

The Preventive Care Strategy Creative Brokers Are Bringing to Renewals

Give Self-Funded Employers a Competitive Advantage

Layer a Cennairus sourced Preventive Care Program with your existing self-funded or level-funded plan and the savings show up immediately in payroll tax reduction, redirection of everyday claims, and added leverage at your next stop-loss renewal — while your workforce gets mental health tools that become part of your company culture.

\$1,551

Estimated combined payroll tax + claims savings per enrolled employee, Year One — before stop-loss renewal impact. No plan redesign, no re-underwriting, no disruption to current coverage.

\$ FICA Payroll Tax Savings

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\$957 PER EMPLOYEE / YEAR

When structured and substantiated correctly, Section 125 elections can lower FICA-taxable wages for enrolled employees, with no change to their take-home pay. Actual tax treatment depends on plan design — see important notes below.

No employee opt-in required

No change to take-home pay

IRS Section 125

Payroll Tax Savings

↻ Redirected Claims Savings

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\$594 AVG. PER EMPLOYEE / YEAR

By routing everyday health services directly through a Preventive Care Program instead of standard insurance claims, employees get fully covered, zero-cost access to care, and the business reduces unnecessary claims utilization while protecting employees from accidental out-of-pocket billing.

Generic Rx

Telemedicine

RN Health Coaching

Behavioral Health

Biometric Screenings & Labs

Cardiac Calcium-Score CT

EAP Depression Screening

Disease & Case Management

↗ Stop-Loss Renewal Leverage

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Year 2+ COMPOUNDING IMPACT

Reduced utilization shows up in the group's claims history — the biggest lever for a self-funded owner:

YEAR 1 Savings land in payroll and claims; not yet reflected in renewal terms.

YEAR 2 25% fewer ER visits, 38% more low-risk population — room to negotiate pricing.

YEAR 3 70% drop in high-risk, 45% drop in serious-risk population — strongest leverage yet.

🌱 Whole-Person Wellness Support

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6 Benefits LIVING 2.0 WELLNESS SUITE

Our Preventive Care Program's Living 2.0 suite also includes mental health, family, and lifestyle support tools — giving employees more reasons to engage with the whole program:

Social Anxiety Relief

Relationship Health

Smart Sober Living

Child Health + Development

PTSD + Trauma Relief

Rewards for Walking

Preventive Care + Living 2.0 Health & Wellness Suite

Savings estimates reflect the tax treatment of fixed indemnity wellness benefits, which is supported by independent legal opinion but remains an evolving area of IRS guidance. This material is for informational purposes only and does not constitute legal, tax, or accounting advice. Employers should consult their own advisors before implementation.