



Certification of Pre-tax/Post-tax Out-Of-Pocket Premiums Status Change

Your out-of-pocket health and dental premiums are automatically deducted on a tax-free (pre-tax basis) as provided for in IRS Section 125. Your gross wages remain the same, however, your TAXABLE wages are lower, resulting in a higher net pay. Because you are paying less in taxes, there may be a nominal reduction in your eventual Social Security benefits.

You can opt out of having tax free health and dental premiums by notifying Human Resources before the deduction starts. On the other hand, you can reinstate pre-tax status if you opted out in the past and now wish to change back to pre-tax benefits.

Check the appropriate box, sign and date, print and submit to Payroll or Human Resources.

- I elect to have my out-of-pocket premiums deducted **post-tax**.
- I elect to have my out-of-pocket premiums deducted **pre-tax** (resulting in a higher net pay).

Signature: _____ Date: _____

Print Name: _____