

Name Changed; Example of real employee; 26 pay periods per year; Employee adds Accident Rider and STD and nets additional \$12.37 per paycheck. Employer saves \$137.47 per year in FICA.

Example, Jane		Age: 53	Coverage Type: EE	FTPT Status: FT	Salary: \$50,606
		Current	GAP+		
Gross Pay		\$1,946.40	\$1,946.40		
GAP + Premium (Pre-tax)					
GAP+ 8000/4000		\$0.00	\$240.85		
24 Hour Accident Premier		\$0.00	\$8.96		
Short Term Disability Insurance - 6 Months		\$0.00	\$7.48		
Taxable Wages		\$1,946.40	\$1,696.59		
Payroll Taxes		\$476.52	\$391.48		
Net Pay		\$1,469.88	\$1,297.63		
Claim Payments		\$0.00	\$184.62		
Net Take Home		\$1,469.88	\$1,482.25		
Employer FICA					
Employer FICA		\$148.90	\$129.79		
Net Annual FICA + Program Fee		\$3,871.39	\$3,733.92		
Net Employer Annual FICA Savings		\$0.00	\$137.47		