

Because your paycheck amount and frequency will change, you may want to review the following:

- Tax Withholding (W-4)
 - You may wish to adjust your voluntary federal and state tax withholding to reflect 26 pay periods vs. 24, especially if you are having an additional amount taken out for each pay period. Please take a look at your pay advice to see what, if any, additional withholding may be taken out of each paycheck.
- Retirement Contributions
 - Since employees typically contribute a percentage from each pay period, it is unlikely you'll need to make changes. However, if you have a specific goal in mind outside of the requirements of the plan, you may want to review your contributions.
- Health Savings Account (HSA)
 - Annual contribution limits do not change.
 - Voluntary contribution will be spread across 26 pay periods instead of 24, so you may want to review your current contribution and make any necessary changes.
 - Review to ensure you stay within IRS limits.
- Flexible Spending Accounts (FSA)
 - As open enrollment begins, any contributions to an FSA will be spread across 26 pay periods instead of 24.
- Direct Deposit
 - If your current direct deposit includes fixed dollar amounts allocated to different accounts for each pay period, you may want to review and adjust those allocations as needed since these will be deducted over 26 pay periods instead of 24.
- Any Other Deductions
 - We would advise that you look at your pay advice for any other potential voluntary deduction that may need to be changed. This could include charitable gifts.