

Before & After · Sample Monthly Paycheck

WITHOUT THE PLAN		WITH THE PLAN	
<i>Earning \$65,000/yr · \$5,416.67 gross</i>		<i>Earning \$65,000/yr · \$5,416.67 gross</i>	
Gross pay	\$5,416.67	Gross pay	\$5,416.67
ACA 125 (pre-tax)	—	ACA 125 (pre-tax)	– \$1,500.00
Federal tax	– \$441.93	Federal tax	– \$261.93
State / local tax	– \$159.54	State / local tax	– \$113.49
FICA + Medicare	– \$414.37	FICA + Medicare	– \$299.62
ACA RWD (post-tax)	—	ACA RWD (post-tax)	+ \$1,275.00
Other deductions	– \$280.71	Other deductions	– \$280.71
NET PAY	\$4,120.12	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.

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Two new lines on the stub.
One bigger number.

1

Pre-Tax 125

– ACA 125

Comes out BEFORE taxes are figured.
Lowers taxable income

2

Post-Tax Reward

+ ACA RWD

Added to paycheck AFTER taxes.
To increase take-home in each check

3

Bigger Net Pay

= result

Reduced tax withholding + the
reward drives take-home increase.