POWERED BY

ProfitGuard Plus

FAQ • Employee Benefits • Payroll Tax Efficiency • Compliance

Employer Information Sheet

WHAT IS PROFITGUARD PLUS

ProfitGuard Plus (PGP) is a flagship employer benefits strategy. It pairs a Section 125 Cafeteria Plan, a Self Insured Medical Reimbursement Plan (SIMRP), and the Attentive Preventative Care Management Program into one integrated 105 plan. The result: stronger employee benefits, lower payroll tax exposure, and a measurable lift in take home value for your team.

FREQUENTLY ASKED QUESTIONS

Who is the ideal employer for PGP?

W 2 employers with 10 or more full time employees who want to reduce payroll tax drag, strengthen their benefits package, and improve recruiting and retention. Industry agnostic.

What does the employer actually get?

FICA savings on every participating employee, a richer benefits offering at no additional net cost, and a real wellness program that drives engagement.

What does the employee get?

Access to the Attentive Personal Portal: 24/7 telemedicine for the whole family, licensed mental health support, Mayo Clinic backed wellness, Anura facial scan screening, and supplemental benefits funded by their own tax savings, with no reduction in take home pay.

Is take home pay protected?

Yes. The program is structured so participating employees see the same or higher take home after the pre tax election and post tax reimbursement run through payroll.

Does PGP replace our health insurance?

No. PGP requires a qualifying ACA group medical plan. It sits alongside your existing major medical as an Integrated 105 program. It does not replace it.

How long does implementation take?

Typical onboarding runs 30 to 45 days. Plan documents, payroll integration, and enrollment are handled by our team, with a mock payroll before go live.

KEY BENEFITS IN THE ATTENTIVE PORTAL

Available 24/7 to participating employees and their families through the Attentive Personal Portal on any laptop, tablet, or phone. No copays, no per visit fees.

24/7 Telemedicine
Doctor on demand for the entire family.

Mental Health Support
Licensed counseling and behavioral care.

Mayo Clinic Wellness
Evidence based programs for nutrition and fitness.

Health Screenings
Anura facial scan vitals and risk indicators.

Virtual Care Assistant
Guided scheduling and personalized care plans.

Chronic Care Coaching
Support for diabetes, hypertension, weight, stress.

Supplemental Benefits
Funded through tax savings, no pay reduction.

Family Coverage
Spouse and dependents included.

WHY PGP IS COMPLIANT (VS. COMPETITORS)

PGP uses the Attentive plan architecture, purpose built for compliance. It is reviewed by CPAs and ERISA attorneys, and is the model referenced in The CPA Journal article "20 Questions about Establishing a Health and Wellness Program in the Workplace."

What makes PGP different:

- ✓ **Integrated 105 plan.** Paired with a qualifying ACA group medical plan, not a standalone gimmick.
- ✓ **Participatory, not activity based.** Real preventative care benefits, not a phone call or email check in.
- ✓ **213(d) compliant benefits only.** Every reimbursable benefit qualifies as medical care under IRC §213(d).
- ✓ **Proper reimbursement structure.** Reimbursements flow under the SIMRP plan document per Treas. Reg. §1.105.11(i).
- ✓ **Documented plan and audit trail.** Plan documents, mock payroll, and payroll integration on day one.

Tax Codes Located in IRS Publication 15 (Circular E)

Employer's Tax Guide. The provisions that make ProfitGuard Plus work are spelled out in the following sections:

SECTION 5

Wages and Other Compensation

Defines what counts as wages and the treatment of health insurance plans, medical care reimbursements, and nontaxable fringe benefits. Foundation for pre tax elections.

SECTION 15

Cafeteria Plan Benefits Rule

Confirms qualified Section 125 elections are not wages for FICA, Medicare, FUTA, or income tax withholding. This is the FICA savings engine.

SECTION 5 • HEALTH PLANS

Health Plans, HSAs, Reimbursements

Treats employer provided health coverage and medical reimbursements as nontaxable when they meet IRC §106(a), §105(b), and §213(d). The codes PGP is built on.

Source: IRS Publication 15 (Circular E), Employer's Tax Guide • irs.gov/publications/p15