

Employer

As illustrated in the chart below, implementation of The Program benefits package DECREASES the employee's taxes resulting in an INCREASE in annual take home pay in the amount of \$2,253.68.

	Without The Program	The Program	Difference	Plan 1200	
				Gross Savings Per Employee Per Bi-Weekly: \$42.37 Per Month: \$91.80 Per Year: \$1101.60	
Gross Income	\$1,200.00	\$1,200.00	\$0.00		
The Program Health Pre-tax Premium	\$0.00	\$553.84	\$553.84		
Employee's Bi-Weekly Gross Taxable Income	\$1,200.00	\$646.16	\$553.84	Administration Cost Per Employee* Per Bi-weekly: \$18.46 Per month: \$40 Per Year: \$480	
Employer's Bi-Weekly FICA Contributions	\$91.80	\$49.43	\$42.37		
Employer's Annual FICA Contributions	\$2,386.80	\$1,285.20	\$1,101.60		
Net Annual Savings Per Employee Per Year					
Plan 1500	Plan 1200	Plan 1050	Plan 900	Plan 750	Plan 600
\$897.00	\$621.00	\$483.90	\$346.20	\$208.50	\$70.80
					Net Savings Per Employee After The Program Health Per Bi-Weekly: \$23.91 Per Month: \$51.80 Per Year: \$621.60

This information has been prepared for informational purposes only and is not intended to provide, and should not be relied on for tax, legal or accounting advice. Employees and employers should consult their own tax, legal and accounting advisors before engaging in any transaction. The above is an example using sample information. The Program cannot guarantee the same favorable tax outcome in all situations as federal and state tax laws are continuously changing. The benefits paid under this program may be taxable income. We recommend each group seek tax advice from a professional tax advisor prior to purchasing. *The administration cost is a separate fee charged to the employer.