

## Looking for a way to save? Let Aflac help make **TAX SAVINGS** easy for you and give your employees the savings they deserve through Wingspan Cafeteria Plans.

### INCREASE VALUE WITHOUT INCREASING COST

With Premium-Only Plans (POP), you reduce your employees' taxable income with pre-tax product offerings, thereby reducing your share of FICA and FUTA taxes. This means a significant savings for you and your employees.

By offering flexible spending accounts (FSAs), you can enhance your benefits package and save money. The administration of your FSA doesn't need to be complex. Aflac can work with you to implement and assist with administration of the plan.

### THE BOTTOM LINE

Not only do you enhance your benefits package by offering your employees Aflac insurance policies on a pre-tax basis, but you actually save money too. Extend your offering and savings with unreimbursed medical and dependent day care FSAs.

### HELPING EMPLOYEES SAVE MONEY IS AS SIMPLE AS:

- 1** Employees sign up for the plan and estimate their amount of anticipated out-of-pocket medical expenses for the year.
- 2** Then, they have the corresponding amount deducted from their paycheck in equal installments.
- 3** As employees incur medical or dependant care expenses, they submit paperwork and get reimbursed with their own tax-free dollars. Aflac also provides your employees with an Aflac Now Card<sup>®</sup> for on-the-spot payment for unreimbursed medical expenses.

*Some services may not be available; ask for details.*



We've got you under our wing.<sup>SM</sup>

**TAX SAVINGS FOR YOUR BUSINESS**

Wingspan Cafeteria Plans reduce your share of FICA and FUTA taxes, as illustrated in the example below, proving a significant savings for your business.

**VALUABLE BENEFITS FOR YOUR EMPLOYEES**

Providing your employees with an opportunity for tax savings can increase their take-home pay and provide additional benefits, such as on-site reimbursement for unreimbursed medical expenses.

**Employer Savings Example**

*Per \$500,000 in payroll*

**WITHOUT** *Wingspan Cafeteria Plans*

\$	500,000	Annual Payroll
-	0	Employee Contribution
	<u>500,000</u>	Taxable Payroll
x	7.65%	FICA
<b>\$</b>	<b>38,250</b>	<b>Employer Tax</b>

**WITH** *Wingspan Cafeteria Plans*

\$	500,000	Annual Payroll
-	30,000	Employee Contribution
	<u>470,000</u>	Taxable Payroll
x	7.65%	FICA
<b>\$</b>	<b>35,955</b>	<b>Employer Tax</b>

**\$ 2,295** Employer FICA Tax Savings

**Employee Savings Example**

*Per \$1,000 in salary*

**WITHOUT** *Wingspan Cafeteria Plans*

\$	1,000	Gross Payroll
-	250	Taxes
	<u>750</u>	Paycheck
-	100	Insurance Premiums
<b>\$</b>	<b>650</b>	<b>Net Spendable</b>

**WITH** *Wingspan Cafeteria Plans*

\$	1,000	Gross Payroll
-	100	Insurance Premiums
	<u>900</u>	Adjusted Gross Income
-	225	Taxes
<b>\$</b>	<b>675</b>	<b>Net Spendable</b>

**\$ 25** Employee FICA Tax Savings

*Examples are for illustration purposes only.*

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