



Biosphere Preventative Care Program

Expanding Benefits, Reducing Taxes

The Problem: Rising Healthcare Costs

U.S. healthcare costs are projected to reach \$4.9 trillion in 2025, averaging over \$15,000 per person, which is more than double the average of other developed nations. A significant portion of the population cannot afford a \$500 medical emergency, and medical bills are the leading cause of bankruptcy.

Our Solution: A Proactive Approach to Wellness

The Preventative Care Program, powered by a Self-Insured Medical Expense Reimbursement Plan (SIMERP), provides a wellness coverage plan that is compliant with IRS, HIPAA, and ERISA regulations. This program offers employees access to wellness benefits at no cost, without impacting their take-home pay. Under the Affordable Care Act (ACA), employers can save on FICA taxes while providing valuable benefits to their employees.

How It Works

1. **Enrollment:** Employees enroll in the wellness/PCMP plan on a pre-tax basis (Section 125).
2. **Integration:** The plan integrates with an existing ACA-approved medical plan (Section 105).
3. **Reimbursement:** The SIMERP reimburses the premium on a dollar-for-dollar basis.
4. **Savings:** Employers realize payroll-tax savings, while employees experience no change in their net pay.

Key Benefits

For Employers	For Employees
FICA tax savings	Access to wellness healthcare
Improved employee retention	Lower out-of-pocket risk
Enhanced benefits at no added cost	No change to take-home pay

Included Services

- **Primary Care:** Virtual visits available nationwide with 1-3 day scheduling, cost-free, and no fee-for-service.
- **Urgent Care:** 24/7 access to nationwide, minutes-to-care response, and no out-of-pocket costs.
- **Pharmacy Solutions:** Free medications, home delivery at no cost, pharmacy discount card, and pharmacist consultations.
- **Mental Health:** 24/7 access to clinicians, with virtual/in-person sessions within 5 days, and access to the Fitness Revive & Thrive app.
- **Weight Health:** Physician-guided weight loss medications, personalized health coaching, and unlimited access to FitOn.

Program Eligibility

- Must be a W-2 employee.
- Must have qualified health insurance already in place.
- Must be a full-time employee (30+ hours/week).

Enrollment & Support

We provide a dedicated enrollment team for onsite, virtual, and telephone enrollment support, as well as ongoing account management for year-round service and compliance guidance.

Contact Us

Let us help you build a benefits package that works for your business.

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SAMPLE PROPOSAL

Employee

Average Post Tax Allotment:	\$207.50
Total Post Tax Allotment:	\$13,392.80

Employer

Average Tax Savings:	\$897.07
Total Tax Savings:	\$74,493.00

Employer

Average Payroll Reduction:	\$14,540.00
Total Payroll Reduction:	\$1,432,240.00
Average Payroll% Reduction:	25.79%

Employee					Employer			Totals	Employer Estimated Totals		
ID	Employee Last Name	Employee First Name	Monthly Gross Tax Savings	Wellness Fee	Monthly Net Post Tax Allotment	Annual Gross Tax Savings	Monthly Fee	Wellness + Monthly Total Fees	Annual Net FICA Tax Savings	Annual Payroll Reduction	Annual Payroll% Reduction
1	A1	B1	\$482.15	\$149.00	\$333.15	\$1,119.96	\$40.00	\$189.00	\$658.96	\$14,640.00	3.08%
2	A10	B10	\$277.19	\$149.00	\$128.19	\$1,119.96	\$40.00	\$189.00	\$633.96	\$14,640.00	25.69%
3	A11	B11	\$383.18	\$149.00	\$128.99	\$1,119.96	\$40.00	\$189.00	\$633.96	\$14,640.00	9.34%
4	A12	B12	\$323.53	\$149.00	\$74.95	\$1,119.96	\$40.00	\$189.00	\$659.96	\$14,540.00	7.70%
5	A13	B13	\$449.56	\$149.00	\$270.56	\$1,119.96	\$40.00	\$189.00	\$652.96	\$14,640.00	2.54%
6	A14	B14	\$481.17	\$200.00	\$269.17	\$1,119.96	\$40.00	\$189.00	\$639.96	\$14,640.00	2.30%
7	A15	B15	\$349.33	\$149.00	\$200.33	\$1,119.96	\$40.00	\$189.00	\$639.96	\$14,640.00	2.36%
8	A16	B16	\$312.46	\$149.00	\$274.48	\$1,119.96	\$40.00	\$189.00	\$633.96	\$14,640.00	14.60%
9	A17	B17	\$377.46	\$149.00	\$168.49	\$1,119.96	\$40.00	\$189.00	\$633.96	\$14,640.00	2.34%
10	A2	A2	\$423.58	\$149.00	\$274.38	\$1,119.96	\$40.00	\$189.00	\$633.96	\$14,640.00	10.79%
Group Administrator:			Company:								

SAMPLE PAYCHECK

WORK STATE
VA

PAY FREQUENCY
Monthly

ANNUAL WAGES
(CALCULATED @ 95%)*
\$44,460.00

MONTHLY WAGES
(CALCULATED @ 95%)*
\$3,705.00

Monthly FED W/H: M 0

State W/H M 0

Total of Steps 3 & 4B 0
on 2020 W-4

W-4 (2018 or 2020
Earlier) or 2020

SAMPLE EMPLOYEE MONTHLY PAYCHECK "BEFORE & AFTER THE PREVENTATIVE CARE MANAGEMENT PROGRAM"

	Current	With Wellness
Monthly Pay	\$3,705.00	\$3,705.00
Group Health/Health Deductions	\$465.00	\$465.00
Current Pre-Tax Deductions		
Wellness Program		\$1,220.00
401-k (Deductions)		
Taxable Income	\$3,240.00	\$2,020.00
Federal Withholding	\$388.80	\$242.40
State Withholding	\$186.30	\$116.15
Social Security	\$200.88	\$125.24
Medicare	\$46.98	\$29.29
Total Taxes	\$822.96	\$513.08
PCM After Taxes	\$822.96	\$309.88
Non-Taxable Reimbursement - (Reimbursement under SIMERP)		\$822.90
Other	\$2,982.04	\$2,980.78*

Monthly FICA Savings: **\$93.33**
Service Fee: **\$40.00**
Employer Savings: **\$53.33**

* Final take-home with wellness: \$2,290.00 + \$822.90 (SIMERP reimbursement) = \$3,112.90. The employee actually takes home more with the wellness program while the employer saves on FICA taxes.