

ABC • ACTION BENEFIT CONSULTING LLC

雇主能省多少钱？——工资税节省一目了然

How much do employers save? — 员工税前扣款，雇主同步省下工资税 • When employees pay pre-tax, you save payroll tax too

原理：员工通过 FSA 和保费转换（premium conversion）税前支付的部分，雇主**不需要再为这部分缴工资税**（社保 + 医保，合计 7.65%）。员工省税的同时，公司也在省——省下的钱通常**超过**我们的服务费。

How it works: every dollar your employees set aside pre-tax — FSA elections and premium conversion — is a dollar you **no longer pay employer payroll tax on** (Social Security + Medicare, 7.65%). Employees save tax, and so do you — the savings typically **more than cover** our administration fee.

三个规模的例子 • Three worked examples (FSA 部分 • FSA elections only)

公司 Company	参加员工 Staff	人均申报 Avg election	税前总额 Pre-tax total	雇主省工资税 Payroll tax saved	ABC 年费 ABC fees/yr	净节省 Net saving
小型公司 Small employer	10	\$1,500	\$15,000	\$1,148	\$1,050	\$98
中型公司 Mid-size employer	25	\$2,000	\$50,000	\$3,825	\$1,950	\$1,875
成长型公司 Growing employer	50	\$2,500	\$125,000	\$9,562	\$3,450	\$6,112

ABC 年费 = \$5/位参加者/月 + \$450 年管理费。ABC fees = \$5 per participant per month + the \$450 annual administration fee.

还有更多：保费转换 • Even more: premium conversion

如果员工每月自付 \$300 健康保险费，25 名员工一年税前保费共 \$90,000，雇主再省工资税约 **\$6,885**——这部分不需要 FSA 也有。If 25 employees each pay \$300/month toward their health premium, that is \$90,000 a year pre-tax — about another **\$6,885** of employer payroll-tax savings, before any FSA at all.

除了省钱 • Beyond the savings

- **招人留人更有竞争力**——福利好的公司，员工更稳定。Better benefits help you hire and keep good people.
- **合规不用操心**——计划文件、无歧视测试、5500 表、年度报告都由我们处理。Compliance — documents, testing, filings — handled for you.

- **中文服务**——老板和员工都可以用中文沟通，报名材料双语。Chinese-language service for you and your staff, with bilingual enrollment materials.

说明 • Notes: 以上按员工工资低于社保工资上限估算；个别员工超过上限时，其社保部分节省会减少。节省随参加人数和申报金额增加而增加。Estimates assume wages under the Social Security wage cap; savings grow with participation and election amounts.

下一步 • Next step: 在线注册只需约 2 分钟，立即获得确认号：abc.assuredcarecenter.com —— 注册免费，不构成义务。Register online in about 2 minutes and get a confirmation number right away. Registration is free and carries no obligation.

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