Before & After · Sample Monthly Paycheck

WITHOUT THE PLAN	
Earning $65,000/yr · $5,416.67 gross	
Gross pay	$5,416.67
ACA 125 (pre-tax)	—
Federal tax	– $441.93
State / local tax	– $159.54
FICA + Medicare	– $414.37
ACA RWD (post-tax)	—
Other deductions	– $280.71
NET PAY	**$4,120.12**

WITH THE PLAN	
Earning $65,000/yr · $5,416.67 gross	
Gross pay	$5,416.67
ACA 125 (pre-tax)	**– $1,500.00**
Federal tax	**– $261.93**
State / local tax	**– $113.49**
FICA + Medicare	**– $299.62**
ACA RWD (post-tax)	**+ $1,275.00**
Other deductions	– $280.71
NET PAY	**$4,235.92**

+$115.80 every paycheck · **+$1,389.60** every year

WHY IT WORKS: the ACA 125 ($1,500) is bigger than the ACA RWD ($1,275) — but it's PRE-tax, so it cuts tax withholding and when combined with wellness reward, results in increased paycheck.

Each employee receives a personalized side-by-side paycheck comparison during orientation.

LaaSyHealth®