

THE OPPORTUNITY

One Program. More For The Business. More For Every Employee.

FOR THE BUSINESS

+\$617

net per W2 employee / every year

The business keeps more.

Recurring on every payroll run. No cost to implement. Starts on the next payroll run.

FOR THE EMPLOYEE

+\$1,200

avg. annual take-home pay increase

Every employee takes home more.

Same gross pay. Lower taxes withheld. A raise without changing a single salary.

HOW IT WORKS

- 1 **IRS Section 125 - Internal Revenue Code**
Federal law since 1978. Used by Fortune 500 employers nationwide.
- 2 **Benefits Are Deducted Before Taxes Are Calculated**
That means less tax withheld. For the business and every employee.
- 3 **ChoicePlans Runs It. You Collect Savings.**
Licensed TPA handles all setup, filings, and admin.

Your existing healthcare benefits do not change. Same carrier. Same network. Same doctors. ChoicePlans layers on top of what you already have.

AT YOUR SCALE
Annual net savings per W2 employee

50 employees	\$30,850
100 employees	\$61,700
250 employees	\$154,250
500 employees	\$308,500
1,000 employees	\$617,000

FULLY COMPLIANT. FULLY ADMINISTERED.

- ✓ **Compatible With Any Payroll Provider**
ADP, Paychex, Gusto, or any other. No system changes required.

- ✓ **Backed By A Licensed Third Party Administrator**
All setup, filings, and admin handled end to end. Nothing falls on your team.

- ✓ **All Compliance Filings Handled For You**
ERISA, ACA, and non-discrimination testing managed on your behalf.

- ✓ **Live In Under 30 Days**
From signed paperwork to first payroll savings in under a month.

3 STEPS TO START

01

Submit Your Business Information

Simple paperwork. Takes 10 minutes.

02

Onboarding & Implementation

We handle everything.

03

Go Live

Money back on the next payroll run.

PROGRAM SUMMARY

Businesses are overpaying payroll tax on every single payroll run. ChoicePlans uses IRS Section 125 to reduce the wages FICA is calculated on. The business pays less. Every employee takes home more. Nothing changes. Savings start on the very next payroll run.