

**APPROXIMATE NET PAY
2025-2026**

Below is an estimate of your net pay based on PGY level and federal tax filing status. State taxes will vary depending on how you complete your State W-4 form. The illustrations below are designed to provide general estimates. Medical and dental premiums are pre-tax, which lowers your taxable income. The estimates below reflect your net pay before these deductions.

Per paycheck health insurance costs:

- **Individual:** Medical \$17.50, Dental \$5.00, Vision \$1.85
- **2-Person:** Medical \$70, Dental \$10, Vision \$3.23
- **Family 3+:** Medical \$90, Dental \$15, Vision \$5.17

PGY – 1

(\$72,272 annually, \$2,779.69 bi-weekly)

Single or Married filing separately CT-F

Single or Married filing separately, 1 child CT-F

	\$2,779.69		\$2,779.69
Federal	\$288.99	Federal	\$212.07
Medicare	\$40.31	Medicare	\$40.31
Social Security	\$172.34	Social Security	\$172.34
State	\$127.88	State	\$127.88
FLI	\$13.90	FLI	\$13.90
Net Pay	\$2,136.27	Net Pay	\$2,213.19

Married filing jointly, spouse CT-A

Married filing jointly, spouse & 1 child CT-A

	\$2,779.69		\$2,779.69
Federal	\$157.52	Federal	\$80.60
Medicare	\$40.31	Medicare	\$40.31
Social Security	\$172.34	Social Security	\$172.34
State	\$132.69	State	\$132.69
FLI	\$13.90	FLI	\$13.90
Net Pay	\$2,262.93	Net Pay	\$2,339.85

PGY – 2**(\$75,006 annually, \$2,884.85 bi-weekly)****Single or Married filing separately CT-F****Single or Married filing separately, 1 child CT-F**

	\$2,884.85		\$2,884.85
Federal	\$312.13	Federal	\$235.21
Medicare	\$41.83	Medicare	\$41.83
Social Security	\$178.86	Social Security	\$178.86
State	\$133.67	State	\$133.67
FLI	\$14.42	FLI	\$14.42
Net Pay	\$2,203.94	Net Pay	\$2,280.86

Married filing jointly, spouse CT-A**Married filing jointly, spouse & 1 child CT-A**

	\$2,884.85		\$2,884.85
Federal	\$170.14	Federal	\$93.22
Medicare	\$41.83	Medicare	\$41.83
Social Security	\$178.86	Social Security	\$178.86
State	\$139.44	State	\$139.44
FLI	\$14.42	FLI	\$14.42
Net Pay	\$2,340.16	Net Pay	\$2,417.08

PGY – 3**(\$78,823 annually, \$3,031.65 bi-weekly)****Single or Married filing separately CT-F****Single or Married filing separately, 1 child CT-F**

	\$3,031.65		\$3,031.65
Federal	\$344.42	Federal	\$267.50
Medicare	\$43.96	Medicare	\$43.96
Social Security	\$187.96	Social Security	\$187.96
State	\$142.70	State	\$142.70
FLI	\$15.16	FLI	\$15.16
Net Pay	\$2,297.45	Net Pay	\$2,374.37

Married filing jointly, spouse CT-A**Married filing jointly, spouse & 1 child CT-A**

	\$3,031.65		\$3,031.65
Federal	\$187.76	Federal	\$110.84
Medicare	\$43.96	Medicare	\$43.96
Social Security	\$187.96	Social Security	\$187.96
State	\$147.51	State	\$147.51
FLI	\$15.16	FLI	\$15.16
Net Pay	\$2,449.30	Net Pay	\$2,526.22

PGY – 4**(\$83,011 annually, \$3,192.73 bi-weekly)****Single or Married filing separately CT-F****Single or Married filing separately, 1 child CT-F**

	\$3,192.73		\$3,192.73
Federal	\$379.86	Federal	\$302.94
Medicare	\$46.29	Medicare	\$46.29
Social Security	\$197.95	Social Security	\$197.95
State	\$152.52	State	\$152.52
FLI	\$15.96	FLI	\$15.96
Net Pay	\$2,400.15	Net Pay	\$2,477.07

Married filing jointly, spouse CT-A**Married filing jointly, spouse & 1 child CT-A**

	\$3,192.73		\$3,192.73
Federal	\$207.09	Federal	\$130.17
Medicare	\$46.29	Medicare	\$46.29
Social Security	\$197.95	Social Security	\$197.95
State	\$156.37	State	\$156.37
FLI	\$15.96	FLI	\$15.96
Net Pay	\$2,569.07	Net Pay	\$2,645.99

PGY – 5**(\$85,578 annually, \$3,291.46 bi-weekly)****Single or married filing separately CT-F****Single or married filing separately, 1 child CT-F**

	\$3,291.46		\$3,291.46
Federal	\$401.58	Federal	\$324.66
Medicare	\$47.73	Medicare	\$47.73
Social Security	\$204.07	Social Security	\$204.07
State	\$157.95	State	\$157.95
FLI	\$16.46	FLI	\$16.46
Net Pay	\$2,463.67	Net Pay	\$2,540.59

Married filing jointly, spouse CT-A**Married filing jointly, spouse & 1 child CT-A**

	\$3,291.46		\$3,291.46
Federal	\$218.94	Federal	\$142.01
Medicare	\$47.73	Medicare	\$47.73
Social Security	\$204.07	Social Security	\$204.07
State	\$161.80	State	\$161.80
FLI	\$16.46	FLI	\$16.46
Net Pay	\$2,642.46	Net Pay	\$2,719.39

PGY – 6**(\$87,928 annually, \$3,381.85 bi-weekly)****Single or married filing separately CT-F****Single or married filing separately, 1 child CT-F**

	\$3,381.85		\$3,381.85
Federal	\$421.47	Federal	\$344.55
Medicare	\$49.04	Medicare	\$49.04
Social Security	\$209.67	Social Security	\$209.67
State	\$163.89	State	\$163.89
FLI	\$16.91	FLI	\$16.91
Net Pay	\$2,520.87	Net Pay	\$2,597.79

Married filing jointly, spouse CT-A**Married filing jointly, spouse & 1 child CT-A**

	\$3,381.85		\$3,381.85
Federal	\$229.78	Federal	\$152.86
Medicare	\$49.04	Medicare	\$49.04
Social Security	\$209.67	Social Security	\$209.67
State	\$166.77	State	\$166.77
FLI	\$16.91	FLI	\$16.91
Net Pay	\$2,709.68	Net Pay	\$2,786.60

PGY – 7**(\$91,078 annually, \$3,503.00 bi-weekly)****Single or married filing separately CT-F****Single or married filing separately, 1 child CT-F**

	\$3,503.00		\$3,503.00
Federal	\$448.12	Federal	\$371.20
Medicare	\$50.79	Medicare	\$50.79
Social Security	\$217.19	Social Security	\$217.19
State	\$170.55	State	\$170.55
FLI	\$17.52	FLI	\$17.52
Net Pay	\$2,598.83	Net Pay	\$2,675.75

Married filing jointly, spouse CT-A**Married filing jointly, spouse & 1 child CT-A**

	\$3,503.00		\$3,503.00
Federal	\$244.32	Federal	\$167.40
Medicare	\$50.79	Medicare	\$50.79
Social Security	\$217.19	Social Security	\$217.19
State	\$173.43	State	\$173.43
FLI	\$17.52	FLI	\$17.52
Net Pay	\$2,799.75	Net Pay	\$2,876.67