



Overview

We offer an all-inclusive, customizable fully insured indemnity plan focused on pro-active and preventative healthcare management that can satisfy the ACA Part A compliance and offers a great package of clinical benefits.

With no net out-of-pocket cost, through the Section 125 we prioritize and incentivize pro-active and preventative health care for employees and at the same time benefit employers through a tax savings overlay along the way that is compliant with the IRS and Department of Labor. We issue a debit card keyed into the available plan assets and track the employee's costs and participation to fulfill all compliance issues.

Healthcare Benefits EVERY Employer Can Afford

Healthcare benefits that pay.

Recruit. Retain. Engage.

Disclaimer: This information is not intended as legal, tax or accounting advice. Please contact your attorney, accountant or professional advisor for specifics to you and your organization.



Previous tax savings programs we have encountered lacked customization. We did not know this was even an option.

We also were not sure if our plan was compliant. Now, with a fully compliant plan, we can relax, knowing it aligns with IRS and Department of Labor regulations.

~Franchise owner

CONTACT US



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Discover a game-changing Section 125 solution that ensures compliance while maximizing benefits for both employers and employees. Our all-inclusive fully insured indemnity policy is the key to a proactive approach to healthcare management, seamlessly complementing existing insurance plans.

1. Insured for Peace of Mind: Say goodbye to risk transfer concerns. Our policy operates on an insurance foundation, eliminating the need for self-funding and employer claim funds, which can violate IRS rules. Rest assured, we've got you covered with a secure and compliant insurance framework.

2. Direct Payments to Employees: Simplify the process and keep things tax-friendly. Payments go directly to employees, bypassing the employer's payroll. This approach, backed by a recent IRS ruling, ensures these payments are not considered taxable income for employees.

With no out-of-pocket costs, our policy prioritizes preventative healthcare for employees, empowering them to take charge of their well-being. A healthier workforce leads to increased productivity and reduced healthcare costs.

Additionally, employers benefit from a tax savings overlay, fully compliant with IRS and Department of Labor regulations. **Optimize your financial resources without worrying about compliance issues.**

Employer Distribution

		WITHOUT PROGRAM	WITH PROGRAM	DIFFERENCE
GROSS INCOME		\$2,600.00	\$2,600.00	\$0.00
Pre-Tax Medical Premium		\$0.00	\$1,200.00	\$1,200.00
Employee's Monthly Gross Taxable Income		\$2,600.00	\$1,400.00	\$1,200.00
Employer's Monthly FICA Contributions		\$198.00	\$107.09	\$91.80
Employer's Annual FICA Contribution		\$2,386.80	\$1,285.20	\$1,101.60
GROSS ANNUAL EMPLOYER'S SAVINGS		\$0.00	\$1,101.60	\$1,106.60
NET ANNUAL EMPLOYER'S SAVINGS PER EMPLOYEE	PLAN HEALTH 600	\$0.00	\$310.80	\$310.80
	PLAN HEALTH 900	\$0.00	\$406.50	\$406.50
	PLAN HEALTH 1200	\$0.00	\$681.60	\$681.60

Employee Example Paycheck

	WITHOUT PROGRAM	WITH PROGRAM
GROSS MONTHLY INCOME	\$2,600.00	\$2,600.00
Pre-tax Premium	\$0.00	\$1,200.00
Taxable Income	\$2,600.00	\$1,400.00
Federal Withholding	\$169.92	\$35.42
Social Security	\$161.20	\$86.80
Medicare	\$37.70	\$20.30
State Withholding	\$39.15	\$2.81
SDI	\$31.15	\$16.80
Indemnity Claim Payment	\$0.00	\$1,000.00
Total Net Pay After Taxes	\$2,160.83	\$2,237.87
Additional money for the employee each month	\$0.00	\$77.04

Benefits

Health Benefits: MEC, vision, dental, \$25K life, DNA screenings, health coaching, biometric screenings, telemedicine, behavioral health, personal wellness portal, EAP, and more.

Hospitalization Plan: Employees have access to hospitalization insurance to help with out-of-pocket costs.

Increase Take Home Pay: Employees on the program will see an increase in take-home pay with participation and no out of pocket cost.

Employer Savings: Employers on average will save \$600/employee per year in payroll tax savings with no out-of-pocket cost.

Unlocking the full potential of Section 125 together!

Innovative ACA compliant healthcare benefits that not only looks out for the health and well-being of your employees, but also for your bottom line.

Sample of Potential Employer Benefit Mix

Value MEC Benefits	
Telemedicine	\$0 Copay; Unlimited Usage; Covers Family
Preventive Services Per the ACA	Covered 100%
Wellness Office Visit	Covered 100%
Preventive Labs	Covered 100%
Preventive X-rays	Covered 100%
OB/GYN Preventive	Covered 100%
Pediatric Preventive	Covered 100%
Wellness & Preventive Meds	Covered 100%
Doctor Office Visit	Pays 3 Per Plan Year; \$20 Copay
Prescription Coverage	Lesser of \$30 Copay or Actual Drug Cost
Wellness Benefits	
Wellness Benefit Paid	\$1,200/month; 12-mo. max (determined by employer's selection of benefits)
Mental Health Support	\$0 Copay; Unlimited Usage; Covers Family
Cleveland Clinic Stress & Sleepcare	Covered 100%; Employee ONLY
Biometric Screening	Covered 100%
DNA Screening	Covered 100%
Weekly Health Coach Updates	Covered 100%
Health Risk Assessments	Covered 100%
Dental	
Dental Benefit	Level-funded; Access to ANY Dentist; NO networks; Annual maximum grows every year; Preventive & Prophylactic covered 100%, B (e.g. Fillings) Covered 75%; C (e.g. Root canals) Covered 50%
Vision	
Vision Benefit	Level-funded; Access to ANY doctor; NO networks; Annual maximum grows every year; Exams Covered 100%; Glasses & Contact Covered 75%
Life	
Life Insurance Benefit	\$25,000 Term Life Insurance on Employee; NO Underwriting
Hospital Indemnity	
Hospital Indemnity Benefit	???

The Affordable Healthcare Benefits Plan stands out from all other plans that utilize tax savings through a Section 125 of the IRS tax code due to its unparalleled customization options. In the market, there is no equivalent offering that empowers employers to handpick benefits and financial outcomes that perfectly align with the unique needs and preferences of both their company and their employees.

How Is the Plan Premium Determined?

There are three factors that ultimately affect how the Plan Premium is determined:

- 1) The Benefits Selected By Employer:** The selection of benefits by the employer significantly impacts the plan premium. Each benefit incurs a specific cost. For inclusion in the Affordable Healthcare Benefits Plan, all benefits must be associated with a CPT and ICD code.
- 2) The Work Status Of An Employee:** Is an employee full-time or part-time? What is the income level on a weekly basis of each employee? These will affect what premium level an employee will qualify for.
- 3) Employer Administration Cost:** Although the FICA tax savings create a net 'no cost' to the employer, there is a built-in administration fee that does affect the plan premium.

Pre-Tax Premium Is NOT Fixed Due To Employer Customization

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Pre-tax Premium	\$0.00	\$1,200.00
Taxable Income	\$2,600.00	\$1,400.00

The Affordable Healthcare Benefits Plan differs from other Section 125 healthcare plans in terms of its pre-tax premium. Unlike fixed pre-tax premiums in other plans that lead to tax savings, the Affordable Healthcare Benefits Plan allows employers to customize their mix of benefits for employees. As a result, the plan premium can fluctuate based on the benefits chosen, either increasing or decreasing accordingly.

IMPORTANT NOTE:

The employer will ALWAYS see a positive net gain to their bottom line for every employee who participates (both full and part-time). *Net of all administration costs, the employer will see a positive increase in their cashflow.*

NET ANNUAL EMPLOYER'S SAVINGS PER EMPLOYEE	PLAN HEALTH 600	\$0.00	\$310.80	\$310.80
	PLAN HEALTH 900	\$0.00	\$406.50	\$406.50
	PLAN HEALTH 1200	\$0.00	\$681.60	\$681.60

Compliant. Effective. Innovative.