

Example Employee Pay Rate and H&W	
Hourly Pay Rate:	\$25.00
SCA Health and Welfare (H&W)	\$4.27

Example 1: Benefit Election Costs Below H&W - Cash in Lieu of Benefits		
Employee Benefit Elections:	Life, AD&D, STD, LTD	\$21.99
	401k Employer Match (3%)	\$60.00
	Medical not elected	-
	Vision EE	\$3.24
	Dental Buy Up EE	\$20.75
	Total Cost of Elected Benefits	\$105.99
	H&W Amount for 80 hour pay period	\$341.60
	H&W Amount Remaining Paid as Cash	\$235.61
Example 2: Benefit Election Costs Exceed H&W - No Make Whole		
Employee Benefit Elections:	Life, AD&D, STD, LTD	\$21.99
	401k Employer Match (3%)	\$60.00
	Medical - L48 HDHP HSA EE	\$223.33
	Vision EE	\$3.24
	Dental Buy Up EE	\$20.75
	Total Cost of Elected Benefits	\$329.31
	H&W Amount for 80 hour pay period	\$341.60
	Total Deduction from Regular Wages	\$0
Example 3: Benefit Election Costs Exceed H&W - Make Whole		
Employee Benefit Elections:	Life, AD&D, STD, LTD	\$21.99
	401k Employer Match (3%)	\$60.00
	Medical - L48 HDHP HSA EE Fam	\$702.37
	Vision EE Fam	\$10.20
	Dental Core EE Fam	\$49.64
	Total Cost of Elected Benefits	\$844.21
	H&W Amount for 80 hour pay period	\$341.60
	Company Adjustment/Make Whole Payment	\$307.27
	Total Deduction from Regular Wages	\$195.34