

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

Fyamnle 1: Rene	fit Election Costs Below H&W - Cash in Lieu	of Renefits	
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	