

# Per Diem Program

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## Voluntary Per-Diem Program

- Savings: Receive up to \$69 a day TAX FREE
- Plan Specifics: Per Diem Rate: \$0.24 per mile  
Team Rate: \$0.18  
Weekly True Up Based On Days Away  
Days Away  
    Off Duty 75 Miles From Home  
    8 Hours  
    Enough Miles To Cover \$69 Per Diem  
The Goal: Provide As Close To \$69 Per Day Away As Permissible  
Cost: \$5 Per Day Away
- How does it work: An Example:  
\$0.40 Per Mile Becomes  
    \$0.16 Taxable Pay  
    \$0.24 Tax Free Per Diem  
\$5 Per Day Cost  
Limit: \$69 Per Day Away
- Cannot Participate: Independent Contractors  
Local Drivers – Not Out Overnight  
Salary & Hourly Drivers  
Washington Based Drivers  
California Based Drivers  
Oregon Based Drivers
- The cost: \$5 Per Day Away  
Days Away  
    Off Duty 75 Miles From Home  
    8 Hours  
    Enough Miles To Cover \$69 Per Diem  
If You Don't Receive Per Diem For A Day, You Are NOT Charged
- Why does it cost: Administrative Costs To The Company  
Per Diem Is Only 80% Deductible  
Risk: IRS Compliance
- Online calculator: [www.fleetflo.com/perdiem](http://www.fleetflo.com/perdiem)  
Login: SwiftPD

WARNING: The tax implications of Per Diem are specific to each driver. PLEASE CONSULT A TAX PROFESSIONAL OF YOUR CHOICE TO DISCUSS PARTICIPATION IN THE PER DIEM PROGRAM

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Getting a loan: Some institutions have included Per Diem in their assessments.

Swift provides information regarding per diem pay on loan verification requests.

Social Security:

Social Security benefits could be impacted. Social Security contributions are not made on the per diem amount. Social Security is calculated by taking the average of the 35 highest income years of an individual.

Savings from the per diem could be invested in your retirement plan or IRA in order to offset the reduced retirement benefit.

Taxes end of the year:

- Federal and state tax liability will be reduced.
- Any refund you normally receive may go down.
- Remember you can increase your withholding amount if you have concerns.

How do you enroll: Submit a macro 48 to authorize enrollment.

Questions: 801-683-3560  
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