



PREVENTATIVE CARE PROGRAM

Expanding Benefits, Reducing Taxes

WWW.BrinnWellness.com



SIMERP

BWP's self-insured medical expense reimbursement program (SIMERP) is a **preventative care management** solution that is IRS, HIPAA, and ERISA compliant, offered at no net cost. It provides employers with FICA tax savings while giving employees access to benefits, such as those offered by Insurance Partners and EHP's wellness program through **Revive Health**, all without impacting their take-home pay.

PROACTIVE WELLNESS

PREVENTATIVE CARE MANAGEMENT PROGRAM IS A PARTICIPATORY PROGRAM



The 11 Participatory model was developed under the Affordable Care Act (ACA)

Federal Register, Vol. 78, June 3, 2013, pg. 33,161



This model is an integrated 105 plan requiring at least one activity per year.

42 U.S. Code 300gg-4 (j)(3)(c)

GENERAL OVERVIEW

The Departments believe that appropriately designed wellness programs have the potential to contribute importantly to promoting health & preventing disease.





Publication 15

(Circular E), Employer's Tax Guide

For use in **2025**



Get forms and other information faster and easier at:

- [IRS.gov](https://www.irs.gov) (English)
- [IRS.gov/Korean](https://www.irs.gov/korean) (한국어)
- [IRS.gov/Spanish](https://www.irs.gov/spanish) (Español)
- [IRS.gov/Russian](https://www.irs.gov/russian) (Русский)
- [IRS.gov/Chinese](https://www.irs.gov/chinese) (中文)
- [IRS.gov/Vietnamese](https://www.irs.gov/vietnamese) (Tiếng Việt)

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Future Developments

For the latest information about developments related to Pub. 15, such as legislation enacted after it was published, go to [IRS.gov/Pub15](https://www.irs.gov/pub15).

What's New

Social security and Medicare taxes for 2025. The rate of social security tax on taxable wages is 6.2% each for

the U.S. General Services Administration website at [GSA.gov/PerDiemRates](https://www.gsa.gov/PerDiemRates). Other than the amount of these expenses, your employees' business expenses must be substantiated (for example, the business purpose of the travel or the number of business miles driven). For information on substantiation methods, see Pub. 463, Travel, Gift, and Car Expenses.

If the per diem or allowance paid exceeds the amounts substantiated, you must report the excess amount as wages. This excess amount is subject to income tax withholding and payment of social security, Medicare, and FUTA taxes. Show the amount equal to the substantiated amount (that is, the nontaxable portion) in box 12 of Form W-2 using code "L." Employers in Puerto Rico report the amount in box 12 (no code needed).

Wages not paid in money. If in the course of your trade or business you pay your employees in a medium that is neither cash nor a readily negotiable instrument, such as a check, you're said to pay them "in kind." Payments in kind may be in the form of goods, lodging, food, clothing, or services. Generally, the FMV of such payments at the time they're provided is subject to federal income tax withholding and social security, Medicare, and FUTA taxes.

However, noncash payments for household work, agricultural labor, and service not in the employer's trade or business are exempt from social security, Medicare, and FUTA taxes. Withhold income tax on these payments only if you and the employee agree to do so. Nonetheless, non-cash payments for agricultural labor, such as commodity wages, are treated as cash payments subject to employment taxes if the substance of the transaction is a cash payment. See [Noncash wages, including commodity wages, paid to farmworkers](#), earlier in this section, for more information.

Meals and lodging. The value of meals isn't taxable income and isn't subject to federal income tax withholding and social security, Medicare, and FUTA taxes if the meals are furnished for the employer's convenience and on the employer's premises. The value of lodging isn't subject to federal income tax withholding and social security, Medicare, and FUTA taxes if the lodging is furnished for the employer's convenience, on the employer's premises, and as a condition of employment.

"For the convenience of the employer" means you have a substantial business reason for providing the meals and lodging other than to provide additional compensation to the employee. For example, meals you provide at the place of work so that an employee is available for emergencies during their lunch period are generally considered to be for your convenience. You must be able to show these emergency calls have occurred or can reasonably be expected to occur, and that the calls have resulted, or will result, in you calling on your employees to perform their jobs during their meal period.

Whether meals or lodging are provided for the convenience of the employer depends on all of the facts and circumstances. A written statement that the meals or lodging are for your convenience isn't sufficient.

50% test. If over 50% of the employees who are provided meals on an employer's business premises receive these meals for the convenience of the employer, all meals provided on the premises are treated as furnished for the convenience of the employer. If this 50% test is met, the value of the meals is excludable from income for all employees and isn't subject to federal income tax withholding or employment taxes. For more information, see Pub. 15-B.

Health insurance plans. If you pay the cost of an accident or health insurance plan for your employees, including an employee's spouse and dependents, your payments aren't wages and aren't subject to social security, Medicare, and FUTA taxes, or federal income tax withholding. Generally, this exclusion also applies to qualified long-term-care insurance contracts. However, for income tax withholding, the value of health insurance benefits must be included in the wages of S corporation employees who own more than 2% of the S corporation (2% shareholders). For social security, Medicare, and FUTA taxes, the health insurance benefits are excluded from the 2% shareholder's wages. See Announcement 92-16 for more information. You can find Announcement 92-16 on page 53 of Internal Revenue Bulletin 1992-5.

Health savings accounts (HSAs) and medical savings accounts (MSAs). Your contributions to an employee's HSA or Archer MSA aren't subject to social security, Medicare, or FUTA tax, or federal income tax withholding if it is reasonable to believe at the time of payment of the contributions they'll be excludable from the income of the employee. To the extent it isn't reasonable to believe they'll be excludable, your contributions are subject to these taxes. Employee contributions to their HSAs or MSAs through a payroll deduction plan must be included in wages and are subject to social security, Medicare, and FUTA taxes, and federal income tax withholding. However, HSA contributions made under a salary reduction arrangement in a section 125 cafeteria plan aren't wages and aren't subject to employment taxes or withholding. For more information, see the Instructions for Form 8889.

Medical care reimbursements. Generally, medical care reimbursements paid for an employee under an employer's self-insured medical reimbursement plan aren't wages and aren't subject to social security, Medicare, and FUTA taxes, or federal income tax withholding. See Pub. 15-B for a rule regarding inclusion of certain reimbursements in the gross income of highly compensated individuals.

Differential wage payments. Differential wage payments are any payments made by an employer to an individual for a period during which the individual is performing service in the uniformed services while on active duty for a period of more than 30 days and represent all or a portion of the wages the individual would have received from the employer if the individual were performing services for the employer.

Differential wage payments are wages for income tax withholding, but aren't subject to social security, Medicare, or FUTA tax. Employers should report differential wage

This content is from the eCFR and is authoritative but unofficial.

Title 26 – Internal Revenue

Chapter I – Internal Revenue Service, Department of the Treasury

Subchapter A – Income Tax

Part 1 – Income Taxes

Items Specifically Excluded From Gross Income

Authority: 26 U.S.C. 7805, unless otherwise noted. Section 1.1(h)-1 also issued under 26 U.S.C. 1(h); Section 1.21-1 also issued under 26 U.S.C. 21(f); See *Part 1 for more*

Source: T.D. 6500, 25 FR 11402, Nov. 26, 1960; 25 FR 14021, Dec. 21, 1960; T.D. 9989, 89 FR 17606, Mar. 11, 2024, unless otherwise noted. T.D. 6500, 25 FR 11402, Nov. 26, 1960; 25 FR 14021, Dec. 21, 1960, unless otherwise noted. T.D. 6500, 25 FR 11402, Nov. 26, 1960; 25 FR 14021, Dec. 31, 1960, T.D. 9381, 73 FR 8604, Feb. 15, 2008, unless otherwise noted. See *Part 1 for more*

§ 1.105-11 Self-insured medical reimbursement plan.

(a) **In general.** Under section 105(a), amounts received by an employee through a self-insured medical reimbursement plan which are attributable to contributions of the employer, or are paid by the employer, are included in the employee's gross income unless such amounts are excludable under section 105(b). For amounts reimbursed to a highly compensated individual to be fully excludable from such individual's gross income under section 105(b), the plan must satisfy the requirements of section 105(h) and this section. Section 105(h) is not satisfied if the plan discriminates in favor of highly compensated individuals as to eligibility to participate or benefits. All or a portion of the reimbursements or payments on behalf of such individuals under a discriminatory plan are not excludable from gross income under section 105(b). However, benefits paid to participants who are not highly compensated individuals may be excluded from gross income if the requirements of section 105(b) are satisfied, even if the plan is discriminatory.

(b) **Self-insured medical reimbursement plan –**

(1) **General rule –**

(i) **Definition.** A self-insured medical reimbursement plan is a separate written plan for the benefit of employees which provides for reimbursement of employee medical expenses referred to in section 105(b). A plan or arrangement is self-insured unless reimbursement is provided under an individual or group policy of accident or health insurance issued by a licensed insurance company or under an arrangement in the nature of a prepaid health care plan that is regulated under federal or state law in a manner similar to the regulation of insurance companies. Thus, for example, a plan of a health maintenance organization, established under the Health Maintenance Organization Act of 1973, would qualify as a prepaid health care plan. In addition, this section applies to a self-insured medical reimbursement plan, determined in accordance with the rules of this section, maintained by an employee organization described in section 501(c)(9).

(ii) **Shifting of risk.** A plan underwritten by a policy of insurance or a prepaid health care plan that does not involve the shifting of risk to an unrelated third party is considered self-insured for purposes of this section. Accordingly, a cost-plus policy or a policy which in effect merely provides administrative or bookkeeping services is considered self-insured for purposes of this section. However, a plan is not considered self-insured merely because one factor the insurer uses in determining the premium is the employer's prior claims experience.



Medical services are a key component

The Program is always paired with an ACA-approved medical plan to make an integrated **105** plan.



Deduction of the plan is pre-tax eligible

The deduction of plan cost from an employee's gross wages is addressed by IRC Codes 106 (a) .The Office of Chief Counsel Internal Revenue Service Memorandum (Number: 201703013, Dated: 1/20/2017) states: "The value of coverage by an employer-provided wellness program that provides medical care (as defined under §213(d) is generally excluded from an employee's gross income under §106(a). The pre-taxing of this deduction, made possible under a Self-Insured Medical Reimbursement Plan and a Cafeteria Plan (§ 125), creates the reduction of taxable income, generating savings for the employee and the employer.



Plans designed for compliance

The Plan is a Self-Insured Medical Reimbursement Plan (SIMERP) and was purposely created, thoroughly researched, and found compliant with IRC 213(d), 106(a), 105(b), 1.105-11(i) , and 104(a) (3) codes, and all applicable IRS memos, ERISA regulations, HIPAA, and the ADA.



Post-tax program reimbursements

Any reimbursements or payments for medical care (as defined under §213(d) provided by the program is excluded from the employee's gross income under §105(b)." Also, Code 1.105-11(i) & 104(a)(3). Reimbursement guidelines are spelled out in the SIMERP plan documents provided by EHP.



Reimbursement allowances

Allowable pre-taxing and reimbursement amount based on the Health and Human Services report (July 2016) and national average cost total for the monthly value of benefits. Amounts allowed are also based upon fair market value of benefits provided through the Program for preventative services that an 213(d) compliant. All regulations and guidelines of the EHP Self-Insured Medical Reimbursement Plan (SIMERP) regulations and guidelines are used for benefits and paired with a Section 125 Cafeteria Plan. SIMERP must be paired with medical insurance for an integrated 105 plan.

WELLNESS

- ▶ IRCS106(a) - ERISA
- ▶ IRCS213(d) - ADA
- ▶ IRCS105(b) HIPAA
- ▶ IRC 5125
- ▶ IRCS105.11

MEDICAL

- ▶ IRCS213(d) ACA

PRE-TAX

- ▶ IRCS 213(d)
- ▶ IRCS106(a)
- ▶ IRC s125

POST-TAX

- ▶ IRCS 213(d)
- ▶ IRCS 105(b)
- ▶ 1.105.11(i)
- ▶ 104.(A)(3)
- ▶ 1.105.11(k) (1)
- ▶ 1.105.11(k) (2)

PROGRAM ELIGIBILITY

01



W2 EMPLOYEE

Must be a W2 Employee

02



HEALTH INSURANCE

Must have qualified Health Insurance

03

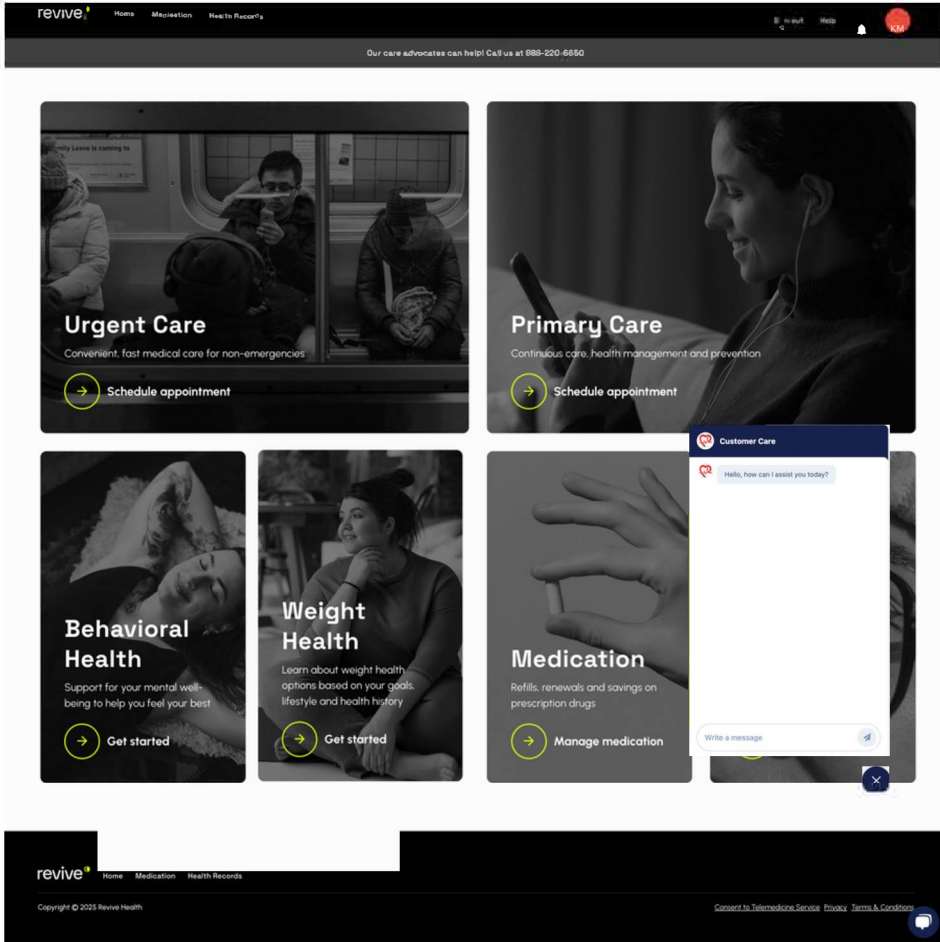


FINANCIAL QUALIFY

Must be full time (30 hours/week or more)



PLATFORM OVERVIEW



All-in-One Access

Centralized hub for urgent care, primary care, mental health, pharmacy and more.

24/7 Availability

Members can access urgent care and mental health support anytime, anywhere.

Easy Scheduling

Quick appointment booking for all services, with transparent availability.



Accessible anytime via the web or mobile app, ensuring members can manage their health on the go.



40-50% utilization of the portal across eligible populations, driving engagement for better health outcomes.

PRIMARY CARE

Nationwide Access: Members can consult with their provider from anywhere in the U.S.

Quick Appointment Times: Available Monday through Friday, most consultations occur within 1-3 days.

No Out-of-Pocket Costs: Members enjoy seamless, cost-free access to primary care with no fee-for-service.



- Arthritis
- Allergic conditions
- Blood pressure
- Diabetes
- GI tract issues
- Hypertension
- High cholesterol
- Rashes
- Respiratory conditions
- General ongoing primary care issues



Exclusive physicians who are U.S.-trained and board-certified.

URGENT CARE



24/7 Access Nationwide: Members can consult with providers at any time, from anywhere in the U.S.

Fast Response: Consultations occur within minutes, resolving urgent health concerns swiftly.

No Out-of-Pocket Costs: Members enjoy seamless, cost-free access to urgent care with no fee-for-service.



Everyone saves money when members use Revive instead of the Emergency Department.

Over 90% of consultations occur within 3 minutes.

PHARMACY SOLUTIONS



Savings potential of 8-14% of total pharmacy spend.

Free Medications: Our formulary includes over 1,000 maintenance medications and 70+ acute medications commonly prescribed in the U.S.

Home Delivery: Members receive their maintenance prescriptions conveniently at home through regular deliveries at no cost, eliminating the need to visit a pharmacy.

Pharmacy Discount Card: For medications not included in our formulary, our discount card ensures members still have access to affordable pricing.

Pharmacist Consultations: Members can get quick, reliable answers to all their medication-related questions.

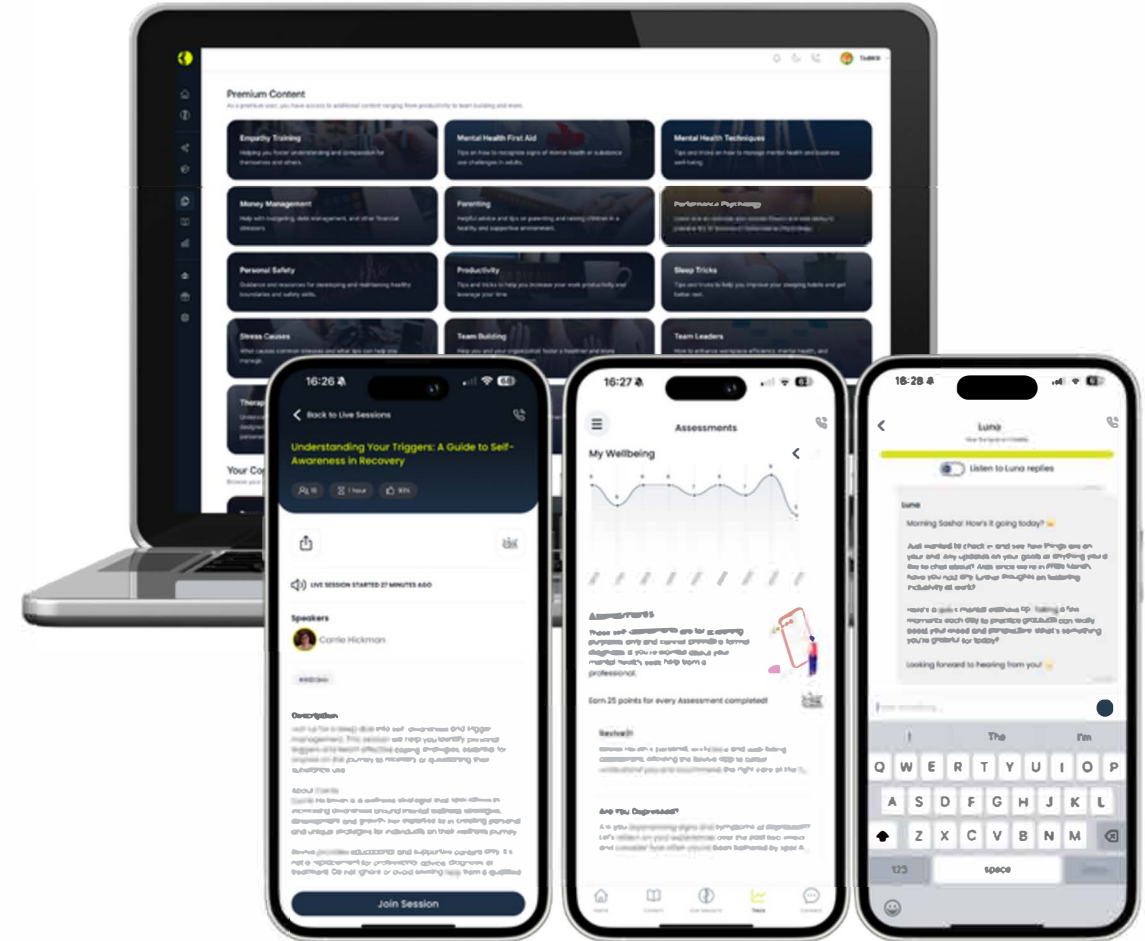
** This program doesn't conflict with the PBM and optimizes spend on common generic medications.*

MENTAL HEALTH

24/7 Access to Clinical Support: Members can speak with a master’s level clinician anytime, ensuring immediate access to care.

Streamlined Session Scheduling: Care Coordinators match members to providers based on their needs and assist in scheduling virtual or in-person appointments within five days for routine cases.


Mental Fitness App: “Revive & Thrive” offers live group sessions, AI coaching, self-assessments and resources to boost mental well-being and resilience.



Coaching

Assessments

AI Chat (Luna)

 88% of members attend their initial session, leading to greater access to support. (compared to 30-40% for EAPs)



Search Forest...



Member Portal →

Kingsterk25



- Sessions
- Just For You
- Session Catch-ups
- Discover Live Sessions








What Live Sessions Are Coming Up

Don't miss out on what's next

Search sessions...

06/17/2025

Showing sessions for: Today

SESSION	HOST	KEYWORDS	DATE & TIME	ACTIONS
 Open Line with Carrie	 Carrie Hickman ☆ 92% Rating	Anxiety	Jun 17, 2025 2:00 PM (55 minutes ago)	Join Now
 How to Manage Panic Attacks	 Reoikantse Shadi ☆ 90% Rating	Anxiety	Jun 17, 2025 3:00 PM (4 minutes from now)	Join Now
 Track Progress Without Obsession	 Lyndsay Brooke ☆ 90% Rating	Personal growth	Jun 17, 2025 4:00 PM (1 hour from now)	Set Reminder

Next Day →





Search Coaching...



Member Portal →

Kingsterk25



Coaching

Your Revive Coach is a virtual coaching system powered by AI. Click the icon for more information.



Personal Work

- Being A Better Parent
- Being A Better Partner
- Building Healthy Habits
- Building Resilience
- Financial Wellness
- Getting More Active
- Healthy Eating For a Family
- Improve Your Confidence
- Improving Communication In Your Personal Life
- Improving Your Emotional Intelligence (EQ)
- Improving Your Motivation
- Improving Your Relationships
- Managing Your Anger
- Performance Psychology
- Practicing Positive Psychology

WEIGHT HEALTH

Physician Supervision: Members receive expert medical insights, ensuring treatments align with their personal health goals.

Weight Loss Medications: Available for eligible members with oversight from a provider to help them stay on top of doses and manage any symptoms.

Personalized Coaching: Engaging with a Revive Health Coach keeps members motivated, focused, and moving forward.

FitOn: Members gain unlimited access to top-tier fitness content, featuring on-demand and live workouts led by world-class trainers.



Adding Weight Health offers greater control of your GLP-1 spend.



Competitive Medication Pricing for Members:

- Oral Contrave: \$99
- Oral GLP-1: \$85 first month; \$165/month thereafter
- Injectable GLP-1 Semaglutide: \$90 - \$210
- Injectable GLP-1 Tirzepatide: \$155 - \$400

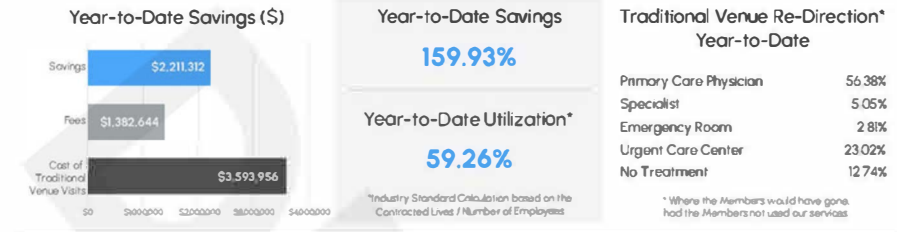
REPORTING

Actionable Insights: Gain meaningful data to identify trends and drive impactful health strategies.

Data-driven Decisions: Use robust analytics to inform smarter, more effective benefits planning.

Resource Allocation: Optimize your investment by aligning resources with employee needs and usage.

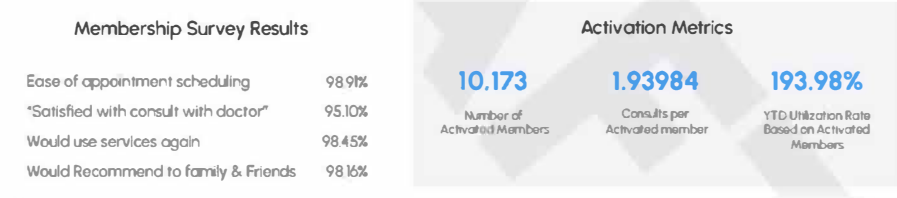
Savings / Utilization / Venue Re-Direction



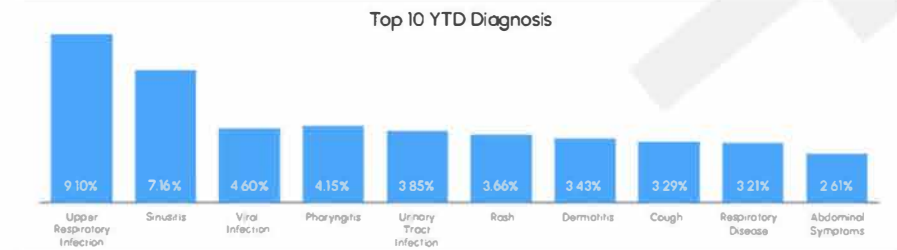
Physician Call Backs / Consults



Membership Experience / Activation



Diagnoses



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 ON 2020 W-4			0	W-4 (2019 OR EARLIER) OR 2020			2020

***SAMPLE: Employee Monthly Paycheck (Before & After Preventive Care Management)**

Annual Salary - \$44,460	Current	w/ Preventive Care Mgmt (PCM)	
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)			
			Differential
Taxable Income	\$ 3,240.00	\$ 2,020.00	\$ 1,220.00
Federal Withholding	\$ (388.80)	\$ (242.40)	\$ 146.40
State Withholding	\$ (186.30)	\$ (116.15)	\$ 70.15
Social Security	\$ (200.88)	\$ (125.24)	\$ 75.64
Medicare	\$ (46.98)	\$ (29.29)	\$ 17.69
Total Withholding Taxes	\$ (822.96)	\$ (513.08)	\$ 309.88
Wellness Program		\$ (149.00)	\$ (149.00)
Total Withholding	\$ (822.96)	\$ (662.08)	\$ 160.88
Non-Taxable Reimbursement - (under SIMERP)		\$ 1,220.00	
Monthly - Net Take Home Pay \$	\$ 2,417.04	\$ 2,577.92	\$ 160.88
	12	12	
Annual - Net Take Home Pay \$	\$ 29,004.48	\$ 30,935.04	\$ 1,930.56

***SAMPLE: Employer Breakdown (Before & After Preventive Care Management)**

	Current	w/ Preventive Care Mgmt (PCM)	
Gross Salary	\$ 3,705.00	\$ 3,705.00	
Health Care	\$ (465.00)	\$ (465.00)	
Wellness Program		\$ (1,220.00)	
Taxable Income	\$ 3,240.00	\$ 2,020.00	
FICA Match (7.65%)	\$ 247.86	\$ 154.53	\$ 93.33
SIMERP Admin Fee		\$ 40.00	
SIMERP Reimbursement		\$ 1,220.00	
Total Monthly Cost	\$ 3,952.86	\$ 3,899.53	\$ 53.33
Annual Cost	\$ 47,434.32	\$ 46,794.36	\$ 639.96
**EMPLOYER Savings --> Monthly \$53.33 --> Annual \$639.96 --> PER EMPLOYEE			

* This is only a sample for illustrative purposes the numbers will vary based on the actual employee's salary.

** The Employer savings is based on the Wellness Program value, therefore consistent on a per employee basis. There may be some exceptions based on high salaries and excessive pre-tax deductions.



SAMPLE PROPOSAL



Employee	Monthly
Average Post-Tax Allotment:	\$207.50
Total Post-Tax Allotment:	\$18,882.80

Employer	Annual
Average Tax Savings	\$637.67
Total Tax Savings:	\$74,499.00

Employer	Annual
Average Payroll Reduction:	\$14,640.00
Total Payroll Reduction:	\$1,332,240.00
Average Payroll % Reduction:	23.79%

		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	639.96	14,640.00	3.08%
2	A10	B10	277.19	149.00	128.19	1,119.96	40.00	189.00	639.96	14,640.00	25.68%
3	A11	B11	399.19	149.00	250.19	1,119.96	40.00	189.00	639.96	14,640.00	9.34
4	A12	B12	323.55	149.00	174.55	1,119.96	40.00	189.00	639.96	14,640.00	7.01%
5	A13	B13	449.56	149.00	270.56	1,119.96	40.00	189.00	639.96	14,640.00	12.50%
6	A14	B14	481.17	149.00	332.17	1,119.96	40.00	189.00	639.96	14,640.00	6.56%
7	A15	B15	349.33	149.00	200.33	917.16	40.00	189.00	491.16	14,640.00	8.56%
8	A16	B16	419.68	149.00	270.68	1,119.96	40.00	189.00	639.96	14,640.00	14.23%
9	A17	B17	310.49	149.00	161.49	1,119.96	40.00	189.00	639.96	14,640.00	5.60%
10	A18	B18	219.46	149.00	70.46	1,119.96	40.00	189.00	639.96	14,640.00	77.05%
11	A19	B19	317.81	149.00	168.81	1,119.96	40.00	189.00	639.96	14,640.00	12.33%
12	A2	B2	423.58	149.00	274.58	1,119.96	40.00	189.00	639.96	14,640.00	10.57%
Group Administrator:										Company:	

BWP ROADMAP

Introducing A program that saves the employer money on FICA taxes while supporting the employees, & it pays for itself.

▶ **Revive Health** and BWP offer a compliant wellness plan that enables FICA savings for employers, incorporating three essential elements:

- › Wellness Plan Documents
- › Section 125 Cafeteria Plan
- › SIMERP 105-11 Documents

Census Collection

BWP will email and phone the client to assist them in completing the census our in-house CPA and accounting team.

Proposal Call

Once we receive the census, we schedule a proposal call within 24 hours to discuss the tax savings for the employer and the tax allocations for each employee.

Enrollment

We offer various enrollment options tailored to the employer's needs, including virtual or onsite assistance and self-enrollment.

Discovery Call

Starting with a Discovery Call, we provide insights into compliance and demonstrate how our SIMERP program, combined with **BWP Insurance Partner Supplements** products, can save up to **\$640** per employee per year while offering supplementary benefits at no additional cost.

Program Launch

Our dedicated onboarding team works with the employer to determine an enrollment date for employees and ensures seamless payroll integrations and the best policies are selected..

Plan Active

After enrollment and the plan is active, BWP provides comprehensive customer service and ensures all new employees are added to the plan throughout the year

DRIVING EDUCATION

- ✔ Employee Webinars and Videos
- ✔ Email, SMS & Call Outreach
- ✔ Employee Benefit Guides
- ✔ Direct Mail
- ✔ Employee Education Sites
- ✔ 24/7 Customer Service Call Center
- ✔ Onsite Dedicated Support Team

85-90%
Employee
Participation



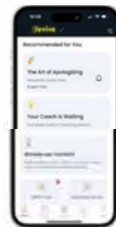
Welcome to EHP!
Hello, Darryl. This mobile feed
is your personal communication
channel with EHP. Over time,
you'll be able to see a history
of messages received.

Take the first step towards a
healthier, happier you and
complete your enrollment
today!



5000 Sawgrass Village
Planta Vista, FL 32082

Mr. Sam Smith
105 Member Lane
Fallston, MD 21047

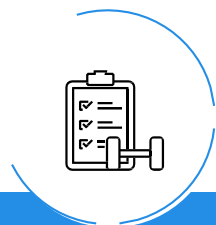


\$0 Health Benefits are Available To You!



PLAN DOCUMENTS

The PCMP document specifies the benefits provided as part of the employee wellness program. All benefits are 213(d) compliant, which allows the pre-taxing of the wellness premium and the reimbursement of that premium.



CAFETERIA PLAN

The wellness program uses a Section 125 Cafeteria Plan that is funded under IRS code 106(a), allowing the pre-taxing of 213(d) compliant medical expenses.



AUDIT PROTECTION

Recent IRS data shows they audit between 1% to 3% of businesses. Let our legal team handle your WIMPER plan document delivery. This service provided to the company and all employees at no additional charge.



SIMERP

The SIMERP, is used to reimburse participating employees dollar-for-dollar resulting in no reduction in take home pay; reimbursement is not based upon claims, but rather on the benefits of the PCMP plan.

