

DISABILITY BENEFITS - TAXABILITY

TYPE OF PLAN	WHO PAID PREMIUM	TAXABILITY
INDIVIDUAL	EMPLOYEE (PAID WITH AFTER-TAX DOLLARS)	NOT TAXABLE
	EMPLOYER PAYS (<i>LIKE KEY EMPLOYEE PLAN</i>)	IF BENEFIT IS PAYABLE TO EMPLOYER, NOT TAXABLE TO WHEN COMPANY RECEIVES BENEFIT
EMPLOYER-SPONSORED PLAN	EMPLOYEE PAYS WITH AFTER-TAX DOLLARS	NOT TAXABLE
	EMPLOYEE PAYS WITH PRE-TAX DOLLARS	FULLY TAXABLE
	EMPLOYER PAYS, AND PREMIUMS NOT INCLUDED IN INCOME	FULLY TAXABLE
	PART PAID BY EMPLOYEE (AFTER TAX DOLLARS), PART BY EMPLOYER (AND NOT INCLUDED IN INCOME)	ALLOCATE BASED ON WHO PAID WHAT PORTION; PAY TAX ON % OF PREMIUM PAID BY EMPLOYER
BENEFITS UNDER CAFETERIA PLAN	EMPLOYEE PAID PART OF PREMIUM WITH AFTER-TAX DOLLARS	PORTION OF BENEFIT ATTRIBUTABLE TO EMPLOYEE % OF PREMIUM PAID NOT TAXABLE
	EMPLOYEE PAID PART OF PREMIUM WITH PRE-TAX DOLLARS	FULLY TAXABLE
	IF TOTALLY AND PERMANENTLY DISABLED	MAY BE ELIGIBLE FOR TAX CREDIT
GROUP ASSOCIATION DISABILITY INSURANCE	FUNCTION LIKE INDIVIDUAL POLICIES	IF EMPLOYEE PAYS PREMIUMS WITH AFTER-TAX DOLLARS, BENEFITS NOT TAXABLE, PREMIUMS NOT DEDUCTIBLE
GOVERNMENT DISABILITY INSURANCE	SOCIAL SECURITY BENEFITS	TAXABLE IN PART OR FULL ONLY IF YOUR INCOME EXCEEDS CERTAIN BASE AMOUNTS
	MEDICARE BENEFITS	IF EMPLOYEE PAYS PREMIUMS, MAY BE DEDUCTIBLE (MEDICAL EXP); BENEFITS NOT TAXABLE
	WORKER'S COMPENSATION	NOT TAXABLE, UNLESS EMPLOYEE RETURNS TO WORK AND STILL RECEIVES BENEFITS: THEN TAXABLE
	WORKER'S COMPENSATION - BENEFIT REDUCES SOCIAL SECURITY PAYMENTS	THE PART THAT REDUCES SOCIAL SECURITY BENEFITS IS TREATED AS SOCIAL SECURITY BENEFIT
	VETERANS BENEFITS	NOT TAXABLE EXCEPT FOR PORTION FOR REHABILITATIVE SERVICES
	MILITARY BENEFITS	MOSTLY TAXABLE; HOWEVER, IF DISABLED ON ACTIVE DUTY, <i>MAY BE NON-TAXABLE</i> .
	FERS BENEFITS	TAXABLE AS WAGES UNTIL REACHING NORMAL RETIREMENT AGE; BECOME TAXABLE AS PENSION DAY AFTER REACHING RETIREMENT AGE.
TAX PLANNING	PAYING PREMIUMS WITH AFTER-TAX DOLLARS	BENEFITS GENERALLY NEVER TAXABLE
	PAYING PREMIUMS WITH PRE-TAX DOLLARS	BENEFITS GENERALLY ALWAYS TAXABLE