

**GVSU Household Member Program
2026 Individual Tax Implication**

Plan	Additional Payroll Deduction (After Tax)*		IRS Imputed Income Included As Taxable Income**			Annual IRS Taxable Basis***	15% Tax Rate		20% Tax Rate		25% Tax Rate		30% Tax Rate	
	26 & 24 Pay Periods	18 Pay Periods	26 Pay Periods	24 Pay Periods	18 Pay Periods		Estimated Additional Annual Tax****	Estimated Annual Cost (Addl. Deduct + Est. Tax)	Estimated Additional Annual Tax****	Estimated Annual Cost (Addl. Deduct + Est. Tax)	Estimated Additional Annual Tax****	Estimated Annual Cost (Addl. Deduct + Est. Tax)	Estimated Additional Annual Tax****	Estimated Annual Cost (Addl. Deduct + Est. Tax)
GVSU Standard PPO	\$71.13	\$94.83	\$242.86	\$263.10	\$350.81	\$8,021.52	\$2,165.81	\$3,872.75	\$2,566.89	\$4,273.83	\$2,967.96	\$4,674.90	\$3,369.04	\$5,075.98
GVSU HD/HSA PPO	\$0.00	\$0.00	\$272.73	\$295.46	\$393.98	\$7,090.92	\$1,914.55	\$1,914.55	\$2,269.09	\$2,269.09	\$2,623.64	\$2,623.64	\$2,978.19	\$2,978.19
Delta Dental	\$3.50	\$4.67	\$9.90	\$10.72	\$14.29	\$341.28	\$92.15	\$176.21	\$109.21	\$193.27	\$126.27	\$210.33	\$143.34	\$227.40
Vision	\$3.48	\$4.64	n/a	n/a	n/a	n/a	\$22.55	\$106.07	\$26.73	\$110.25	\$30.90	\$114.42	\$35.08	\$118.60

*Calculated as the difference between Dual and Single Coverage Rate for each Plan.

**Calculated as the difference between the Fair Market Value (FMV) and the Faculty/Staff after-tax payroll deduction for each Plan.

***IRS imputed income plus additional payroll deduction (after tax).

****Based on stated Federal Tax Rate, FICA, MQFE and MI state tax. Your individual additional tax is based on your specific tax rates.

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