

Tomorrow Doctor

FREE GUIDE FOR EMPLOYERS

The Zero Net Cost Benefits Playbook

How small businesses can add real employee benefits — without a new monthly bill.

Restaurants | Contractors | Gyms | Salons | Staffing | Home health | Dental & medical offices

Shared by Marcelo Lopes
Independent Tomorrow Doctor referral partner

For businesses with
10+ W-2 employees on formal payroll

WELCOME

A quick note before you start

If you run a business or handle HR, you already know the tension: you want to take care of your people, but every "better benefits" conversation seems to end with a bigger bill.

This short guide walks through a different idea — an employee benefits program called **Tomorrow Doctor** that is designed to be funded by reallocating savings many businesses already have, so it comes at **zero net cost** to the employer and employees.

I'm not an insurance agent, benefits expert, or financial advisor. I'm an independent referral partner who thinks more business owners should know this option exists. This guide gives you the plain-English overview; the free 15-minute call with Dr. Curt Collins covers the details for your business.

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Short on time? Skip to page 8, run the quick math, then check your numbers with the free calculator at **tomorrowdoctor-benefits.pages.dev**.

CHAPTER 1

The benefits squeeze



Most owners we talk to feel stuck between two bad options.

Option A: Raise costs again

Add another premium or benefit line item — when margins are already thin and another monthly bill feels impossible.

Option B: Keep benefits thin

Hold the line on cost — and watch good people leave when care feels out of reach.

For years, "better benefits" has usually meant "higher costs." That's why so many restaurants, crews, studios, agencies, and offices offer little or nothing beyond the basics — not because they don't care, but because the numbers never seemed to work.

The question this guide answers: What if you could add meaningful benefits for your team by *reallocating savings you already have*, instead of adding a new expense?

CHAPTER 2

Why benefits matter for hiring and keeping people



You don't need a study to know this one. Ask anyone who has lost a great employee: when people feel taken care of, they're more likely to stay — and when care is out of reach, they start looking elsewhere.

1

Hiring

Real benefits give you something to talk about in a job post beyond the hourly rate — a competitive advantage when you're recruiting.

2

Keeping people

Every departure means re-hiring and re-training. Benefits people actually use can help them feel valued enough to stay.

3

Everyday life

Easy access to a doctor, a prescription, or someone to talk to makes it easier for your team to handle life and keep showing up.

For shift-based and hands-on teams especially — kitchen staff, crews in the field, stylists, caregivers, front-desk staff — care they can reach from a phone, between shifts, at $0 can make a real difference.

CHAPTER 3

How “zero net cost” works

The most common question is: “How can this be free?” Here’s the plain-words version.

1

Payroll tax savings

Section 125 of the tax code lets certain employee benefits be handled **pre-tax**. Tomorrow Doctor uses a documented, compliance-backed structure tied to pre-tax Section 125 benefits, which can lower the FICA payroll taxes a business pays — **up to $91.80 per employee, per month**.

2

Reallocate those savings

Instead of a new line item, those payroll tax savings are used to fund wellness rewards and retirement contributions for your employees. You’re **reallocating savings you already have** — savings many owners don’t realize exist.

3

Benefits for your team

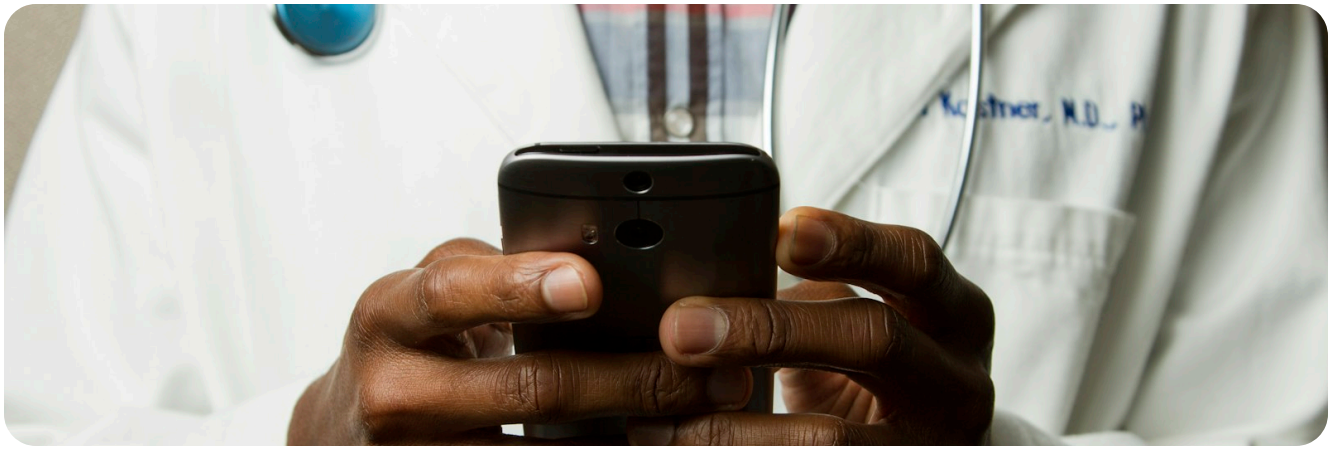
Employees engage through a simple app (wellness steps like screenings and virtual visits), which unlocks their $0 care and retirement contributions. No premiums, no deductions, no post-tax impact for employees.

Works alongside what you have. Tomorrow Doctor is an ERISA-compliant employee benefits program — it is **not insurance** and it doesn’t replace your current plan. Compliance documentation, legal oversight, and payroll coordination are handled by the program.

Simplified overview, not tax or legal advice. The call will show you exactly how it works for your payroll setup.

CHAPTER 4

What your employees get



$0
Virtual primary care
See a doctor from their phone.

$0
Urgent care visits
For the things that can't wait.

$0
Prescriptions, delivered
Medications sent to their door.

$0
Virtual mental health
Mental health and psychiatric support.

Up to 70%
Hospital bill reduction
A program to help reduce major medical bills.

~$1,300–$3,500
Retirement contributions / year
Typical range added to each employee's retirement.

Total cost to you and your team: zero net cost — when the structure applies for your business (10+ W-2 employees on formal payroll). Amounts vary by employee and plan details.

CHAPTER 5

Who it's for



There are no industry restrictions. It tends to be a strong fit for teams like these:

Restaurants | Contractors & trades | Gyms | Salons | Staffing firms | Home health | Dental & medical offices

✔ Quick "Do you qualify?" checklist

☐ We have **10 or more W-2 employees** (not mostly 1099 contractors)

☐ We run payroll through a **formal payroll system** (Gusto, ADP, Paychex, Paylocity, etc.)

☐ We're open to improving benefits, saving money, or boosting retention

☐ We do **not** already offer a Health Management Plan

Checked them all? You may qualify. Already have a health plan? That's fine — this works alongside it.

Not sure? The free calculator at **tomorrowdoctor-benefits.pages.dev** checks the basics in about two minutes.

CHAPTER 6

Worksheet: estimate your numbers

Use the maximum figure from the program to get a rough, upper-end picture. Your real numbers depend on your payroll, participation, and plan details.

Your quick math ESTIMATE

_____ W-2 employees × **$91.80** = _____ up to / month

_____ per month × **12** = _____ up to / year

_____ employees × **$1,300–$3,500** = _____ retirement / yr

Examples ESTIMATES · MAXIMUMS

W-2 employees	FICA savings / month (up to)	FICA savings / year (up to)	Team retirement contributions / yr (about)
10	$918	$11,016	$13,000–$35,000
25	$2,295	$27,540	$32,500–$87,500
50	$4,590	$55,080	$65,000–$175,000

How it's calculated: employees × up to $91.80 × 12. Retirement range: employees × about $1,300 to $3,500. These savings fund the program, which is why the estimated cost to you is **zero net cost**. Estimates only, based on maximum figures — not a quote, guarantee, or tax/financial advice.

Let the calculator do it: enter your employee count and payroll provider at **tomorrowdoctor-benefits.pages.dev**.

CHAPTER 7

Myths vs. facts

"Sounds too good to be true" is a fair first reaction. Here are straight answers.

MYTH	FACT
"This is just another insurance plan."	Tomorrow Doctor is **not insurance**. It's an ERISA-compliant employee benefits program.
"I'd have to drop my current health plan."	**No.** It works alongside your existing plan. No rip-and-replace.
"It'll add a new monthly bill."	It's designed to be zero net cost — funded by reallocating payroll tax savings you already have.
"My employees will pay for it."	Employees pay nothing: no premiums, no deductions, no post-tax impact.
"It's an admin headache."	Compliance documentation, legal oversight, and payroll coordination are handled by the program.
"It's only for big companies."	The main requirement is 10+ W-2 employees on formal payroll. No industry restrictions.

What's the catch? The only real question is whether your business qualifies — that's what the call determines. **Want to loop in your accountant?** Great idea. Dr. Collins can provide documentation they can review. Technical questions get answered on the call.

CHAPTER 8

Your next steps

No pressure. If this sounds like it could help your team, here's the easy path.

1

Run the free calculator (2 minutes)

Enter your number of W-2 employees and your payroll provider to see if you may qualify and your estimated numbers: **tomorrowdoctor-benefits.pages.dev**

2

Book a free 15-minute call with Dr. Curt Collins

Dr. Collins is the CEO of Tomorrow Doctor. He'll look at a company your size and answer the technical questions. The call will show you exactly how it works — no obligation.

3

Decide what's right for you

If it's a fit, the program handles plan design, employee onboarding, compliance documentation, and payroll coordination. If it's not, you've still learned something useful.

See if your business qualifies

15 minutes. No obligation. Worst case, you learn something useful about your benefits options.

Check if you qualify →

tomorrowdoctor-benefits.pages.dev

IMPORTANT

Disclosures

Marcelo Lopes is an independent referral partner, not an insurance agent, benefits expert, or financial advisor. Tomorrow Doctor's program is not insurance. Figures are estimates based on maximums; results vary. I may receive compensation if you enroll.

- This guide is general educational information only. It is not tax, legal, financial, or insurance advice. Talk to your own accountant or advisor before making decisions.
- No outcomes are guaranteed. All dollar amounts are estimates based on maximum program figures; actual savings and contributions depend on your payroll, participation, and plan details.
- "Zero net cost" refers to the program's design for qualifying businesses (10+ W-2 employees on formal payroll). Eligibility and details are confirmed on the consultation call.
- No testimonials appear in this guide. Photos are licensed stock images used for illustration only and do not depict actual Tomorrow Doctor clients or enrollees.

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Questions?

Start with the free calculator, then book your free 15-minute call.

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