Reduce Payroll Taxes - Turn Them into
Strategic Zero-Cost Employee Benefits

Preventive Healthcare Plan (PHP)
IRS-Compliant | EBITDA Increase | ROI | Built for 100+ FTE Employers

An organization with 100 employees could save $65,000+ annually in payroll taxes. The PHP results in zero net cost employee benefits and actual employer cost savings.

From reactive "sick care" to proactive healthcare — this is a benefits strategy that drives performance while enhancing recruitment & increasing retention.

What Employees (& their Families) Receive
At no out-of-pocket cost—and actual net savings to employer:

- Up to $150K Universal Life Insurance (guaranteed issue)
- 24/7 telemedicine & mental health (urgent counseling)
- Annual labs & chronic care management
- Specialty services: dermatology, physical therapy, musculoskeletal
- Prescription discounts: Save 20%–80%
- Tax-free medical rewards
- Health navigation support: Second opinions, provider matching, billing help

Simple & Seamless Implementation

- Compliance setup & documentation
- Integrated payroll & dedicated support
- Employee education & enrollment
- Immediate cost savings

Who it's Built for

- 100 to 5,000+ full-time W-2 employees
- Onsite, remote, or hybrid workforces
- Focused cost reduction, cashflow improvement, retention & growth

The Case for PHP

COMPETITIVE TALENT ADVANTAGE

- Benefits extend to families — a unique edge in recruitment
- Boosted retention through no-cost, high-value benefits
- Branding as employer of choice

POSITIVE FINANCIAL IMPACT

- $650+/employee/year in direct payroll tax savings
- Reduced healthcare costs through proactive access and early intervention
- Lower workers' compensation premiums via fewer claims & risk mitigation
- Reduced turnover costs (avg. $15K per replacement)
- Measurable ROI across health, productivity, & insurance claims

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Customized Savings Analysis

"Our CFO said it best: "This significantly improved our cost structure—not just our benefits."

HR Director, 1,200-employee Company