

Employee Health Plan (EHP)

Transformative Value & Real Financial Impact

TAX SAVINGS

IRS COMPLIANT

ZERO NET COST

Why EHP?

The Employee Health Plan (EHP) is a revolutionary, IRS-compliant wellness benefit that unlocks guaranteed payroll tax savings and delivers mission-critical healthcare access—often at zero net cost to your business.

But this isn't just about savings. EHP helps you:

- Lower payroll taxes for both the employer and employee
- Provide 24/7 access to urgent care and mental health services
- Boost recruitment and retention with premium benefits
- Reduce absenteeism and improve productivity
- Improve employee financial wellness with no loss in take-home pay
- Meet growing expectations for holistic, inclusive benefit programs

Built for Finance, HR, and Accounting leaders, EHP turns a portion of payroll into a powerful tax-advantaged tool—creating measurable ROI while expanding care access across your workforce.

Critical Benefits for

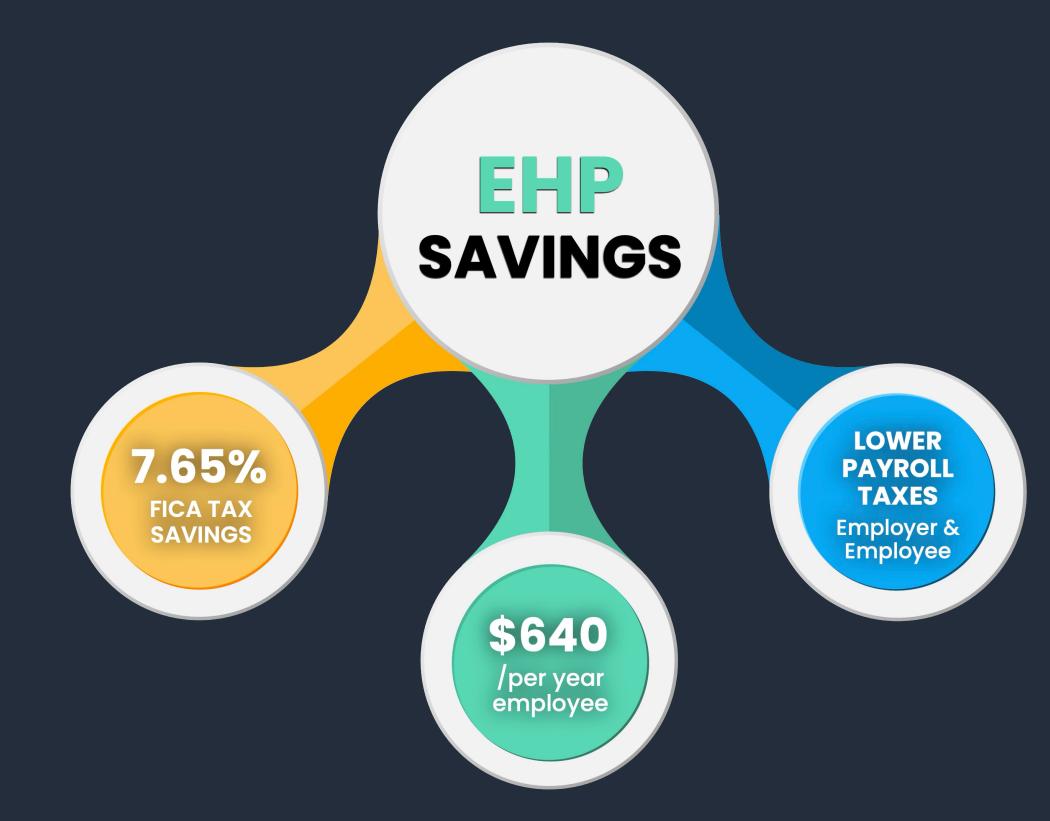
- 24/7 Tele-Urgent Care: Virtual access to licensed U.S. doctors—no wait, no cost.
- 24/7 Mental Health Access: Counseling, therapy, and rapid crisis support included.
- Wellness Coaching & Preventive Care:
 Chronic care management, screenings,
 and guidance that improve productivity
 and satisfaction.



How EHP Works?

Feature	Employer Benefit	Employee Impact
Payroll Tax Optimization	Net cost \$0 only savings	Higher take-home pay
Turn-Key Compliance & Admin	Minimal overhead, no disruption	Seamless enrollment
24/7 Urgent & Mental Health Services	Reduced absenteeism	Always-on care for employees/family
Customizable Coverage	Flexible & scalable	Inclusive for all employees

Financial Leaders: The Math Behind the Value



EHP delivers immediate payroll tax savings by converting a portion of salary into a tax-advantaged wellness benefit:

- FICA Tax Savings (7.65% combined employer/employee) on EHP contributions
- Typical Plan Amount: \$1,220/month per eligible employee
- Employer Net Savings: \$1,220 × 7.65% \$40 admin fee = \$53.33/ month, or \$639.96/year per employee

The savings don't stop—they scale.

Employees	Annual Savings per Employee	Total Employer Savings
10	\$639.96	\$6,399.60
50	\$639.96	\$31,998
100	\$639.96	\$63,996
250	\$639.96	\$159,990

^{*} Savings are realized in every payroll cycle. No delays.

Fully Compliant & Easy to Launch

- EHP meets all major compliance requirements:
- IRS, ACA, Section 125, 105, and 213(d)
- No disruption to existing payroll or benefits systems
- Easy onboarding, seamless employee experience

The Bottom line

EHP isn't just a health benefit—it's a financial strategy.

Save over \$600 per employee annually, improve team wellbeing, and gain a recruitment edge—without spending more.

