

MEDICAL PLANS	GTN & TAX ELECTION -----	Empl + Child(ren)	Empl + Spouse + Child(ren)
		T3/P3 -----	T4/P4 -----
UHC CO-PAY CHOICE PLUS			
NTD AMOUNT	204: AFTER-TAX	\$401.16	\$401.16
NTD AMOUNT	205: PRE-TAX	\$532.68	\$532.68
UHC HDHP WITH HSA			
NTD AMOUNT	207: AFTER-TAX	\$401.16	\$401.16
NTD AMOUNT	208: PRE-TAX	\$427.42	\$427.42
KAISER HMO HDHP			
NTD AMOUNT	216: AFTER-TAX	\$401.16	\$401.16
NTD AMOUNT	217: PRE-TAX	\$460.98	\$460.98
KAISER HMO CO-PAY			
NTD AMOUNT	219: AFTER-TAX	\$401.16	\$401.16
NTD AMOUNT	220: PRE-TAX	\$488.98	\$488.98

DENTAL PLANS

DENTAL PLANS		T3A/P3A	T4A/P4A
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DELTA DENTAL - BASIC			
NTD AMOUNT	237: AFTER-TAX	\$10.48	\$10.48
NTD AMOUNT	238: PRE-TAX	\$31.00	\$31.00
DELTA DENTAL - BASIC PLUS			
NTD AMOUNT	237: AFTER-TAX	\$20.52	\$20.52
NTD AMOUNT	238: PRE-TAX	\$46.46	\$46.46

The calculation is based on the difference between the employee only and the employee plus child rates.

For after-tax elections, the taxable amount is the difference of the state shares. For pre-tax elections, the taxable amount is the difference of the total rates. The NTD amount for employees with pre-tax deductions is higher because the employee should not receive a tax benefit for covering a non-tax dependent. The higher NTD amount removes the tax benefit the employee derives from his/her pre-tax payroll deduction.

The NTD amount should only be entered for the plan(s) that the non-tax dependent has coverage for (ex: do not enter NTD for dental if the non-tax dependent only has medical coverage). If the non-tax dependent has coverage for both medical and dental plans, then the amounts should be added together.

