

PRE-TAX SAVINGS

Employee Savings Example	Income Before ABS Flex Plan	Income With ABS Flex Plan
Monthly Salary	\$2,000	\$2,000
Tax Free Benefits Expenses	0	-\$ 100
Taxable Salary	\$2,000	\$1,900
Federal, State & FICA Taxes	-\$ 540	-\$ 513
After-Tax Medical Costs	-\$ 100	0
Take Home Pay	-\$1,360	\$1,387
Monthly Net Income Increases	0	\$ 27
Annual Employee Tax Savings	-\$ 540	\$ 324