

Sample Monthly Paycheck Comparison

Illustrative example showing how pre-tax participation can help preserve take-home pay while funding valuable benefits.



Before 360	
Monthly Income	\$3,288.46
Pre-Tax Benefits	
Major Medical	\$500.00
Taxable Monthly Income	\$2,788.46
Federal Withholding	\$187.38
Social Security	\$172.88
Medicare	\$40.44
State Withholding	\$150.46
Total Taxes	\$551.16
Net Pay	\$2,237.30

With 360	
Monthly Income	\$3,288.46
Pre-Tax Benefits	
Major Medical	\$500.00
360 Preventative Care PEPM	\$1,150.00
Taxable Monthly Income	\$1,638.46
Federal Withholding	\$75.37
Social Security	\$101.58
Medicare	\$23.77
State Withholding	\$85.80
Total Taxes	\$286.52
Gross Tax Savings	\$264.65
360 Fee	\$89.00
Available After Fee	\$175.65
SIMRP Reimbursement (PEPM)	\$1,150.00
Ancillary Benefits (Monthly)	
Vision	\$19.92
Life Insurance	\$127.70
Critical Illness	\$20.02
Final Net Pay	\$2,245.30



Taxable Income Reduced by **\$1,150.00**
 Gross Tax Savings: **\$264.65 / month**
 Illustrative Net Pay Increase: **\$8.00 / month**

Illustrative example only. Actual results vary based on pay, taxes, deductions, eligibility, plan participation, and proper administration.