

Tax Savings Example *

Monthly Pay and Expenses	Without Plan	With Plan
Gross Pay	\$ 5,833.00	\$ 5,833.00
Less Tax-free Expenses		
▪ Group Health Insurance		\$ 250.00
▪ Unreimbursed Medical Costs		\$ 108.00
Taxable Income	\$ 5,833.00	\$ 5,475.00
Less Taxes & After-Tax Expenses		
▪ Federal Income Tax at 25%	\$ 1,458.00	\$ 1,369.00
▪ NY State Income Tax at 6.85%	\$ 400.00	\$ 375.00
▪ FICA at 7.65%	\$ 446.00	\$ 419.00
▪ Group Health Insurance	\$ 250.00	
▪ Unreimbursed Medical Costs	\$ 108.00	
Disposable Income	\$ 3,171.00	\$ 3,312.00

*This example is based on tax status of married, filing jointly with a taxable annual income of \$70,000

Increase in monthly take-home pay: \$ 141.00

Increase in annual take-home pay: \$1,692.00

For additional information:

visit the Benefit Resource website, www.BenefitResource.com.

or call the Benefit Resource Participant Services Department, 800-473-9595, 8 am to 8 pm (Eastern Time), Monday - Friday.