

**APPROXIMATE NET PAY
2024-2025**

Below is a rough calculation of your net pay at the various PGY levels and Federal tax filing status. Please note that the State tax will vary depending on how you complete the State W-4 form. Also, your health plan deductions will reduce net pay. The cost per paycheck for employee only is \$17.50 for medical insurance, \$5.00 for dental and \$1.85 for vision insurance. For two people, the cost for medical is \$70, dental is \$10 and vision is \$3.23. For three or more people, the cost for medical is \$90, dental is \$15 and vision is \$5.17. Medical and dental premiums are pre-tax and will lower the amount of taxes withheld. The following will give you a **general** idea of what your net pay will be before these deductions.

PGY – 1 (\$67,544 Annually, \$2,597.85 Bi-Weekly)

Single or Married filing separately CT-F Single or Married filing separately, 1 child CT-F

| | | |
|----------|--------------|--------------|
| | 2597.85 | 2597.85 |
| Federal | 257.72 | 180.80 |
| State | 116.92 | 116.92 |
| SS | 161.07 | 161.07 |
| Medicare | 37.67 | 37.67 |
| FLI | <u>12.99</u> | <u>12.99</u> |
| Net Pay | 2011.48 | 2088.40 |

Married filing jointly, spouse CT-A

Married filing jointly, spouse & 1 child CT-A

| | | |
|----------|--------------|--------------|
| | 2597.85 | 2597.85 |
| Federal | 139.90 | 62.97 |
| State | 120.77 | 120.77 |
| SS | 161.07 | 161.07 |
| Medicare | 37.67 | 37.67 |
| FLI | <u>12.99</u> | <u>12.99</u> |
| Net Pay | 2125.45 | 2202.38 |

PGY – 2 (\$70,099 Annually, \$2,696.12 Bi-Weekly)

Single or Married filing separately CT-F Single or Married Filing separately, 1 child CT-F

| | | |
|----------|--------------|--------------|
| | 2696.12 | 2696.12 |
| Federal | 279.34 | 202.42 |
| State | 122.33 | 122.33 |
| SS | 167.16 | 167.16 |
| Medicare | 39.09 | 39.09 |
| FLI | <u>13.48</u> | <u>13.48</u> |
| Net Pay | 2074.72 | 2151.64 |

Married filing jointly, spouse CT-A

| | |
|----------|--------------|
| | 2696.12 |
| Federal | 151.69 |
| State | 127.13 |
| SS | 167.16 |
| Medicare | 39.09 |
| FLI | <u>13.48</u> |
| Net Pay | 2197.57 |

Married filing jointly, spouse & 1 child CT-A

| | |
|--|--------------|
| | 2696.12 |
| | 74.77 |
| | 127.13 |
| | 167.16 |
| | 39.09 |
| | <u>13.48</u> |
| | 2274.49 |

PGY- 3, (\$73,666 Annually, \$2,833.31 Bi-Weekly)**Single or Married filing separately CT-F**

| | |
|----------|--------------|
| | 2833.31 |
| Federal | 309.52 |
| State | 130.83 |
| SS | 175.67 |
| Medicare | 41.08 |
| FLI | <u>14.17</u> |
| Net Pay | 2162.04 |

Single or Married filing separately, 1 child CT-F

| | |
|--|--------------|
| | 2833.31 |
| | 232.60 |
| | 130.83 |
| | 175.67 |
| | 41.08 |
| | <u>14.17</u> |
| | 2238.96 |

Married filing jointly, spouse CT-A

| | |
|----------|--------------|
| | 2833.31 |
| Federal | 168.15 |
| State | 136.60 |
| SS | 175.67 |
| Medicare | 41.08 |
| FLI | <u>14.17</u> |
| Net Pay | 2297.64 |

Married filing jointly, spouse & 1 child CT-A

| | |
|--|--------------|
| | 2833.31 |
| | 91.23 |
| | 136.60 |
| | 175.67 |
| | 41.08 |
| | <u>14.17</u> |
| | 2374.56 |

PGY – 4 (\$77,580 Annually, \$2,983.85 Bi-Weekly)**Single or Married filing separately CT-F**

| | |
|----------|--------------|
| | 2983.85 |
| Federal | 342.64 |
| State | 140.07 |
| SS | 185.00 |
| Medicare | 43.27 |
| FLI | <u>14.92</u> |
| Net Pay | 2257.95 |

Single or Married filing separately, 1 child CT-F

| | |
|--|--------------|
| | 2983.85 |
| | 265.72 |
| | 140.07 |
| | 185.00 |
| | 43.27 |
| | <u>14.92</u> |
| | 2334.87 |

Married filing jointly, spouse CT-A

| | |
|----------|--------------|
| | 2983.85 |
| Federal | 186.22 |
| State | 144.88 |
| SS | 185.00 |
| Medicare | 43.27 |
| FLI | <u>14.92</u> |
| Net Pay | 2409.56 |

Married filing jointly, spouse & 1 child CT-A

| | |
|--|--------------|
| | 2983.85 |
| | 109.29 |
| | 144.88 |
| | 185.00 |
| | 43.27 |
| | <u>14.92</u> |
| | 2486.49 |

PGY – 5 (\$79,979 Annually, \$3,076.12 Bi-Weekly)**Single or married filing separately CT-F**

| | |
|----------|--------------|
| | 3076.12 |
| Federal | 362.94 |
| State | 145.15 |
| SS | 190.72 |
| Medicare | 44.60 |
| FLI | <u>15.38</u> |
| Net Pay | 2317.33 |

Single or married filing separately, 1 child CT-F

| | |
|--|--------------|
| | 3076.12 |
| | 286.02 |
| | 145.15 |
| | 190.72 |
| | 44.60 |
| | <u>15.38</u> |
| | 2394.25 |

Married filing jointly, spouse CT-A

| | |
|----------|--------------|
| | 3076.12 |
| Federal | 197.29 |
| State | 149.96 |
| SS | 190.72 |
| Medicare | 44.60 |
| FLI | <u>15.38</u> |
| Net Pay | 2478.17 |

Married filing jointly, spouse & 1 child CT-A

| | |
|--|--------------|
| | 3076.12 |
| | 120.37 |
| | 149.96 |
| | 190.72 |
| | 44.60 |
| | <u>15.38</u> |
| | 2555.09 |

PGY – 6 (\$82,176 Annually, \$3,160.62 Bi-Weekly)**Single or married filing separately CT-F**

| | |
|----------|--------------|
| | 3160.62 |
| Federal | 381.53 |
| State | 150.76 |
| SS | 195.96 |
| Medicare | 45.83 |
| FLI | <u>15.80</u> |
| Net Pay | 2370.74 |

Single or married filing separately, 1 child CT-F

| | |
|--|--------------|
| | 3160.62 |
| | 304.61 |
| | 150.76 |
| | 195.96 |
| | 45.83 |
| | <u>15.80</u> |
| | 2447.66 |

Married filing jointly, spouse CT-A

| | |
|----------|--------------|
| | 3160.62 |
| Federal | 207.43 |
| State | 154.60 |
| SS | 195.96 |
| Medicare | 45.83 |
| FLI | <u>15.80</u> |
| Net Pay | 2541.00 |

Married filing jointly, spouse & 1 child CT-A

| | |
|--|--------------|
| | 3160.62 |
| | 130.51 |
| | 154.60 |
| | 195.96 |
| | 45.83 |
| | <u>15.80</u> |
| | 2617.92 |

PGY – 7 (\$85,120 Annually, \$3,273.85 Bi-Weekly)**Single or married filing separately CT-F**

| | |
|----------|--------------|
| | 3273.85 |
| Federal | 406.44 |
| State | 156.98 |
| SS | 202.98 |
| Medicare | 47.47 |
| FLI | <u>16.37</u> |
| Net Pay | 2443.61 |

Single or married filing separately, 1 child CT-F

| | |
|--|--------------|
| | 3273.85 |
| | 329.52 |
| | 156.98 |
| | 202.98 |
| | 47.47 |
| | <u>16.37</u> |
| | 2520.53 |

Married filing jointly, spouse CT-A

| | |
|----------|--------------|
| | 3273.85 |
| Federal | 221.02 |
| State | 160.83 |
| SS | 202.98 |
| Medicare | 47.47 |
| FLI | <u>16.37</u> |
| Net Pay | 2625.18 |

Married filing jointly, spouse & 1 child CT-A

| | |
|--|--------------|
| | 3273.85 |
| | 144.09 |
| | 160.83 |
| | 202.98 |
| | 47.47 |
| | <u>16.37</u> |
| | 2702.11 |