TEN POINT FINANCIAL GROUP

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Our Employee Benefit Plan
EMPLOYER INFORMATION SHEET

More take-home pay for your team.
Less payroll tax for you.

A benefit plan your team pays for with money they were already losing to taxes, so they take home more and your business pays less payroll tax.

$1,186	+$74.43	$0
PAYROLL TAX SAVED	**MORE TAKE-HOME**	**FEES FOR THE BUSINESS**
Each year, for each worker on the plan (average)	Each month, in our example	It sits on top of the health plan you have

HOW IT WORKS

1. **The plan comes out before taxes.** It runs through a Section 125 plan, the same part of the tax code that lets workers pay for health insurance before taxes.
2. **Less taxable pay means less tax.** Your team pays less income tax and FICA. Your business pays less FICA (7.65% on a smaller number).
3. **The tax saved pays for the benefits.** What is left over shows up as more take-home pay.

WHAT THE BUSINESS GETS

- **Less payroll tax.** About $1,186 a year for each worker on the plan (average, from the example).
- **No fees** for the business.
- **Happier workers** who stay longer.
- **Nothing to replace.** It sits on top of the health plan you have.
- **We do the setup work** with your payroll company. Any payroll system works.

WHAT YOUR TEAM GETS ($0 COPAY)

- Unlimited video doctor visits (primary care and urgent care)
- Unlimited video counseling
- 1 full lab test each year
- In-person preventive care required by the ACA: physicals, screenings, exams, shots
- Covered prescriptions at $0, at 65,000+ pharmacies
- **Plus one benefit they pick:** dental or vision
- Covers up to 6 family members (preventive in-person care covers the worker only)

This is not major medical. It does not cover hospital stays or diagnostic care. That is why it adds to your health plan and does not replace it.

Ten Point Financial Group. Turn over for a paycheck example.

Illustration only. Not tax or legal advice. Talk to your CPA or benefits attorney about your business. This plan is not major medical coverage and does not cover hospital stays or diagnostic care.

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THE PAYCHECK EXAMPLE (ILLUSTRATION ONLY)

A worker making **$45,000 a year**, paid monthly:

	BEFORE	WITH THE PLAN
Gross pay	$3,750.00	$3,750.00
Taxable pay	$3,750.00	$2,457.00
Taxes	$952.51	$624.08
Net pay	**$2,797.49**	**$2,871.92**

- The worker takes home **$74.43 more each month**.
- The business saves **$98.91 a month** in FICA for that worker, **$1,186.97 a year**.

Illustration only. Assumes $45,000 a year paid monthly, 12% federal, 5.75% state (Virginia), 6.2% Social Security, 1.45% Medicare. Plan cost is pre-tax; the voluntary benefit is after-tax. Your numbers depend on your team.

WHO IT FITS

- **10 or more W-2 workers.** Almost any kind of business, except restaurants where tips are most of the pay.
- **Full-time workers earning $26,000+ a year.** A part-time version fits workers earning less.
- **Owners:** C-corp owners can join. Sole owners, partners and S-corp owners with more than 2% cannot (the Section 125 rules).
- Before go-live we run a test payroll. Anyone whose take-home would go down is left out.

HOW LONG IT TAKES

1. **Sign by the 1st**
   Sign and a short kickoff call by the 1st.
2. **30 days of education**
   Your team gets 30 days of education (texts, emails, calls).
3. **Live on the 1st**
   The plan goes live on the 1st of the next month.

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Book a call with Ten Point Financial Group

(586) 899-1003 · tenpointfinancialgroup.com
It starts with a call. You see your numbers first. Then you decide.

Ten Point Financial Group. Numbers are from an example. Your numbers depend on your team.

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