



Intro to IronGate and our Services

The Preventive Care Benefit Program (PCBP) is a wellness and supplemental benefits solution designed to deliver value to both employers and employees. On average, employers experience a net savings of approximately \$500 to \$1,190 per W-2 employee per year in FICA taxes. At the same time, employees gain access to a variety of pre-tax health and wellness benefits that enhance their existing health coverage, all at no out-of-pocket cost to either party.

How Do the Savings Work?

The savings for the employer are generated by reducing the amount of gross income subject to FICA taxes. While the FICA rate remains unchanged at 7.65%, it is applied to a lower taxable payroll amount once the program is implemented. This results in a net savings of \$500 to \$1,190 per employee per year, after accounting for all associated administrative fees and the ongoing maintenance required to ensure regulatory compliance, which is handled in coordination with our third-party administrators.

What Benefits Do Employees Get?

Employees and their families receive access to additional healthcare services without affecting their take-home pay. The PCB program takes a consultative approach to identify and implement the plan that best suits your company. Depending on the plan selected, employees may receive services such as virtual primary care, mental health therapy, 24/7 urgent care access, wellness coaching, preventive screenings, and pharmacy benefits including both home delivery and urgent prescriptions, all with zero copays and no out-of-pocket costs.

IRS & ACA Compliance

The PCB Program is 100% IRS- and ACA-compliant, operating under Sections 105, 106, 213(d), and Section 125. In case you are not familiar with a Section 125 cafeteria plan, this allows for pre-tax deductions that lower an employee's taxable income without affecting their take-home pay. These savings are then redirected to cover wellness and supplemental benefits at no additional cost to the employee.

Why Was This Program Created?

The PCB Program aligns with the Affordable Care Act (ACA), which was designed to make healthcare more accessible and emphasize preventative care. A healthier workforce leads to higher productivity, reduced absenteeism, and lower healthcare costs in the long run. By giving employees access to preventative health services, we reduce the risk of untreated conditions escalating into more costly health issues.

How This Impacts Your Major Medical Plan

If your company currently pays for telehealth or therapy on a cost-per-use basis, the PCB Program allows you to eliminate those costs while keeping these services available to employees. Many companies find that implementing PCBP reduces their overall healthcare spend by shifting non-emergency care to a more cost-effective solution.

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Scan the QR code to schedule a call with an IronGate Advisor today to learn more about the benefits of the PCB Program for your business.