

Cut payroll taxes and provide healthcare benefits at Zero net cost!

Offer to ALL of your W-2 employees (full-time & part-time) healthcare benefits while saving money for your business.

That's exactly what the **Compass Saver Plan** delivers

- ✓ Healthcare benefits at zero net cost
- ✓ Increased take-home pay for employees
- ✓ \$30-\$55/month FICA tax savings per enrolled employee
- ✓ Lower Workman's Comp premiums by 30-50%

How Employers Save on FICA Taxes, Improving Bottom-line

Per Employee Calculations	Without Saver Plan	With Saver Plan
Gross Wages	\$2600.00	\$2600.00
Pre-Tax Premium	\$0.00	\$1200.00
Gross Taxable Wages	\$2600.00	\$1400.00
Employer's Monthly FICA	\$198.90	\$107.09
Employer's Monthly FICA savings	\$0	\$91.81
PEPM Cost of Saver Plan	-----	\$35.00
Monthly Savings Per Employee	\$0.00	\$56.81
Annual Savings Per Employee	\$0.00	\$681.60

Why Employers Choose the Compass Saver Plan?

- ✓ Backed by one of the nation's top ERISA law firms
- ✓ Supported by the largest publicly traded CPA firm!
- ✓ Fully HIPAA & IRS compliant
- ✓ Simple online portal for employees
- ✓ Ongoing compliance & engagement support

Contact Nick Cianci
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Employees Receive



Routine Healthcare

- ✓ Free & unlimited telehealth & virtual counseling
- ✓ Discounted In-person Office Visits
- ✓ Free generic medications
- ✓ Save up to 50% on prescriptions, labs, imaging & bundled procedures
- ✓ Save up to 70% on dental & vision services

Wellness & Engagement

- ✓ Health risk assessments
- ✓ Monthly compliance education via text & mail
- ✓ Live coaching & learning sessions
- ✓ ACA Compliant MEC Plan included at zero cost (if needed)

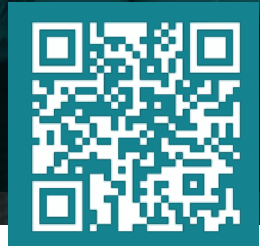
How Employees Increase Take-Home Pay

	Without Saver Plan	With Saver Plan
Monthly Gross Income	\$2600.00	\$2600.00
Pre-tax Premium	\$0.00	\$1200.00
Taxable Income	\$2600.00	\$1400.00
Tax Withholding	\$427.72	\$155.76
Post-tax Reward	\$0.00	\$1000.00
Increase in Take-Home pay	\$0.00	\$71.96
Net take Home Pay	\$2172.28	\$2244.24



Employees gain real healthcare benefits. Employers save money. Everyone wins.

FICA Tax Savings pay for the benefits!



Scan to learn more