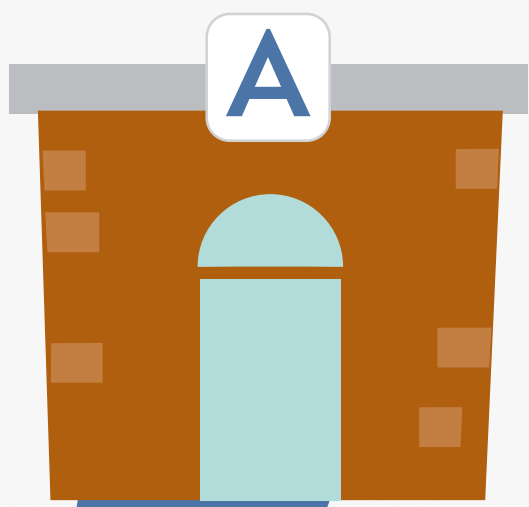


# THE TAX BATTLE:

INDIVIDUAL VS. GROUP INSURANCE

## COMPANY

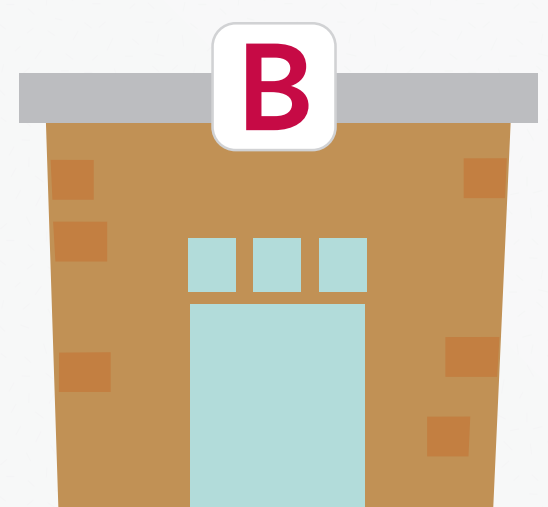
A



COMPANY A OFFERS NO GROUP BENEFITS TO EMPLOYEES. EMPLOYEE A PURCHASES ALL OF HIS BENEFITS ON HIS OWN, OUTSIDE OF COMPANY A.

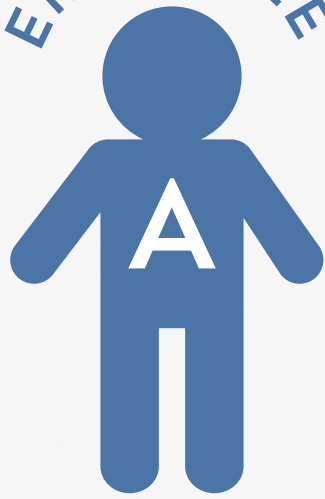
## COMPANY

B



COMPANY B OFFERS GROUP BENEFITS AND PAYS 50% OF THE PREMIUM FOR EMPLOYEES. EMPLOYEE B PARTICIPATES IN THE GROUP BENEFITS THROUGH HIS EMPLOYER.

EMPLOYEE



EMPLOYEE



**\$4,000 PER MONTH SALARY, NO PRE-TAX BENEFITS.**

POST TAX BENEFITS PREMIUMS:  
\$1,000 EMPLOYEE CONTRIBUTION  
\$0.00 EMPLOYER CONTRIBUTION

**\$4,000 PER MONTH SALARY, \$500 EMPLOYER CONTRIBUTION TOWARDS PRE-TAX BENEFITS.**

PRE-TAX BENEFITS PREMIUMS:  
\$500 EMPLOYEE CONTRIBUTION  
\$500 EMPLOYER CONTRIBUTION

## EMPLOYEE

GROSS WAGES	\$4,000.00
PRE-TAX DEDUCTIONS	\$0.00
TAXABLE WAGES	\$4,000.00
FICA/MEDICARE	\$306.00
FEDERAL INCOME TAX	\$600.00
STATE INCOME TAX	\$280.00
POST TAX BENEFITS PREMIUMS	\$1,000.00
TAKE HOME PAY	\$1,814.00

GROSS WAGES	\$4,000.00
PRE-TAX DEDUCTIONS	\$500.00
TAXABLE WAGES	\$3,500.00
FICA/MEDICARE	\$267.75
FEDERAL INCOME TAX	\$525.00
STATE INCOME TAX	\$245.00
POST TAX BENEFITS PREMIUMS	\$0.00
TAKE HOME PAY	\$2,462.25

\*FEDERAL TAX ESTIMATED AT 15% AND STATE TAX AT 7%

## EMPLOYEE HIGHLIGHTS

EMPLOYEE A'S TAKE HOME PAY IS ALMOST \$650 LESS PER MONTH THAN EMPLOYEE B. IMAGINE WHAT YOUR EMPLOYEES COULD DO WITH AN EXTRA \$7,800 PER YEAR.

EMPLOYEE B SEES A TAX SAVINGS OF ALMOST \$150 PER MONTH OVER EMPLOYEE A. THIS IS ALMOST \$1,800 PER YEAR.

We want to do more than help you manage your benefits, HR, payroll and risk management needs. Our mission is to help you optimize and maximize the most important part of your business—your people. Our services remove the daily burdens that impede your employees' focus so they can apply uninterrupted energy, enthusiasm, talent and passion toward your mission.



www.aplusbenefits.com