

The OACEUS

360<sup>o</sup>

## Preventative Health Program

Legal Foundation • Operational Design • Financial Impact

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### Executive Overview

The OACEUS 360 Preventative Health Program (PHP) represents a transformative approach to employer-sponsored health benefits—uniting legal compliance, preventative healthcare, and corporate cost savings under one comprehensive model.

Grounded in authoritative IRS and ERISA guidance, including IRC §§ 105, 125, and 213(d) and Revenue Ruling 69-154 (Situation 2), the OACEUS PHP allows employers to redirect existing payroll tax dollars into a self-insured medical benefit platform that improves health outcomes while enhancing profitability.

This program has been reviewed by nationally recognized ERISA and tax attorney Darcy L. Hitesman, J.D., whose formal Legal Opinion (October 20, 2025) concludes that the OACEUS PHP is compliant under current federal law when implemented and operated as designed.



**Sabrina Delliquadri**  
Chief Executive Officer  
OACEUS



# Preventative Health & Mental Wellness Services

The OACEUS PHP provides an extensive network of medical and behavioral services designed to address the full continuum of employee health:

- **Virtual Primary Care & Urgent Care:** 24/7 nationwide access with no copays or claims, enabling early treatment and reducing ER visits by up to 40%.
- **Virtual Dermatology:** Photo-based diagnosis and treatment plans delivered within 24 hours—reducing specialty-care delays by 80%.
- **Musculoskeletal Care (MSK):** AI-driven digital therapy supported by live clinicians, resulting in up to 66% reduction in surgical claims and 50% fewer prescription costs.
- **Behavioral & Mental Health:** Master’s-level clinicians, licensed psychologists, and board-certified psychiatrists available virtually, addressing anxiety, depression, addictions, family challenges, and other behavioral health conditions with nationwide coverage.
- **GLP-1 Weight-Loss & Metabolic Health:** Physician-supervised treatment with measurable outcomes—up to 15% body-weight reduction and improved metabolic markers.
- **Preventive Lab Panels (CMP):** Comprehensive metabolic testing to identify early disease indicators including diabetes, liver, and kidney conditions.

All services are documented under CPT and ICD codes to ensure medical-necessity compliance and audit readiness.

## Compliance Integrity

The OACEUS PHP adheres to a layered compliance framework built for regulatory scrutiny:

- **ACA Integration Requirement:** Employers must sponsor or ensure access to an ACA-compliant group health plan for participating employees.
- **ERISA Plan-Asset Treatment:** Employee contributions are treated as plan assets; however, under DOL Tech. Release 92-01, no trust is required if the plan is cafeteria-funded and payments are remitted directly to vendors.
- **Cafeteria Plan Elections:** Annual irrevocable elections ensure the plan retains its § 125 qualified status.
- **Nondiscrimination Testing:** Conducted under both § 105(h) (self-insured medical plan) and § 125 (cafeteria plan) to confirm equitable access and benefits.
- **Tax Treatment of Rewards:** In accordance with Rev. Rul. 69-154, reward payments are excludable from income to the extent of unreimbursed § 213(d) expenses—minimizing or eliminating taxable exposure.
- **Legal Protection:** Each employer adopting the OACEUS PHP is covered by \$500,000 in employer legal support and \$10,000 in participant legal support to ensure defense and peace of mind.



This plan is elected through an opt-out enrollment, also known as an auto-enrollment. This is a participatory program—participation is rewarded after a triggered event, such as a preventative health education module sent to the employee at the beginning of the month. Completion of this activity triggers a compliant Section 105 reward that offsets the payroll deduction, thereby keeping the employee’s net pay whole.

## Financial & Risk Mitigation Outcomes

Through the Section 125 structure, employers reduce their FICA liability by approximately 7.65% of the pre-tax salary reduction.

Average employer savings range from \$600 – \$1,000 per employee annually, net of all administrative fees. In a company of 3,000 employees, annual payroll tax savings exceed \$1.9 million while maintaining neutral take-home pay for employees.

Employees incur no out-of-pocket cost for participation. Their pre-tax contributions fund the entire program, while reward credits return equivalent post-tax amounts to their paycheck—preserving net pay neutrality. Additionally, participants receive immediate access to medical and mental-health care, enhanced productivity through reduced absenteeism, and long-term value from universal life insurance and ongoing preventive services.

By investing in preventive care and mental-wellness programs, employers significantly reduce workers' compensation and disability exposure, chronic-disease claims, and turnover and presenteeism costs associated with untreated health issues.

CDC and RAND studies show that well-structured preventive health programs deliver a 3-to-6× ROI, validating the financial sustainability of the OACEUS PHP model.

## Governance & Employer Responsibility

Each adopting employer is provided with complete Section 125 and Section 105 plan documents, Summary Plan Description (SPD) and nondiscrimination compliance support, and payroll and remittance automation through Bill.com and vendor integration. Employers remain responsible for confirming their ACA-compliant coverage integration and adhering to annual filing requirements (e.g., Form 5500 for 100+ participants).

## Conclusion

The OACEUS 360 Preventative Health Program redefines the relationship between healthcare, compliance, and profitability. It is legally sound, operationally proven, and financially advantageous—a strategy that elevates both the well-being of employees and the fiscal health of the organization.

*When integrated with an ACA-compliant health plan and operated per its governing documents, the OACEUS 360 Preventative Health Program satisfies the applicable requirements of the Internal Revenue Code, the Affordable Care Act, ERISA, and the Department of Labor.*

**Darcy L. Hitesman, J.D**  
**Legal Opinion Letter (Oct 20, 2025)**