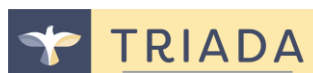


## POP FULL SUPPLEMENT PAYCHECK AND NET TAKE HOME ILLUSTRATIONS

38-Year-Old Employee Only with Annual Salary of \$36,000. *GAP+ policy with \$7,000 in-patient / \$2,500 out-patient / \$3,600 Health Screening / \$1,200 Health Treatment			
	Current Take Home	With GAP	With GAP+
Gross Pay (semi-monthly)	\$1,500.00	\$1,500.00	\$1,500.00
GAP Premium (Pre-tax)	\$0	-\$31.63	\$0
Pop Full Supplement Premium* (Pre-tax)	\$0	\$0	-\$247.63
Payroll Taxes (25%)	- \$375.00	- \$367.09	-\$313.09
Net Pay	\$1,125.00	\$1,102.28	\$939.28
Eligible Claim Payment (Post-tax) <i>in the form of a Direct Deposit</i>	\$0	\$0	+200.00
Net Take Home	\$1,125.00	\$1,102.28	\$1,139.28
Current   Net GAP Cost   Net GAP+ Cost	\$0	-\$23.72	+14.28
Annual Employer FICA Savings – Monthly HRM Program Fee (\$29.95)	\$0	+\$58.07	+\$95.25

Paycheck Illustration for a 45-Year-Old Employee + Family with Annual Salary of \$60,000. *GAP+ policy with \$21,000 in-patient / \$7,500 out-patient / \$10,800 Health Screening / \$3,600 Health Treatment			
	Current Take Home	With GAP	With GAP+
Gross Pay (semi-monthly)	\$2,500.00	\$2,500.00	\$2,500.00
GAP Premium (Pre-tax)	\$0	-113.71	\$0
Pop Full Supplement Premium* (Pre-tax)	\$0	\$0	-\$761.71
Payroll Taxes (25%)	- \$625.00	-\$596.57	-\$434.57
Net Pay	\$1,875.00	\$1,789.72	\$1,303.72
Eligible Claim Payment (Post-tax) <i>in the form of a Direct Deposit</i>	\$0	\$0	+600.00
Net Take Home	\$1,875.00	\$1,789.72	\$1,903.72
Current   Net GAP Cost   Net GAP+ Cost	\$0	-\$73.31	+\$28.72
Annual Employer FICA Savings – Monthly HRM Program Fee (\$39.95)	\$0	+\$179.47	+\$919.09

Paycheck Illustration for a 52-Year-Old Employee + Spouse with Annual Salary of \$90,000. *GAP+ policy with \$14,000 in-patient / \$5,000 out-patient / \$7,200 Health Screening / \$2,400 Health Treatment			
	Current Take Home	With GAP	With GAP+
Gross Pay (semi-monthly)	\$3,750.00	\$3,750.00	\$3,750.00
GAP Premium (Pre-tax)	\$0	-\$147.40	\$0
Pop Full Supplement Premium* (Pre-tax)	\$0	\$0	- \$579.40
Payroll Taxes (25%)	- \$937.50	-\$900.65	- \$792.65
Net Pay	\$2,812.50	\$2,701.95	\$2,377.95
Eligible Claim Payment (Post-tax) <i>in the form of a Direct Deposit</i>	\$0	\$0	+ \$400.00
Net Take Home	\$2,812.50	\$2,701.95	\$2,777.95
Current   Net GAP Cost   Net GAP+ Cost	\$0	-\$110.55	-\$34.55
Annual Employer FICA Savings – Monthly HRM Program Fee (\$34.95)	\$0	+270.63	+\$644.38



<i>Paycheck Illustration for a 52-Year-Old Employee + Spouse with Annual Salary of \$90,000.</i> <i>*GAP+ policy with \$14,000 in-patient / \$5,000 out-patient / \$7,200 Health Screening / \$2,400 Health Treatment</i>			
	Current Take Home	With GAP	With GAP+
Gross Pay (semi-monthly)	\$3,750.00	\$3,750.00	\$3,750.00
GAP Premium (Pre-tax)	\$0	-147.41	\$0
Pop Full Supplement Premium* (Pre-tax)	\$0	\$0	- \$579.40
Federal	\$353.83	\$336.14	\$248.31
Fica	\$232.50	\$223.36	\$196.58
Medicare	\$54.37	\$52.24	\$45.97
State	\$143.00	136.00	\$116.00
Total Payroll Taxes	\$783.70	\$748.04	\$579.40
Net Pay	\$2,966.30	\$2,854.85	\$2,527.74
Eligible Claim Payment (Post-tax) <i>in the form of a Direct Deposit</i>	\$0	\$0	+ \$400.00
Net Take Home	\$2,966.30	\$2,854.85	\$2,927.74
Current   Net GAP Cost   Net GAP+ Cost	\$0	<b>-\$111.45</b>	<b>-\$38.56</b>
Annual Employer FICA Savings – Monthly HRM Program Fee (\$34.95)	\$0	<b>+\$223.96</b>	<b>+\$597.71</b>

<i>40-Year-Old Employee Only with Annual Salary of \$40,000.</i> <i>*GAP+ policy with \$7,000 in-patient / \$2,500 out-patient / \$3,600 Health Screening / \$1,200 Health Treatment</i>			
	Current Take Home	With GAP	With GAP+
Gross Pay (semi-monthly)	\$1,667.00	\$1,667.00	\$1,667.00
GAP Premium (Pre-tax)	\$0	-\$31.63	\$0
P Premium* (Pre-tax)	\$0	\$0	-\$247.63
Payroll Taxes (25%)	- \$416.75	- \$408.85	-\$354.85
Net Pay	\$1,250.25	\$1,226.52	\$1064.52
Eligible Claim Payment (Post-tax) <i>in the form of a Direct Deposit</i>	\$0	\$0	+200.00
Net Take Home	\$1,250.25	\$1,226.85	\$1,264.52
Current   Net GAP Cost   Net GAP+ Cost	\$0	<b>-\$23.40</b>	<b>+\$14.27</b>
Annual Employer FICA Savings – Monthly HRM Program Fee (\$29.95)	\$0	<b>+\$58.07</b>	<b>+\$95.25</b>



*50-Year-Old Employee Only with Annual Salary of \$50,000.  
\*GAP+ policy with \$7,000 in-patient / \$2,500 out-patient / \$3,600 Health Screening / \$1,200 Health Treatment*

	Current Take Home	With GAP	With GAP+
Gross Pay (semi-monthly)	\$2,083.33	\$2,083.33	\$2,083.33
GAP Premium (Pre-tax)	\$0	-\$81.91	\$0
Pop Full Supplement Premium* (Pre-tax)	\$0	\$0	-\$297.91
Payroll Taxes (25%)	- \$520.83	- \$500.36	-\$446.36
Net Pay	\$1,562.50	\$1,501.06	\$1,339.06
Eligible Claim Payment (Post-tax) <i>in the form of a Direct Deposit</i>	\$0	\$0	+200.00
Net Take Home	\$1,562.50	\$1,501.06	\$1,539.06
Current   Net GAP Cost   Net GAP+ Cost	\$0	-\$61.44	-\$23.44
Annual Employer FICA Savings – Monthly HRM Program Fee (\$29.95)	\$0	+\$150.39	+\$187.56

