

# Smarter Benefits.

## How a mid-market PEO generated \$198,681 in payroll savings

### OVERVIEW

A mid-market PEO built its reputation on simplifying employee management for small and medium businesses with a level of personal service larger providers no longer offer.

As they grew, they faced a familiar challenge: improving benefits while staying competitive and protecting the bottom line.

With over 600 employees, they needed a solution that delivered real value—and a team they could trust to execute it.

### THE RESULTS

**\$198,682**

Net FICA savings, May through December 2025

**551**

503 employees and 48 dependents currently enrolled

**639**

Employees enrolled at program launch

### THE CHALLENGE

- Rising employee expectations were demanding a stronger, more competitive benefits offering
- Existing benefits structure wasn't generating visible ROI for the organization
- Leadership needed financial clarity on exactly how the program would work before committing
- Any solution had to work cleanly across a large, distributed workforce without touching take-home pay

### THE SOLUTION

- The Sanguine team guided the company through every step, from initial evaluation to full employee onboarding, with hands-on support that made a large-scale rollout feel manageable.
- Together, they implemented the Oaceus 360 Preventative Health Plan, structured through Section 125 to generate real FICA tax savings at no added cost to employer or employee. Employees gained access to virtual healthcare services, certified health coaching, and guaranteed-issue life insurance. Benefits that delivered meaningful value from day one.
- Adoption was supported through on-site and virtual presentations, group Q&A sessions, and one-on-one employee support across the organization.

### THE OUTCOME

Eight months in, the company has realized \$198,681.83 in net FICA savings, with 551 employees benefiting from virtual healthcare, health coaching, and accessible life insurance. Leadership gained financial clarity with no increase in employer spend or reduction in take-home pay—delivering exactly the standard they expect.



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