

GVSU Household Member Program

2027 Individual Tax Implication

	Additional Payroll Deduction (After Tax)*		IRS Imputed Income Included As Taxable Income**				15% Tax Rate		20% Tax Rate		25% Tax Rate		30% Tax Rate	
Plan	26 & 24 Pay Periods	18 Pay Periods	26 Pay Periods	24 Pay Periods	18 Pay Periods	Annual IRS Taxable Basis***	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	\$88.31	\$117.74	\$288.99	\$313.08	\$417.43	\$9,633.12	\$2,028.73	\$4,148.05	\$2,404.42	\$4,523.74	\$2,780.11	\$4,899.43	\$3,155.80	\$5,275.12
GVSU HD/HSA PPO	\$14.03	\$18.70	\$297.76	\$322.57	\$430.09	\$8,078.28	\$2,090.25	\$2,426.85	\$2,477.34	\$2,813.94	\$2,864.42	\$3,201.02	\$3,251.51	\$3,588.11
Delta Dental	\$3.00	\$4.00	\$3.80	\$4.12	\$5.49	\$170.85	\$26.69	\$98.69	\$31.63	\$103.63	\$36.57	\$108.57	\$41.52	\$113.52
Vision	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a

*Additional after-tax payroll deduction is the difference between dual and single employee contribution rates, allocated across the pay periods shown.

**Imputed income equals incremental fair market value less the additional after-tax employee contribution; displayed per payroll period.

***Annual IRS taxable basis is the annual incremental fair market value (imputed income plus the additional after-tax contribution).

****Tax estimates combine the indicated federal rate with an illustrative 12% for other taxes (FICA, MQFE and Michigan). Actual taxes vary.

2027 medical FMV figures are monthly; dental FMV figures are annual. Vision is excluded from imputed income.

Amounts are estimates. Per-pay values are calculated from annual amounts and may differ slightly due to rounding.