



# Turn Your Books into Benefits: The WIMPER Program Smart Store Owners Are Using

Running an independent market means every dollar counts— what if your bookkeeping could actually help you retain your best employees without spending more?

Most store owners think of accounting as a necessary cost. But when you partner with a sharp finance team, *your books become a profit center*. One powerful example: WIMPER programs (Wellness & Integrated Medical Plan Expense Reimbursement).

**You can attract and keep your best people by offering real health and wellness benefits—without spending a penny more than you do right now.**

Here's how it works: You set up a simple medical reimbursement benefit that lets your team use *pre-tax dollars for everyday healthcare* such as prescriptions, doctor visits, dental, vision, mental health, you name it. It's flexible, so employees use it for what they actually need. And it works even if you're under 50 employees and don't offer major medical insurance today.

The secret? Because the benefits are pre-tax, *it reduces taxable payroll*, creating employer FICA savings that offset (and sometimes beat) the program's fees. Your budget stays flat or improves while your team gets a meaningful benefit they'll feel immediately. Essentially, the money you would have spent on taxes now goes to the employee benefit. For Vermont store owners competing for good employees in a tight labor market, WIMPER is a practical recruiting and retention tool that doesn't break the bank.

Want to see if there's hidden cash in your numbers that could fund benefits like this? That's precisely what strategic bookkeeping uncovers. To learn more, contact Jim Verzino at [Creators Financial](mailto:jim@creatorsfinancial.com). or 617-669-2125.

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