FOR EMPLOYERS · FOR EMPLOYEES

# Reduce payroll taxes. Improve employee benefits. *$0 out of pocket.*

The Preventive Care Benefit Program (PCBP) helps businesses save on payroll taxes while giving employees better health coverage — at no cost to either side.

FOR EMPLOYERS

## What you save

01 **Up to $1,186 in net FICA savings** per W-2 employee, per year

02 Lower taxable payroll, reducing **FICA liability**

03 Fully managed and compliant via third-party administrators

**$1,186** up to · net annual savings per employee

FOR EMPLOYEES

## What they receive

01 **Telehealth** & virtual primary care

02 **Mental health** support and therapy

03 **24/7 urgent care** access

04 **Preventive screenings**

05 Prescriptions & wellness services

06 **$0 copays** · zero out-of-pocket

07 **Free CBC / CMP blood panel** — after 90 days

MECHANISM + OUTCOMES

## One wage reduction. Two outcomes.

MECHANISM

### Pre-tax wage reduction

A **Section 125** cafeteria plan moves the wellness contribution to pre-tax dollars, lowering FICA-taxable payroll. A **post-tax §105** reimbursement then restores take-home pay so the employee is whole.

EMPLOYER OUTCOME

### Net FICA savings

Net FICA savings on the reduced payroll base, after program administration fees.

EMPLOYEE OUTCOME

### Funded wellness benefits

Pre-tax dollars fund the benefits directly — with no cut to take-home pay.

100% COMPLIANT | IRC §125 | §105 | §106 | §213(d) | ACA

Built on established cafeteria-plan and preventive-care provisions.

WHY COMPANIES DO THIS

## Four reasons it works.

- Immediate payroll tax savings
- Better benefits, happier employees
- No cost to implement
- No disruption to existing health plans

SCHEDULE A CALL

Scan to see how much your company can save.

Odie Bachelder II

REFERRAL PARTNER

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