>	<input type="radio"/> <input type="text" value="0.0000"/>	<input checked="" type="radio"/> <input type="text" value="0.00"/>	<input type="radio"/> <input type="text" value="0.0000"/>
	<input type="checkbox"/> Select this checkbox if you have a Catch-Up deduction and it should not be taken until the full amount of the main retirement deduction has been taken.					
<input type="checkbox"/>	401(k) Catch-up	04/01/2011	<input type="radio"/> <input type="text" value="0.00"/>	<input type="radio"/> <input type="text" value="0.0000"/>	<input checked="" type="radio"/> <input type="text" value="0.00"/>	<input type="radio"/> <input type="text" value="0.0000"/>

## Displaying Current, Future and Historical Deductions

This employee has three deduction records for 401(k). The Stop and Details buttons only appear next to the current and future deductions. These deductions can be changed, but the prior deduction cannot be changed. Note that the End Date appears for the prior deduction.

The screenshot shows the 'Retirement Deductions' page for George H Fernandez at Outback Group. The page includes a navigation menu on the left with sections for 'Personal' and 'Payroll'. The 'Retirement Deductions' section is highlighted. The main content area displays a table of three 401(k) deduction records. The first two records are active and have 'stop' and 'details' buttons. The third record is a historical deduction with an end date of 12/27/2010 and no action buttons. An 'add' button is located at the bottom right of the table.

Welcome, George H Fernandez Home | Print | Log Off

Retirement Deductions for: Outback Group George H Fernandez

Company: Outback Group

To update, click on information in the left column. You may click on the Details button for more information. Click on the Add button to set up another retirement deduction.

Deduction	Amount or Percent	Start Date	End Date	Active	Action
401(k)	3.0000%	01/01/2012		yes	stop  details
401(k)	2.0000%	12/27/2010		yes	stop  details
401(k)	1.0000%	04/05/2010	12/27/2010		

add

If the employee clicks on the prior deduction, a “View” page will appear. No information can be changed on this page; it is provided for historical purposes only.

Welcome, George H Fernandez Home | Print | Log Off

**View Retirement Deductions**

Company: Outback Group

The following information is for a retirement deduction that is no longer in effect. No changes can be made. To update your current deduction, click Cancel to return to the main page. Then click on the Deduction that is currently in effect.

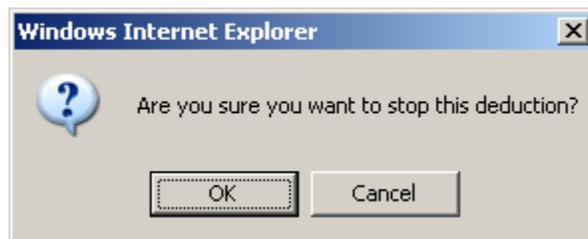
Deduction	Start Date	Amount	Percent	Amount from Bonuses and Commissions	Percent from Bonuses and Commissions
401(k)	04/05/2010	0.00	1.0000	0.00	1.0000

Select this checkbox if you have a Catch-Up deduction and it should not be taken until the full amount of the main retirement deduction (shown on this page) has been taken.

cancel

## Stopping a Deduction

If an employee clicks on the Stop button next to a deduction on the main page, the following message will appear:



If the employee clicks OK, the system will get the next Pay Period End Date after the employee’s payroll processing group’s last closed Pay Period End Date, or the employee’s Pending Payment, and subtract one day. This date will be populated into the End Date field. When the deduction End Date is not 12/31/9999, it will be shown in the End Date column. If the employee clicks Cancel on the above message, the deduction will not be stopped.