

## Paycheck Comparison

	Before	After
<b>Monthly Income</b>	<b>\$4,166.67</b>	<b>4,166.67</b>
<b>Health Insurance</b>	<b>185.00</b>	<b>185.00</b>
<b>401(k)</b>	<b>125.00</b>	<b>125.00</b>
<b>Other Pre-tax</b>	<b>0.00</b>	<b>0.00</b>
<b>Paradigm H&amp;W Premium</b>	<b>\$0.00</b>	<b>900.00</b>
<b>Taxable Income</b>	<b>3856.67</b>	<b>2956.67</b>
<b>SDI</b>	<b>2.60</b>	<b>2.60</b>
<b>Federal Withholding</b>	<b>391.97</b>	<b>283.97</b>
<b>State Withholding</b>	<b>164.49</b>	<b>114.99</b>
<b>Social Security</b>	<b>246.86</b>	<b>191.06</b>
<b>Medicare</b>	<b>57.73</b>	<b>44.68</b>
<b>Paradigm SIMRP Reimbursement (Non- accrual, Non-Taxable)</b>	<b>\$0.00</b>	<b>900.00</b>
<b>Total savings</b>	<b>0.00</b>	<b>226.35</b>
<b>Paradigm Fee</b>	<b>\$0.00</b>	<b>80.00</b>
<b>Benefit Reserve</b>	<b>\$0.00</b>	<b>131.37</b>
<b>Net Take home Pay</b>	<b>2,993.02</b>	<b>2993.02</b>

1. Monthly Gross income remains unchanged
2. All existing pre-tax deductions are unaffected
3. The SIMRP/WIMPR is funded by a Sec. 125 premium deduction
4. Taxable income is reduced by \$900.00 per month
5. Participant is compliant with Paradigm participation guidelines and receives their after-tax reimbursement
6. The Paradigm Fee of \$80.00 per month is deducted after –tax
7. The participating employee now has \$131.37\* in their Benefit Reserve to spend on voluntary benefits
8. Take home pay remains the same as before the Paradigm Health & Wellness program

\* Benefit Reserve is calculated at 90%, actual Benefit Reserve is \$146.35