

HEALTH FIRST BENEFITS · CLIENT CASE STUDIES

Three employers. Better benefits for every team.

A diagnostic laboratory, a home care agency and a construction company. Each gave its people preventive care and a bigger paycheck, kept its payroll provider, wages and health plan, and was fully enrolled within four weeks.

3 clients

744 W-2 employees

682 enrolled (92%)



DIAGNOSTIC LABORATORY · NORTHEAST

A diagnostic laboratory

364 employees · 326 enrolled (90%)

 EMPLOYEE SAVINGS / YR **\$413,304**

 EMPLOYER SAVINGS / YR **\$312,716**

 EMPLOYER SAVINGS PER ENROLLED
EMPLOYEE / YR **\$959**

 SIGN-ON TO FULLY ENROLLED **4 weeks**

HOME CARE · NORTHEAST

A home care agency

351 employees · 332 enrolled (95%)

 EMPLOYEE SAVINGS / YR **\$247,610**

 EMPLOYER SAVINGS / YR **\$290,001**

 EMPLOYER SAVINGS PER ENROLLED
EMPLOYEE / YR **\$873**

 SIGN-ON TO FULLY ENROLLED **4 weeks**

CONSTRUCTION · NORTHEAST

A construction company

29 employees · 24 enrolled (80%)

 EMPLOYEE SAVINGS / YR **\$37,201**

 EMPLOYER SAVINGS / YR **\$31,058**

 EMPLOYER SAVINGS PER ENROLLED
EMPLOYEE / YR **\$1,294**

 SIGN-ON TO FULLY ENROLLED **4 weeks**

What the three have in common

- ✓ Preventive care for employees at no out-of-pocket cost
- ✓ No payroll provider changes
- ✓ No wage or compensation changes
- ✓ No changes to existing health benefits
- ✓ Fully enrolled within four weeks of sign-on
- ✓ Employee communication and enrollment handled for them

What differs

Size and wages. Employer savings per enrolled employee ran from \$873 to \$1,294 a year across the three, because the figure depends on each workforce's wages and the plan tier each employee enrolls in. That is why every engagement starts with a census analysis rather than a rate card.

How it works

Employees elect a pre-tax salary reduction through a Section 125 cafeteria plan to fund a documented preventive-care plan, layered on the employer's existing ACA-compliant coverage. Participating employees receive preventive-care benefits at no out-of-pocket cost, and because the taxable wage base drops, the employer remits less FICA each pay period. The savings are not a credit, refund or write-off; they arise from remitting less.

Plan documents, statutory citations (IRC §§125, 105, 106, 213(d)) and an independent attorney opinion letter are available for your CPA to review before any commitment.

BETTER BENEFITS. BETTER BUSINESS.

See what better benefits look like for your business.

Book a complimentary benefits and savings review. We'll show your estimated employer and employee figures, separately.



SCAN TO BOOK A
CALL



DIAGNOSTIC LABORATORY · NORTHEAST

A diagnostic laboratory, 364 employees

How a 364-person diagnostic laboratory gave its team preventive care and a bigger paycheck, and kept \$312,716 a year in employer payroll taxes.

326 of 364 enrolled (90%)

Fully enrolled in 4 weeks

No changes to payroll, wages or health plan


\$312,716

EMPLOYER SAVINGS / YEAR

\$413,304

EMPLOYEE SAVINGS / YEAR

90%

OF EMPLOYEES ENROLLED

4 weeks

FROM SIGN-ON TO ENROLLED

The laboratory

The client is a 364-employee diagnostic laboratory in the Northeast with a large, stable W-2 workforce. The laboratory's name is withheld for privacy.

What they wanted

Lower costs and stronger benefits for the team. The savings analysis was run on the lab's actual census, so the figures were tied to real payroll line by line rather than projected from a headcount.

How it went

Fully enrolled in 4 weeks. Employee communication, enrollment and setup were handled start to finish across all 326 enrolled employees, with the National Program Administrator running the plan.

What changed, and what didn't

- ✓ Employees gained preventive care at no cost
- ✓ No payroll provider changes
- ✓ No wage or compensation changes
- ✓ No changes to existing health benefits
- ✓ About 90 seconds per pay period to maintain
- ✓ Employee communication handled for them

The results

 EMPLOYER SAVINGS / YEAR **\$312,716** ≈ \$26,060/mo

 EMPLOYEE SAVINGS / YEAR **\$413,304** ≈ \$34,442/mo

 EMPLOYER SAVINGS PER ENROLLED EMPLOYEE / YEAR **\$959** ≈ \$80/mo

 EMPLOYEES ENROLLED **326 / 364** 90%

 TIME TO FULL ENROLLMENT **4 weeks**

 CHANGES TO OPERATIONS **None**

COMBINED SAVINGS PER YEAR

\$726,020

Combined total = employer \$312,716 + employee \$413,304, each shown above. As reported in the client's savings analysis. Savings recur each pay period while the plan is in place.

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SCAN TO BOOK A CALL



HOME CARE · NORTHEAST

A home care agency, 351 employees

How a 351-person home care agency gave its caregivers preventive care and a bigger paycheck, and kept \$290,001 a year in employer payroll taxes.

332 of 351 enrolled (95%)

Fully enrolled in 4 weeks

No changes to payroll, wages or health plan


\$290,001

EMPLOYER SAVINGS / YEAR

\$247,610

EMPLOYEE SAVINGS / YEAR

95%

OF EMPLOYEES ENROLLED

4 weeks

FROM SIGN-ON TO ENROLLED

The agency

The client is a 351-employee home care agency in the Northeast, built on a large W-2 caregiving workforce. The agency's name is withheld for privacy.

What they wanted

A stronger benefits package for their caregivers, and better margins for the agency. Once the program was explained, the decision was straightforward: the math was clear and the structure was documented.

How it went

Fully enrolled in 4 weeks. Employee communication, enrollment and setup were handled start to finish, with the National Program Administrator running the plan.

What changed, and what didn't

- ✓ Caregivers gained preventive care at no cost
- ✓ No payroll provider changes
- ✓ No wage or compensation changes
- ✓ No changes to existing health benefits
- ✓ About 90 seconds per pay period to maintain
- ✓ Employee communication handled for them

"We wanted to give our caregivers a stronger benefits package and improve our margins at the same time. This did both. The team handled the entire process and our payroll never skipped a beat."

OWNER, HOME CARE AGENCY

The results

 EMPLOYER SAVINGS / YEAR **\$290,001** ≈ \$24,167/mo

 EMPLOYEE SAVINGS / YEAR **\$247,610** ≈ \$20,634/mo

 EMPLOYER SAVINGS PER ENROLLED EMPLOYEE / YEAR **\$873** ≈ \$73/mo

 EMPLOYEES ENROLLED **332 / 351** 95%

 TIME TO FULL ENROLLMENT **4 weeks**

 CHANGES TO OPERATIONS **None**

 COMBINED SAVINGS
PER YEAR

\$537,611

Combined total = employer \$290,001 + employee \$247,610, each shown above. As reported in the client's savings analysis. Savings recur each pay period while the plan is in place.

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CONSTRUCTION · NORTHEAST

A construction company, 29 employees

How a 29-person construction company gave its crew preventive care and a bigger paycheck, and kept \$31,058 a year in employer payroll taxes.

24 of 29 enrolled (80%)

Fully enrolled in 4 weeks

No changes to payroll, wages or health plan


\$31,058

EMPLOYER SAVINGS / YEAR

\$37,201

EMPLOYEE SAVINGS / YEAR

80%

OF EMPLOYEES ENROLLED

4 weeks

FROM SIGN-ON TO ENROLLED

The company

The client is a 29-employee construction company in the Northeast. Like most businesses its size, it had never redesigned its payroll structure, so payroll taxes were calculated on 100% of wages. The company's name is withheld for privacy.

What they wanted

Better benefits for the team and lower costs for the company. Once the program was explained, the decision was straightforward: the math was clear and the structure was documented.

How it went

Fully enrolled in 4 weeks. Employee communication, enrollment and setup were handled start to finish, with the National Program Administrator running the plan.

What changed, and what didn't

- ✓ Employees gained preventive care at no cost
- ✓ No payroll provider changes
- ✓ No wage or compensation changes
- ✓ No changes to existing health benefits
- ✓ Setup and enrollment managed start to finish
- ✓ Employee communication handled for them

"Everything was really easy. The team was great to work with and they basically managed everything through the process."

CLIENT, CONSTRUCTION COMPANY

The results

EMPLOYER SAVINGS / YEAR	\$31,058	≈ \$2,588/mo
EMPLOYEE SAVINGS / YEAR	\$37,201	≈ \$3,100/mo
EMPLOYER SAVINGS PER ENROLLED EMPLOYEE / YEAR	\$1,294	≈ \$108/mo
EMPLOYEES ENROLLED	24 / 29	80%
TIME TO FULL ENROLLMENT	4 weeks	
CHANGES TO OPERATIONS	None	

 COMBINED SAVINGS
PER YEAR

\$68,259

Combined total = employer \$31,058 + employee \$37,201, each shown above. As reported in the client's savings analysis. Savings recur each pay period while the plan is in place.

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