

30 July 2014

**Projected Wage and Benefit Expense by  
a Medical Practice for  
Physician A**

	Fr To		Straight Time	Overtime
	1	52		
Gross Pay:				
24				
Sal Rate				
2,083.34				
1.5			50,000.16	50,000.16
36.0578				0.00
Weekly	961.54			0.00
Monthly		4,166.68		0.00

Projected Gross Pay, y/e 31 Dec 2014

**50,000.16** 100.0%

**Mandated Benefits**

		Formulas		
• Employer Social Security	@	6.200%	of first 117,000.00	3,100.01 6.200%
• Employer Medicare	@	1.450%	of gross pay	725.00 1.450%
• Employer Medicare	@	0.090% over	200,000.00	0.00 0.000%
• NY Unemploy Insurance, estimated	@	7.000%	8,500.00	595.00 1.190%
• Fed Unemploy Insurance, estimated	@	0.600%	7,000.00	42.00 0.084%
• New York MCTD Mobility Tax	@	0.340%	of gross pay	170.00 0.340%
• Workers' Comp	@	0.6150%	of gross pay	307.50 0.615%
• NYS Disability Insurance		(Paid by employee via payroll.)		
Subtotal, Mandated Benefits				<b>4,939.51 9.879%</b>

**Medical Practice Benefits**

	Plan Tier	Monthly Benefit Expenses		
		Total Expense	Practice Expense	
• Health plan	V S	600.00 0.67	402.00	Assumed choice
• Dental/Vision plans	S	50.00 0.67	33.50	Assumed choice
• Short Term Disability		<b>Rate</b>		
		60.0% of weekly to max of 500.00		
		Weekly Covered Amt.		
		961.54 500.00 <b>1.60%</b>	8.00	8.00
• Long Term Disability		60.0% of monthly to max of 2,000.00		
		Monthly Covered Amt.		
		4,166.68 2,000.00 <b>0.15%</b>	3.00	3.00
• Life Insurance			3.40	3.40
• Aflac paid by employee via payroll				
• Transitchek paid by employee via payroll				
Sum, Monthly Expenses		<b>664.40</b>	<b>449.90</b>	
Annual Expense			<b>12</b>	5,398.80 10.8%
• Employer Contribution to 401(k) Plan @				12,000.00
• Mapractice Insurance				1,000.00
• Professional expenses, estimated @		0.00		0.0%
Subtotal, Overall Benefits and Expenses				<b>23,338.31 46.7%</b>
Projection: Total Pay, Benefits, Expenses, y/e 31 Dec 2014				<b>73,338.47 146.7%</b>

**Physician A**

30 July 2014

**Projected Wage and Benefit Expense by  
a Medical Practice for  
Physician B**

	Fr	To	Straight Time	Overtime
Gross Pay:	1	52		
24				
Sal Rate				
4,166.67				
1.5			100,000.08	
72.1154				100,000.08
Weekly			1,923.08	0.00
Monthly				8,333.34

Projected Gross Pay, y/e 31 Dec 2014

**100,000.08** 100.0%

**Mandated Benefits**

		Formulas			
• Employer Social Security	@	6.200%	of first	117,000.00	6,200.00 6.200%
• Employer Medicare	@	1.450%	of gross pay		1,450.00 1.450%
• Employer Medicare	@	0.090% over	200,000.00		0.00 0.000%
• NY Unemploy Insurance, estimated	@	7.000%		8,500.00	595.00 0.595%
• Fed Unemploy Insurance, estimated	@	0.600%		7,000.00	42.00 0.042%
• New York MCTD Mobility Tax	@	0.340%	of gross pay		340.00 0.340%
• Workers' Comp	@	0.6150%	of gross pay		615.00 0.615%
• NYS Disability Insurance		(Paid by employee via payroll.)			
Subtotal, Mandated Benefits					9,242.01 9.242%

**Medical Practice Benefits**

	Plan	Tier	Total Expense		Practice Expense	
• Health plan	V	S	600.00	0.67	402.00	Assumed choice
• Dental/Vision plans		S	50.00	0.67	33.50	Assumed choice
• Short Term Disability						
60.0% of weekly to max of 500.00						
Weekly			Covered Amt.			
1,923.08			500.00	1.60%	8.00	8.00
• Long Term Disability						
60.0% of monthly to max of 2,000.00						
Monthly			Covered Amt.			
8,333.34			2,000.00	0.15%	3.00	3.00
• Life Insurance					3.40	3.40
• Aflac paid by employee via payroll						
• Transitchek paid by employee via payroll						
Sum, Monthly Expenses			664.40		449.90	
Annual Expense					12	5,398.80 5.4%
• Employer Contribution to 401(k) Plan @						12,000.00
• Mapractice Insurance						1,000.00
• Professional expenses, estimated @			0.00			0.0%
Subtotal, Overall Benefits and Expenses						27,640.81 27.6%
Projection: Total Pay, Benefits, Expenses, y/e 31 Dec 2014						127,640.89 127.6%

**Physician B**

30 July 2014

**Projected Wage and Benefit Expense by  
a Medical Practice for  
Physician C**

	Fr	To	Straight Time	Overtime
Gross Pay:	1	52		
24				
Sal Rate				
6,250.00				
1.5			150,000.00	150,000.00
108.1731				0.00
Weekly:				0.00
2,884.62				
Monthly				0.00
				0.00
				12,500.00

Projected Gross Pay, y/e 31 Dec 2014

**150,000.00** 100.0%

**Mandated Benefits**

		Formulas			
• Employer Social Security	@	6.200%	of first	117,000.00	7,254.00 4.836%
• Employer Medicare	@	1.450%	of gross pay		2,175.00 1.450%
• Employer Medicare	@	0.090% over	200,000.00	0.00	0.000%
• NY Unemploy Insurance, estimated	@	7.000%		8,500.00	595.00 0.397%
• Fed Unemploy Insurance, estimated	@	0.600%		7,000.00	42.00 0.028%
• New York MCTD Mobility Tax	@	0.340%	of gross pay		510.00 0.340%
• Workers' Comp	@	0.6150%	of gross pay		922.50 0.615%
• NYS Disability Insurance		(Paid by employee via payroll.)			
Subtotal, Mandated Benefits					11,498.50 7.666%

**Medical Practice Benefits**

	Plan Tier	Total Expense	Practice Expense		
• Health plan	V S	600.00 0.67	402.00	Assumed choice	
• Dental/Vision plans	S	50.00 0.67	33.50	Assumed choice	
• Short Term Disability					
60.0% of weekly to max of 500.00					
Weekly		Covered Amt.			
2,884.62		500.00	1.60%	8.00	8.00
• Long Term Disability					
60.0% of monthly to max of 2,000.00					
Monthly		Covered Amt.			
12,500.00		2,000.00	0.15%	3.00	3.00
• Life Insurance				3.40	3.40
• Aflac paid by employee via payroll					
• Transitchek paid by employee via payroll					
Sum, Monthly Expenses		664.40	449.90		
Annual Expense			12	5,398.80	3.6%
• Employer Contribution to 401(k) Plan @				24,000.00	
• Mapractice Insurance					
• Professional expenses, estimated @		0.00		1,000.00	
Subtotal, Overall Benefits and Expenses				41,897.30	27.9%
Projection: Total Pay, Benefits, Expenses, y/e 31 Dec 2014				191,897.30	127.9%

**Physician C**