Imputed Income

Entities that participate in the Flexible Benefits Program are required to impute income on the value of employer-provided employee group-term life insurance, as well as spouse life insurance, even if the employer does not pay any of the policy's cost. Imputed Income is calculated on group-term life insurance that is more than $50,000. To retrieve the Imputed Income report, go to the Reports tab and download. These are reports generated by the GaBreeze system and delivered to the 'Your Reports – Download Reports" tab to allow entities to take action on the information. Note: The Annual Imputed Income report is an interface to SAO. The report is also posted on GaBreeze Employer Website.

Imputed Income Reports:
- FLX Imputed Income Report– – A report that consists of Employee and Spouse Life imputed income changes that have occurred since the prior report. Note: This report is sent weekly for Manual/Hybrid entities and a daily interface to SAO entities.
- FLX Annual Imputed Income Report – An annual report of monthly taxable wages for Employee and Spouse Group Life Imputed Income following Open Enrollment. Annual Imputed Income calculation is for the calendar (plan) year of the life insurance coverage.
- FLX Annual Inactive Imputed Income Report – Annual report of all employees who have had imputed income while they were inactive during the year (i.e., anyone on an unpaid leave who paid for Employee Life and/or Spouse Life on an after-tax basis through the direct billing and payments process).

For the weekly FLX Imputed Income reports, entities can select just a single week or multiple weeks. If multiple weeks are selected, they will be combined into one download file. Entities that process monthly payrolls may want to wait until the end of the month once all the weekly reports have been posted, then select all reports and download them as one file to process. Entities could also opt to download each weekly report individually as they become available and update the payroll system rather than waiting until the end of the month. The recommended approach would be to process each week's files to identify any potential discrepancies prior to the processing of payroll. For the annual reports, entities should only select one report at a time to download.

There are two options available for entities to process the reports after downloading them from the GaBreeze Employer Website.
- Automatically import the reports into another system. For example, you may want to import reports directly into your payroll system. You should work with your payroll vendor to determine if their system supports importing comma delimited files.
- The other option is to manually enter data from the report into your HR or Payroll System. Note: The GaBreeze Reporting Tool will be needed to download historical reports prior to September, 2011. Once it is imported into the tool, it will be easier to view and manually enter data from the report into your HR or Payroll System. Note: when using the GaBreeze Reporting Tool, it will prompt upon opening if it is okay to enable macros. Select "Enable Macros."

It's recommended that entities create one local folder for each report type that can be downloaded to store the files that have been downloaded from the GaBreeze Employer website. Entities should also use the following naming standard for the files:

Weekly Imputed Income Report - ImptIncm-MMDDYYYY.txt
Annual Imputed Income Report - AnnlImptIncm-MMDDYYYY.txt
Annual Inactive Imputed Income Report - AnnlInacII-MMDDYYYY.txt
Substitute the MMDDYYYY with the current date.

The following is the schedule entities can expect to find the reports available on the site.

- Weekly reports will be available by 12:00 pm ET Friday.

Imputed Income Report Layout

Data Element	Format	Description
Agency/Group ID	CHAR(10)	This will be the same as Department Code for some agencies and an Agency Group ID for agencies with regions.
Department Code	CHAR(10)	
Mail Drop	CHAR(30)	
Employee ID	CHAR(15)	Positionally required, provide space if none exists
Employee Name	CHAR(50)	Employee's full name starting with the Last Name first, First Name.
SSN	CHAR(11)	Format 999-99-9999 includes '-' but all of it is masked except the last 5 digits
Product Code	CHAR(6)	EELFII – Employee Life Imputed Income SPLFII – Spouse Life Imputed Income
Imputed Income Start Date	MM/DD/CCYY	Start date of imputed income. One month ahead of coverage start date.
Earnings Amount	NUMR(5.2)	Monthly imputed income amount. Explicit decimal.
Employee Coverage Amount		Only populated when the Product Code is EELFII. This is to allow agencies who calculate their own imputed income, to continue to do so using the coverage amount. Agencies who offer Basic Life Insurance in addition to the Employee Life insurance, typically will do their own calculation. This field will contain the total Employee Life Insurance the employee has elected. Explicit decimal.

- **Searching for Reports** - The site will allow for entities to search for reports based on Report Type, Year and Month.
- **Report Storage** - The GaBreeze site will retain reports for up to 24 months. Entities should keep copies on a local secure server if they need history for more than 24 months.

Need Help?

If you need help navigating the GaBreeze Employer Website or have questions about any of the features described in this job aide, you can contact the DOAS HRA at 404-656-2705, or hra@doas.ga.gov.

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