

Bill Savings Advocate Announces Cost-Neutral Employee Benefits Program Powered By FICA Tax Credit

Harlan, IA – (August 1, 2025) – *Bill Savings Advocate*, a national provider of results-paid expense reduction solutions, today announced the launch of a groundbreaking employee benefits program that delivers comprehensive healthcare, mental health, free pharmacy, and wellness services—at zero out-of-pocket cost to employees and no added cost to employers. Funded through the FICA tax credit, this turnkey solution enables businesses to improve employee health access, and potentially increase employee loyalty, decrease absenteeism, reduce group health insurance and workers compensation premiums while generating measurable tax savings to increase their net income and cash flow.

A New Standard of Access, Value, and Savings

Employers and their teams can now access a suite of vital healthcare benefits, including:

- **Primary Care:** Nationwide access to board-certified, U.S.-trained physicians with appointments typically within 1-3 days—no copays, deductibles, or out-of-pocket fees.
- **Urgent Care:** 24/7 virtual urgent care consultations that help employees resolve urgent medical concerns quickly and cost-effectively, bypassing expensive emergency rooms.
- **Pharmacy Solutions:** Over 1,000 maintenance and 70+ acute medications delivered to employees' homes at no cost, plus a pharmacy discount card for additional savings and expert pharmacist consultations for pharmacy benefit management.
- **Mental Health:** Always-on clinical support from master's-level clinicians, rapid virtual or in-person scheduling, live group sessions, AI-driven coaching, and resilience-building resources—free and readily available. Employee mental health programs that work.
- **Weight Health:** Physician-supervised plans, weight loss medications (for eligible members), personalized weight management programs coaching, and unlimited access to premier fitness content.
- **Actionable Reporting:** Real-time insights and analytics for employers to monitor employee health trends and benefit utilization rates, calculate savings, and optimize benefit strategy.

Transformative Savings—For Employee and Employer

- **FICA Tax Savings:** Employers save up to \$640 per year per full-time W-2 employee, converting tax liability into net income and improving cash flow.
- **Benefit Utilization:** On average, 85-90% of employees voluntarily enroll, with 40-50% utilizing these high-value benefits each month.
- **Minimal Employer Effort:** Seamless setup provides administrative ease for HR staff in regards to time and cost.
- **Enhanced Retention & Recruitment:** Highly valued benefits reduce turnover and attract top talent, potentially saving \$12,000 per new hire as an employee retention strategy.

- **Group Insurance Relief:** Companies, especially those self-insured, often enjoy 20-30% reduced demand on group health insurance.
- **Reduced Absenteeism:** Faster, easier access to care can drive absenteeism down by as much as 30%.
- **Reduced Worker's Compensation Premiums:** Worker's Compensation Premiums often go down by as much as 30%.
- **Employee Take-Home Pay:** Most employees see an increase in take-home pay thanks to FICA savings—no premiums, deductibles, or prescription costs for most needs.

Built for Ease, Results, and Transparency

Bill Savings Advocate's program is uniquely delivered using the WIMPER / SIMERP model. With in-house benefit operation and pharmacy management, users enjoy streamlined access, transparent education (across 7+ channels), and intuitive online dashboards. From discovery call to employee onboarding, the process is guided and hands-free for sponsors.

Seven Easy Steps to Savings and Wellness

Employers can launch the program in seven simple steps, starting with a complimentary discovery call and culminating in comprehensive employee enrollment and ongoing support. Over 90% of employers enroll after the census-based proposal stage when they see immediate benefits from a proposed launch.

A Win-Win for Today's Workplace

"Every day postponed is money wasted unnecessarily." says Clayton Bretey of Bill Savings Advocate. "We're proud to empower companies and their people with unprecedented access to savings and wellbeing—all at neutral cost thanks to FICA tax savings. We invite all employers to discover first-hand why over 90% of employers choose to move forward after their census-based proposal call."

About Bill Savings Advocate:

Bill Savings Advocate, (<https://billsavingsadvocate.com>), and its affiliate, Healthcare Efficiencies Inc. (<https://healthcareefficiencies.com>), deliver innovative, results-paid expense reduction programs for U.S. employers. If no savings are achieved, there are no fees or costs—ever.

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