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PREVENTATIVE HEALTHCARE PLAN

Prevents Health Issues Before They Start

Primary Health Insurance	24/7 Virtual Access	Nationwide, No Copays
PHP focuses on *preventing illness*, not just treating it.	To primary care, urgent care, dermatology, musculoskeletal, weight loss, and mental health.	Care for the employee and household, with no claims or out-of-pocket costs.

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Physical & Mental Health Support

Primary & Urgent Care

24/7, virtual, fast (avg. 20 mins), reduces ER visits & costly complications.

Mental Health

Psychology & Psychiatry: low-cost visits, confidential, wide specialist access, flexible scheduling.

Virtual Dermatology & Musculoskeletal

Preventative care, injury prevention, pain management, cost-effective access to skin care specialists without the need for in-person visits.

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Specialized Health Services

Medically Managed Weight Loss

GLP-1 based plan ($249/month), personalized & doctor-supervised.

Complete Metabolic Panel

14 tests to detect early signs of chronic illness (liver, kidney, blood sugar, etc.).

Care Navigation

Access to various health experts, second opinions, and cost negotiation support.

Additional Perks – Convenience + Coverage

Pharmacy Program

1,000+ maintenance & urgent meds, free delivery, pharmacist access, pet medication discounts.

No Waiting, No Stress

No appointments needed, no claims, always available.

IRC Section 125 Cafeteria Plan

	WITHOUT PROGRAM	WITH PROGRAM
Gross Wages	$5,500	$5,500
Section 125 Deduction		-1,250
PRE-TAX DEDUCTIONS		
401K	-400	-400
Medical	-250	-250
Dental	-50	-50
Taxable Gross Wages	4,800	3,550
TAX WITHHOLDINGS *		
Federal	-367	-272
State	-491	-234
Social Security	-298	-220
Tax Total	-$1,156	-$726
Participation Reward		+1,250
PHP	+0	-150
UL Premium	+0	-280
Same Net Pay (Results)	$3,644	$3,644

$1,250 represents the monthly cost of all benefits included in the program.
Single Employees $950
Employees with Dependents $1250

IRC 125 CAFETERIA PLAN

The S 125 deduction from gross wages, i.e., the tax savings, funds the Preventative Health Plan & Universal Life Insurance with money that would otherwise be sent to the government.

Tax Savings
$430

+$1,250 represents the rewards or "Reward of Participation" for the monthly program cost of benefits.

Powered by
Tax Savings

**Employees must have enough tax withholdings to qualify.*

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Savings Breakdown

Savings Breakdown

Benefit Premiums Paid from Tax Savings

Employee Tax Savings Pays for this portion of Preventative Health Premium (deducted from pay and remitted monthly by employer).	**$150**
Employer Tax Savings Pays for the monthly Admin & Service Fees, including Participation Tracking.	**$30**
TOTAL Per Employee	**$180**

Total Number of Employees	**100**

Benefits ALL paid from Tax Savings

PREVENTATIVE HEALTH BENEFITS **Employer & Employee (premiums paid from Tax Savings)**	**$18,000**
UNIVERSAL LIFE INSURANCE PREMIUMS Benefits paid from **Employee** tax savings *(Average monthly premium (varies by employee) at $175/month*	**$17,500**

Employer FICA Savings

Employer Tax Savings

- Employer FICA tax 7.65% of total gross wages
- Employee with W-4 election as **single** allowed **$950** wage deduction.
- Employee with the W-4 election **with dependents** allowed **$1,250** wage deduction
- Employer contributes $30/employee monthly for PHP paid from FICA Tax Savings to cover admin & service fees, participation tracking, etc.)

Monthly Savings per Employee					Annual NET FICA Savings per Employee:
W-4 ELECTION SINGLE $950 X 7.65% =	**$72.67**	**LESS $30 ADMIN FEE =**	**$512.04**	**X**	**50**
W-4 ELECTION WITH DEPENDENTS $1,250 X 7.65% =	**$95.63**	**LESS $30 ADMIN FEE =**	**$787.56**	**X**	**50**

Total Preventative Healthcare Plans	**100**
Total Annual Employer FICA Savings	**$ 64,980**

***All savings are based on the benefit eligible employees enrolled in the program.**

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Employer & Employee Benefits

Employers

Lower payroll taxes, healthier and more productive workforce, enhanced retention. **Risk mitigation benefits:** (reduced absenteeism, presenteeism, workers' comp claims, X-Mods impact).

Employees

No-cost access to preventative care, improved health outcomes, financial security through insurance.

Qualification

Full-time employees with sufficient tax withholdings. Requires payroll data analysis (W-4, pre-tax deductions).