



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

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Empowering Your Workforce with Compliant IRS Tax Savings Healthcare Benefits

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.

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.

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.**

What Makes Our Plan Better?

- **Customization:** Employer chooses the benefits and the level of tax savings received. **There is no other plan like this!**
- **Cost:** ALL administration costs are reimbursed by the tax benefits received to both employer and employee.
- **Financial Benefit:** In addition to administration costs being reimbursed, an employer will always see a substantial tax savings added to their bottom line for each employee who enrolls (Avg. \$600 - \$800/employee).
- **Full and Part-time Employees Can Qualify:** Our plan is available to both full and part-time employees!

Example Only (Amounts will vary with benefits selected)

PLAN HEALTH 600 (Employer Net Financial Benefit)	\$310.80
PLAN HEALTH 900 (Employer Net Financial Benefit)	\$406.50
PLAN HEALTH 1200 (Employer Net Financial Benefit)	\$681.60

Disclaimer: This is not tax advice. Please consult with your accountant and legal counsel before purchasing any tax savings program.

Employee 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.

Unlock the full potential of a Section 125 together!



AMERICA'S HealthcareSM Benefits ARCHITECTS