Set Up for Success: Managing Member Records & Payroll Deductions
Member Records

- Current address, phone number, email
- Member app, dues authorization, insurance waiver, policy notifications, correspondence
- Monthly Bill
  - 5-part dues
  - Insurance
  - Assessments
  - PAC contributions
  - DIPP
- Member record/account balance
Goals

Local Treasurers will understand:

- The importance of maintaining good member records
- How to apply effective dates and E-49 status
- The process for making timely payroll deduction changes with employers
- How to keep WinStabs records current
- What the SMART TD billing process accomplishes
- How to stay on track with account balances
Managing the Money: Maintaining Member Records and Payroll Deductions

Includes:

- Organized routine
- Proper documentation
- Effective communication
- Understanding how to make proper payroll deduction changes
- Understanding what month dues are applied to
- Keeping accurate records
- Staying on top of member account variances
- Updating member address records and contact information
Managing the Money: Failure to Maintain Member Records and Payroll Deductions

Failure to maintain records that show what Local members owe and what Local members have paid can result in a financial crisis for the Local including:

- Bankrupting the Local
- Falsely inflating/deflating fund balances
- Restricting cash flow
- Depleting cash resources
- Loss in membership
Systems Used in Maintaining Member Records

- iLINK (TWA if applicable)
- WinStabs
- Carrier Payroll Systems
- SMART TD Legacy system (the Green Bill)
- Paper Records
- Email/Phone
For all new or returning members, collect:

- SMART TD membership application / re-admission application

- New Member added to system - will appear on SMART TD bill
  - New Member kit mailed

- Dues Authorization Cards
Adding Members to Winstabs

See pages 32-42 in the WinStabs manual for detailed guidance on adding new members to WinStabs.
Payroll Systems: Direct Receipts Process

- Payroll deductions managed by Treasurer
- Treasurer uses carrier payroll system or TWA

SMART TD
- Subtracts SLB, GCA, TD dues
- Subtracts insurance, DIPP, PAC
- Based on info on file with TD

Carrier sends all deductions

Local fund monies
LCA fund monies

Local receives Local surplus

Set Up for Success: Managing Member Records & Payroll Deductions
Payroll Systems: Local Pay Process

- Payroll deductions managed by Treasurer
- Treasurer uses carrier payroll system

Carrier send all deductions

Local receives total deduction
- Subtracts Local fund monies
- Subtracts LCA fund(s) monies
- Based on info on file in WinStabs

- GCA, SLB, TD dues
- DIPP
- PAC
- Insurance

Local remits monies owed to TD
Payroll Systems: Pay Periods

- Which periods are dues deducted from?
- Can deductions be added to pay periods not regularly used for dues deductions? (i.e. deduction pick ups?)
- Are there any special pay periods?
Payroll Systems: Application to Dues

- Which month of dues are payroll deductions applied to?
  - Dues are collected one month in advance.
  - The pay date dictates the month of dues to apply it to.

<table>
<thead>
<tr>
<th>Payroll Run #</th>
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<th>Period Start</th>
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<th>PRD Change Cut Off - TWA</th>
<th>Pay Date</th>
<th>Dues Applied to</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Jan</td>
<td>12/17/2017</td>
<td>12/30/2017</td>
<td>12/27/2017</td>
<td>1/5/2018</td>
<td>18-Feb</td>
</tr>
<tr>
<td>3</td>
<td>Feb</td>
<td>1/14/2018</td>
<td>1/27/2018</td>
<td>1/24/2018</td>
<td>2/2/2018</td>
<td>18-Mar</td>
</tr>
</tbody>
</table>
### Payroll Systems: Application to Dues

- When is the deadline for changing payroll deductions?
- Where or how do you make payroll deduction changes?

<table>
<thead>
<tr>
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<th>Pay Date</th>
<th>Dues Applied to</th>
</tr>
</thead>
<tbody>
<tr>
<td>23 Nov</td>
<td>10/22/2017</td>
<td>11/4/2017</td>
<td></td>
<td></td>
<td>11/10/2017</td>
<td>17-Dec</td>
</tr>
<tr>
<td>25 Dec</td>
<td>11/19/2017</td>
<td>12/2/2017</td>
<td></td>
<td></td>
<td>12/8/2017</td>
<td>18-Jan</td>
</tr>
<tr>
<td>1 Jan</td>
<td>12/17/2017</td>
<td>12/30/2017</td>
<td>12/27/2017</td>
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<td></td>
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</tr>
</tbody>
</table>
Effective Dates

You will need to determine the effective date any time:

- a new member joins your local
- a member adds or changes an insurance policy, DIPP premium or PAC contribution
- a member is placed on or removed from E-49 status

- Premium change notification received
  - February 23, effective date March 1
- Collect new premium alternate way
  - March
- Payroll Deduction Changed
  - February 28 for April Billing
- Billing worked:
  - New premium should show on paper billing and on member record in WinStabs
    - April
- Billing worked-include new premium on Page 3
  - Additions, update member record in WinStabs
    - March
Qualifying for E-49

SMART Constitution and Ritual, Article 21B, Section 49:
A member who for any reasons, including sickness and disability, is not engaged in transportation service... ...for a full calendar month (excluding his/her vacation)

...shall, upon submitting to the General Secretary-Treasurer and the Local Treasurer written request on the prescribed form...

... be relieved from the payment of all dues and assessments for subsequent calendar months until he/she again returns to transportation service...

Such member will promptly report to the Local Treasurer his/her date of return to active service with the employer and will be obligated to pay full dues and assessments beginning with the first month thereafter.
E-49

- Those not engaged in service for an entire calendar month can be relieved from paying dues for following calendar months until he/she returns to service.

- Exempt from:
  - Dues/assessments
  - DIPP
  - PAC
  - Group Disability (GD)

- Still must pay any insurance premiums.

- A furloughed member who receives 7 or more days vacation pay in any month must pay dues. (Memo Re: E-49 and Furloughed employees 4/16/09)

- Local/LCA officers that receive salary, lost time, or straight time in service of the members must pay dues. (Letter to Corzine 11/29/1995)
Applying E-49

What is the last day worked?
- Feb. 26th

What month is E-49 requested to begin?
- April

Were dues paid the month prior?
- Yes, on 3/2/2018

Were dues paid for April?
- Yes

Are those dues owed?
- As long as the member does not work a single day the entire month of March - NO

What is member variance?
- + 1 month dues, DIPP, PAC, GD monies (insurance gets paid)

What do you do next?
- Refund the money to the member
- Hold the money to apply to dues upon the member’s return to service.
Marilyn returns to work 4/2/2018

- Her member variance is +1 month dues, DIPP, PAC, GD

- What month does she owe dues for now?
  - May

- Are dues paid in the prior month?
  - Yes - on 4/13/18

- Were dues paid for May?
  - Yes

- Are those dues owed?
  - Yes

- What is member variance?
  - Still +1 month dues, DIPP, PAC, Group Disability monies (insurance gets paid)

- What do you do next?
  - Refund the money to the member
  - Apply the money to insurance premiums that may be outstanding
Marilyn returns to work 4/16/2018

- Her member variance is +1 month dues, DIPP, PAC, GD

- What month does she owe dues for now?
  - May

- Are dues paid in the prior month?
  - No, last dues paid 3/2/18

- Were dues paid for May?
  - No

- Are those dues owed?
  - Yes

- What is member variance?
  - Now in Balance

- What do you do next?
  - Nothing for dues, PAC, DIPP, GD
  - May need to collect for outstanding insurance premiums
Applying E-49

What is the last day worked?
   • Feb. 9th

What month is E-49 requested to begin?
   • April

Were dues paid the month prior?
   • No - last PRD was 2/2/18

Were dues paid for April
   • No

Are those dues owed?
   • No

What is member variance?
   • Member in balance

What do you do next?
   • Pay close attention to the return to service date
   • It is likely you will need to work with the member to collect dues owed
Return to Service

James returns to work 4/2/2018

- His account is in balance
- What month does he owe dues for now?
  - May
- Are dues paid in the prior month?
  - Yes - on 4/13/18
- Were dues paid for May?
  - Yes
- Are those dues owed?
  - Yes
- What is member variance?
  - In balance
- What do you do next?
  - Nothing for dues, PAC, DIPP, GD
  - May need to collect for outstanding insurance premiums
Return to Service

James returns to work 4/16/2018

- His account is in balance
- What month does he owe dues for now?
  - May
- Are dues paid in the prior month?
  - No - last PRD was 2/2/18
- Were dues paid for May?
  - No
- Are those dues owed?
  - Yes
- What is member variance?
  - - 1 month dues, DIPP, PAC, Group Disability monies
- What do you do next?
  - Collect for outstanding monies
Return to Service

James returns to work 3/5/2018

- James never qualified E-49

- What month does he owe dues for now?
  - April

- Are dues paid in the prior month?
  - No - last PRD received was 2/2/18

- Were dues paid for April?
  - No

- Are those dues owed?
  - Yes

- What is member variance?
  - - 1 month dues, DIPP, PAC, Group Disability monies

- What do you do next?
  - Collect for outstanding monies

Just because money was not received it does not mean that the member qualified E-49!
Treasurer’s Bill vs. Direct Bill

- Insurance premiums on the Treasurer’s Bill (TBIL) are paid when the Local Treasurer works the SMART TD bill.
  - Premiums are paid by payroll deductions
  - Premiums are paid by the member to the Local by check

- Insurance premiums on Direct Bill (DBIL) are paid when the member submits payment directly to UTUIA
  - Bills are sent directly to members
  - Insurance for retired members is always DBIL

- Treasurers may move insurance premiums for out-of-service members from TBIL to DBIL
  - Must notify your billing auditor
  - Premiums can be moved back to TBIL by the Treasurer, upon the member’s return to service - PAY CLOSE ATTENTION to these!!
E-49 - Categories

- E-49 F = Furloughed
- E-49 S = Sick
- E-49 D = Dismissed/Discipline
- E-49 M = Military
- E-49 O = Other (avoid this category)
Payroll Deduction (PRD) Changes

- Treasurers are responsible for making sure the Local receives the correct amount of money from each member.

$ you expect to receive ≠ Payroll deduction amount

Change the payroll deduction!
Payroll Deduction (PRD) Changes

Make TIMELY payroll deduction changes whenever:

<table>
<thead>
<tr>
<th>Event Description</th>
<th>Status</th>
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<tbody>
<tr>
<td>A new membership become effective</td>
<td></td>
</tr>
<tr>
<td>Any portion of the 5-part dues is changed (or there’s an assessment)</td>
<td></td>
</tr>
<tr>
<td>A member files the waiver of coverage to opt out of short-term disability</td>
<td></td>
</tr>
<tr>
<td>A member adds or changes a DIPP</td>
<td></td>
</tr>
<tr>
<td>A member adds or changes a UTU PAC pledge</td>
<td></td>
</tr>
<tr>
<td>A member opts in or makes changes to a Long Term Disability plan</td>
<td></td>
</tr>
<tr>
<td>A member adds or make changes to an Insurance policy</td>
<td></td>
</tr>
<tr>
<td>A member is behind on any portion of what is owed (i.e. a payment plan)</td>
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### Making PRD Changes

On 2/28/18, you’re notified that you have a new member effective 2/1/18.

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**What month does the member begin to owe?**

- **March**

**What pay date can you make the PRD change for?**

- **4/13/18**

**What month is this money applied to?**

- **May**

**What is the member variance?**

- **-2 months dues+GD**

**What do you do next?**

- Make a one-time adjustment to pick up all that’s owed
- Make a series of adjustments to pay down the balance over a period of time (must be tracked)
At the meeting on 3/15/18 it is decided to increase dues starting with May’s

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What month does the member begin to owe?  May
What pay date can you make the PRD change for?  4/13/18
What month is this money applied to?  May
What is the member variance?  In Balance
What do you do next?

- Nothing
- Plan dues increases carefully to minimize extra work
### Making PRD Changes

**4/1/18, you’re notified a member opted out of VSTD effective March 1**

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**What month does the member stop owing?**
- March

**What pay date can you make the PRD change for?**
- 5/11/18

**What month is this money applied to?**
- June

**What is the member variance?**
- + 3 months VTSD

**What do you do next?**
- Refund the member
- Request refund from SMART TD
- Adjust WinStabs fund balances to reflect refund
### Making PRD Changes

**4/1/18, you’re notified a member added insurance effective 5/1/18**

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**What month does the member begin to owe?**

May

**What pay date can you make the PRD change for?**

5/11/18

**What month is this money applied to?**

June

**What is the member variance?**

- 1 month

**What do you do next?**

- Work to collect the first month owed
- Did the member pay by check when they signed up for the policy?
Updating Records in WinStabs

[Image of WinStabs software interface showing member record details for MARY A BAUER with plan and policy information, and premium amounts for different insurance plans.]
These 4 steps must be completed and the billing mailed to SMART TD before the 20th of the month.
Working the SMART TD bill

- **Step 1:** Post monthly dues - posts what members owe for dues plus any other premiums effective for that month.

- When working Step 1, WinStabs **ASSUMES** that the Billed Amount (the amount owed) is equal to the Received amount (the amount collected). This information is based on what the Treasurer has entered into the Member Record. If Member Records are properly maintained, this should be the case for 90% of your members, but it’s not necessarily 100% accurate. That’s why we have Step 2.
Step 2: Reconcile monthly carrier receipts - compare and correct what is received via payroll deduction from the carrier (documented via Carrier Payroll Deduction Reports for Local pay carriers or the Direct Receipts Report found in iLINK for Direct Receipt Carriers) with what the Local expects to receive (documented in WinStabs).
Working the SMART TD bill

Step 3: Reconcile SMARTTD bill compare and correct the billed amount in WinStabs with the amount on the SMART TD bill. The SMART TD bill (also known as Green-bar bill, billings or green sheets) is mailed out around the first of the month. Step 2 ensured that the amount received in the Member’s Record was correct. Now it’s time to compare and correct the Billed Amount in WinStabs to the amount shown on the SMART TD paper billing. If the numbers do not match, the Treasurer is required to find out why and correct the wrong record.
Working the SMART TD bill

**Step 4:** Create the monthly billing cover sheet; post the SMART TD bill disbursement and post the dues received to the appropriate Local and LCA funds. Once you complete steps 1 through 3 in WinStabs and you have correctly marked the SMART TD Bill, including figuring the updated amounts and counts on the tally sheets, it is time to transfer the figures to WinStabs and make the SMART TD Bill Cover Sheet using Step 4.
The PA1

Neglecting to review PA1s can result in a large Local liability to the SMART TD office!

<table>
<thead>
<tr>
<th>Name / Member:</th>
<th>InsPrem:</th>
<th>TB:</th>
<th>GDR</th>
<th>ODB</th>
<th>IntDue:</th>
<th>Legis:</th>
<th>GCA:</th>
<th>DPP:</th>
</tr>
</thead>
<tbody>
<tr>
<td>ASHER LINDA</td>
<td>$265.98</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>ZABROWSKI PHILLIP</td>
<td>$0.00</td>
<td>$0.50</td>
<td>$54.50</td>
<td>$9.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Remarks:**

The net amount of shortage or overage on the above exceptions is being charged or credited to International dues.

$312.35 will be REDUCED from your next months local/ica dues payment.

Please check your DR-SPREADS to be sure that members on the GDB / GDR OPT-OUT list are not in the surplus. If money is in surplus, please return to member.
Member Variances

Member Credits
• Represents money owed to the member

Member Deficit
• Represents money owed to the Local
• Work with members to collect what is owed. Members can:
  • Write a check to the Local
  • Opt for a one-time increase to their PRD
  • Opt for an increase to PRD over several months
  • Opt for a combo of PRD and paying the Local directly
Transfer Requests: Article 21B, Section 47

1. New Local submits transfer request form
2. Old Local responds to request
3. If transfer is valid, old Local issues Transfer certificate to new Local
Suspended, Retired, Deceased Members

Five union status options:
1. Active
2. Insurance
3. Retired
4. Transferred
5. Inactive
Member address and contact information

- Remember WinStabs and iLINK do not talk to one another. Records must be updated in both systems.
- Members can submit an address update to SMART TD via the website.
- Cross check WinStabs and iLINK records for best accuracy.
Field Audit and Support Help Desk

- Call for questions and guidance
  - 1-216-227-5444
- Email: fieldauditor@group.smart-union.org
- Visit: https://smart-union.org/td/secretary-and-treasurer-tools/