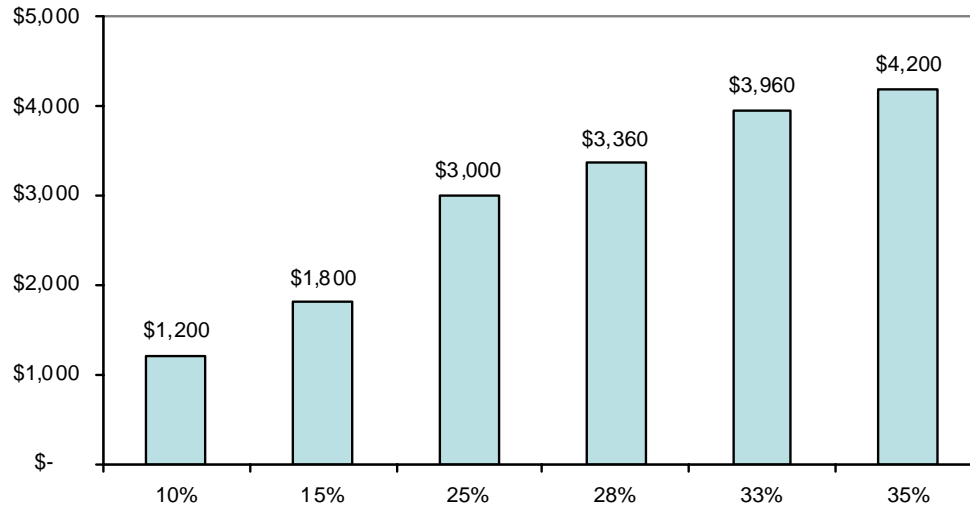


Cost of Family Health Insurance Policy = \$12,000



**Tax Benefit from Employee Exclusion is Inequitable**