



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.



SCHEDULE A CALL

Scan to see how much your company can save.

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