

Without 105CONCEPTS

Health Insurance Premiums	\$6,000
Out of Pocket Medical Expenses	\$4,000
Total Medical Expenses	\$10,000
Health Premium X Federal tax (.15)	\$6,000 X .15



\$900 Savings

With 105CONCEPTS

Health Insurance Premiums	\$6,000
Out of Pocket Medical Expenses	\$4,000
Premiums + Out of Pocket X Federal, State, FICA tax	\$10,000 x .35



\$3,500 Savings