

## Pre-Tax Salary Deduction for Employees

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### Blue Cross Blue Shield FEP Dental FEDVIP Program Highlights

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Employees automatically pay premiums through payroll deductions using pre-tax dollars. Annuitants automatically pay premiums through annuity deductions using post-tax dollars. TRICARE enrollees automatically pay premiums through payroll deduction or Automatic Bank Withdrawal (ABW) using post-tax dollars.