PAYCHECK EXAMPLE

- ✓ All Pre-Tax deductions are unchanged
- ✓ This Plan is funded by a Section 125 premium deduction
- ✓ Taxable Income is reduced by $1,650 per month
- ✓ Claim Payment of $1,350 issued
- ✓ The participant receives an increase of $82.28 in net take home pay

Category	Before	After
Monthly Income	$4,200.00	$4,200.00
Health Insurance	$185.00	$185.00
401(k)	$360.00	$360.00
Other Pre-Tax	$0.00	$0.00
CHW Premium	$0.00	$1,650
Taxable Income	$3,655.00	$2,005.00
Federal Withholding	$273.27	$78.83
State Withholding	$73.52	$11.90
Social Security	$226.61	$124.31
Medicare	$53.00	$29.07
Total Taxes	$626.40	$244.11
CHW Claim Payment	$0.00	$1,350.00
Net Pay	**$3,028.60**	**$3,110.88**
Increase in Take-Home Pay	**$0.00**	**$82.28**

EMPLOYER SAVINGS

- Employers are required to pay 7.65% of taxable wages
- Reduced payroll taxes in real-time
- Claim payment adjudication is automated through your payroll system
- Cash-flow increase
- Section 125 Pre-Tax Deductions can be excluded from Workers Comp premium calculations in some states

Category	Before	After
Monthly Income	$4,200.00	$4,200.00
Health Insurance	$185.00	$185.00
401(k)	$360.00	$360.00
Other Pre-Tax	$0.00	$0.00
CHW Premium	$0.00	$1,650
Taxable Income	$3,655.00	$2,005.00
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Medicare	$53.00	$29.07
Total Taxes	**$626.40**	**$244.11**
CHW Claim Payment	$0.00	$1,350.00
Net Pay	**$3,028.60**	**$3,110.88**
Increase in Take-Home Pay	**$0.00**	**$82.28**

$1,650
x7.65%
$126.23