



PREVENTATIVE CARE PROGRAM

New Benefit Offerings

[MYSIMERP.NET](https://mysimerp.net)





THE SIMERP

The Self-Insured Medical Expense Reimbursement Program is a SIMERP Preventative Care Management Program that Is IRS, HIPAA, & ERISA compliant and available at no net cost.

WHY SIMERP?

An employer sponsored workplace program that provides employees the opportunity to upgrade their benefit package with a certified wellness program while reducing both the employer's and employee's health care costs and expenditures.



SIMERP Explained in Seconds.

The Self-Insured Medical Expense Reimbursement Program (**SIMERP**) is an employer-sponsored workplace program that allows employees to upgrade their benefits while reducing both the employer's and employee's healthcare costs and expenditures. SIMERP reduces business payroll by up to **\$900** per W2 employee, reducing your workers' comp premiums without changing carrier.



Offering Employees the Best Benefit Packages is an Excellent Tool for Recruiting Talent.

Access complete programs to address a wide range of health challenges anywhere in the world. from prenatal to aging, coping with disabilities, or managing chronic conditions like diabetes, insomnia, cancer, stress & so much more. Wherever you are on your journey, we've got you covered.

PROACTIVE WELLNESS

PREVENTATIVE CARE MANAGEMENT PROGRAM IS A PARTICIPATORY PROGRAM



The 11 Participatory model was developed under the Affordable Care Act (ACA)

Federal Register, Vol. 78, June 3, 2013, pg. 33,161



This model is an integrated 105 plan requiring at least one activity per year.

42 U.S. Code 300gg-4 (j)(3)(c)

GENERAL OVERVIEW

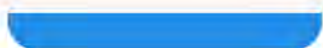
The Departments believe that appropriately designed wellness programs have the potential to contribute importantly to promoting health & preventing disease.

EFFORTLESS SAVINGS



EMPLOYER FEATURES

- Reduce worker's comp by up to **30%** while keeping your broker and policy in place.
- Mitigate Monday morning work comp claims (**70%** of work comp claims happen on Monday morning).
- Reduce payroll taxes by an average of **\$900** annually per employee.



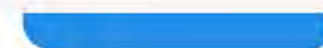
EMPLOYEE FEATURES

- Each employee has access to a participatory preventative care management dashboard.
- Employees will receive guaranteed issue accident, disability, critical illness with cancer, & whole life insurance (no health questions to qualify).
- They have access to coverage and resources without affecting their take-home pay.




HR FEATURES


- Works with every payroll company seamlessly.
- Technology allows maximum efficiency, minimal lifting for hr, payroll, and team.
- White glove concierge service with a dedicated client service manager.




 **Medical services are a key component**
The Program is always paired with an ACA approved medical plan to make an integrated **105** plan.

 **Deduction of the plan is pre-tax eligible**
The deduction of plan cost from an employee's gross wages is addressed by IRC Codes 106 (a) .The Office of Chief Counsel Internal Revenue Service Memorandum (Number: 201703013, Dated: 1/20/2017) states: "The value of coverage by an employer-provided wellness program that provides medical care (as defined under §213(d) is generally excluded from an employee's gross income under §106(a). The pre-taxing of this deduction, made possible under a Self-Insured Medical Reimbursement Plan and a Cafeteria Plan (§ 125), creates the reduction of taxable income, generating savings for the employee and the employer.

 **Plans designed for compliance**
The Plan is a Self-Insured Medical Reimbursement Plan (SIMERP) and was purposely created, thoroughly researched, and found compliant with **IRC 213(d), 106(a), 105(b), 1.105-II(i) , and 104(a) (3)** codes, and all applicable IRS memos, ERISA regulations, HIPAA, and the ADA.

 **Post-tax program reimbursements**
Any reimbursements or payments for medical care (as defined under §213(d) provided by the program is excluded from the employee's gross income under §105(b)." Also, Code 1.105-II(i) & 104(a)(3). Reimbursement guidelines are spelled out in the SIMERP plan documents provided by EHP.

 **Reimbursement allowances**
Allowable pre-taxing and reimbursement amount based on the Health and Human Services report (July 2016) and national average cost total for the monthly value of benefits. Amounts allowed are also based upon fair market value of benefits provided through the Program for preventative services that are **213(d) compliant**. All regulations and guidelines of the EHP Self-Insured Medical Reimbursement Plan (SIMERP) regulations and guidelines are used for benefits and paired with a Section 125 Cafeteria Plan, SIMERP must be paired with medical insurance for an integrated 105 plan.

WELLNESS

- ▶ IRCs106(a) - ERISA
- ▶ IRCs213(d) - ADA
- ▶ IRCs105(b) HIPAA
- ▶ IRC 5125
- ▶ IRCS105.11

MEDICAL

- ▶ IRCS213(d) ACA

PRE-TAX

- ▶ IRCS 213(d)
- ▶ IRCS106(a)
- ▶ IRC s125

POST-TAX

- ▶ IRCS 213(d)
- ▶ IRCS 105(b)
- ▶ 1.105.11(i)
- ▶ 104.(A)(3)
- ▶ 1.105.11(k) (1)
- ▶ 1.105.11(k) (2)



100 EMPLOYEES EXAMPLE

- 100 employees X average \$14,640 reduced gross pay= \$1,464,000 in gross payroll reduction. The work comp is based on that number so that would go away (it would be safe to assume that based on a few states that this wouldn't apply, that 75% of this number is a conservative estimate).
- 100 employees X \$879 per employee in potential payroll tax relief= \$87,900 per year potential payroll tax relief.
- 100 employees X \$2,500 on average a year in benefits= \$250,000 in extra benefits with no health questions at no net cost to the employer



22,000 EMPLOYEES EXAMPLE

- 22,000 employees X average \$14,640 reduced gross pay= \$322,080,000 in gross payroll reduction. The work comp is based on that number so that would go away (it would be safe to assume that based on a few states that this wouldn't apply, that 75% of this number is a conservative estimate).
- 22,000 employees X \$879 per employee in potential payroll tax relief= \$19,338,000 per year potential payroll tax relief.
- 22,000 employees X \$2,500 on average a year in benefits= \$55,000,000 in extra benefits with no health questions at no net cost to the employer.

PROGRAM ELIGIBILITY

01



W2 EMPLOYEE

Must be a W2 Employee

02



HEALTH INSURANCE

Must have qualified Health Insurance or our EHP MEC Plan

03



FINANCIAL QUALIFY

Should be full time (30 hours/week) or financial qualify (\$26,240)

EHP COMPLIANCE



PLAN DOCUMENTS

The PCMP document specifies the benefits provided as part of the employee wellness program. All benefits are 213(d) compliant, which allows the pre-taxing of the wellness premium and the reimbursement of that premium.



CAFETERIA PLAN

The wellness program uses a Section 125 Cafeteria Plan that is funded under IRS code 106(a), allowing the pre-taxing of 213(d) compliant medical expenses.



SIMERP

The SIMERP, is used to reimburse participating employees dollar-for-dollar resulting in no reduction in take home pay; reimbursement is not based upon claims, but rather on the benefits of the PCMP plan.

SAMPLE CENSUS

Based On The data provided, A proposal Generated Showing Each Qualified Employee Allotment, That Is Based On Employment Status, & Employer Tax Savings By Using Simrp.

Employees (General Information)				Confidential Tax Information							Group Health		2020 Form W-4	Current Deductions				
Employee First Name	Department/ Employee # (If Applicable)	Marital Status - M or S	Work State	Gross ANNUAL TAXABLE Wages	Pay Frequency *	Federal			State			Employee (Monthly Contributions)	Currently Paying Tax? Y- Yes N- No	Is the box in Step 2-c checked? "Y" or "N"	Other (Monthly Pre-Tax Deductions \$ Amount)	Monthly Post- Tax Health Deduction \$ Amount	401-k / IRA Monthly Amount	Other (After-Tax Deductions)
						Federal (9-4) Federal (9-4) Federal (9-4)	Federal (9-4) Federal (9-4) Federal (9-4)	Total of Steps & 4-6 (see 2020 W-4)	State Withholding State Withholding State Withholding	Is W-4 2019 or earlier or 2020?								
Jessy	Smith	S	CA	\$56,400	W	S	0		S		2019	\$	-	N	\$			
Amy	Johnson	M	CA	\$78,900	W	M	2000		M		2020	\$	-	N	\$	\$ 1,600.00		
Jerry	Garcia	S	CA	\$48,360	W	S	0		S		2020	\$	-	N	\$			
Patty	Doe	S	CA	\$56,400	W	S	0		S		2020	\$	-	N	\$			

[illegible]

SAMPLE PROPOSAL



Based On The Data Provided, A Proposal Is Generated Showing Each Qualified Employee Allotment & Employer Tax Savings By Using SIMERP.



The Sample Proposal Includes:

- › Employee allotment
- › Employer tax savings

The [REDACTED] Company

Proposal Summary		91 Employees
Employee	Monthly	
Average Allotment:	\$	240.40
Total Allotment:	\$	21,876.47

Employer	Annual	
Average Tax Savings:	\$	876.71
Total Tax Savings:	\$	80,076.36

Employer	Annual	
Average Payroll Reduction:	\$	14,576.00
Total Payroll Reduction:	\$	1,326,416.00

Employee					Employer		Totals	Employer Estimates Totals		Employee Premium
First Name	Last Name	Employee Gross Monthly Savings	Employee Monthly Fee	EE Allotment	Employer Gross Annual Savings	Employer Monthly Fee	Total Monthly Fee	Employer Annual Net Savings	Taxable Wages Difference Annual	Employee Premium
B1	A1	\$ 487.03	\$ 89.00	\$ 398.03	\$ 1,119.96	\$ 20.00	\$ 109.00	\$ 879.96	\$ 14,640.00	\$ 1,220.00
B2	A2	\$ 335.19	\$ 89.00	\$ 246.19	\$ 1,119.96	\$ 20.00	\$ 109.00	\$ 879.96	\$ 14,640.00	\$ 1,220.00
B3	A3	\$ 383.81	\$ 89.00	\$ 294.81	\$ 1,119.96	\$ 20.00	\$ 109.00	\$ 879.96	\$ 14,640.00	\$ 1,220.00
B4	A4	\$ 266.50	\$ 89.00	\$ 177.50	\$ 1,119.96	\$ 20.00	\$ 109.00	\$ 879.96	\$ 14,640.00	\$ 1,220.00
B5	A5	\$ 383.81	\$ 89.00	\$ 294.81	\$ 1,119.96	\$ 20.00	\$ 109.00	\$ 879.96	\$ 14,640.00	\$ 1,220.00
B6	A6	\$ 266.51	\$ 89.00	\$ 177.51	\$ 1,119.96	\$ 20.00	\$ 109.00	\$ 879.96	\$ 14,640.00	\$ 1,220.00
B7	A7	\$ 334.53	\$ 89.00	\$ 245.53	\$ 1,119.96	\$ 20.00	\$ 109.00	\$ 879.96	\$ 14,640.00	\$ 1,220.00
B8	A8	\$ 266.51	\$ 89.00	\$ 177.51	\$ 1,119.96	\$ 20.00	\$ 109.00	\$ 879.96	\$ 14,640.00	\$ 1,220.00
B9	A9	\$ 309.22	\$ 89.00	\$ 220.22	\$ 1,119.96	\$ 20.00	\$ 109.00	\$ 879.96	\$ 14,640.00	\$ 1,220.00
B10	A10	\$ 325.05	\$ 89.00	\$ 236.05	\$ 1,119.96	\$ 20.00	\$ 109.00	\$ 879.96	\$ 14,640.00	\$ 1,220.00
B11	A11	\$ 311.73	\$ 89.00	\$ 222.73	\$ 1,119.96	\$ 20.00	\$ 109.00	\$ 879.96	\$ 14,640.00	\$ 1,220.00
B12	A12	\$ 332.66	\$ 89.00	\$ 243.66	\$ 1,119.96	\$ 20.00	\$ 109.00	\$ 879.96	\$ 14,640.00	\$ 1,220.00
B13	A13	\$ 438.71	\$ 89.00	\$ 349.71	\$ 1,119.96	\$ 20.00	\$ 109.00	\$ 879.96	\$ 14,640.00	\$ 1,220.00
B14	A14	\$ 462.63	\$ 89.00	\$ 373.63	\$ 1,119.96	\$ 20.00	\$ 109.00	\$ 879.96	\$ 14,640.00	\$ 1,220.00
B15	A15	\$ 275.06	\$ 89.00	\$ 186.06	\$ 1,119.96	\$ 20.00	\$ 109.00	\$ 879.96	\$ 14,640.00	\$ 1,220.00
B16	A16	\$ 426.41	\$ 89.00	\$ 337.41	\$ 1,119.96	\$ 20.00	\$ 109.00	\$ 879.96	\$ 14,640.00	\$ 1,220.00
B17	A17	\$ 359.10	\$ 89.00	\$ 270.10	\$ 1,119.96	\$ 20.00	\$ 109.00	\$ 879.96	\$ 14,640.00	\$ 1,220.00
B18	A18	\$ 227.13	\$ 89.00	\$ 138.13	\$ 1,119.96	\$ 20.00	\$ 109.00	\$ 879.96	\$ 14,640.00	\$ 1,220.00
B19	A19	\$ 429.91	\$ 89.00	\$ 340.91	\$ 1,119.96	\$ 20.00	\$ 109.00	\$ 879.96	\$ 14,640.00	\$ 1,220.00

SAMPLE PROPOSAL

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SAMPLE PAYCHECK

EHP Operates As A Program with No Net Cost.

Work State	VA	Pay Frequency	Monthly
Annual Wages (calculated @ 95%)*:	\$39,520.00	Monthly wages (calculated @ 95%)*:	\$3,293.33
Monthly	Fed W/H	M	0
	State W/H	M	0
Total of Steps 3 & 4b on 2020 W-4	0	W-4 (2019 or earlier) or 2020	2020
Sample Employee Monthly Paycheck (Before & After the "Preventive Care Management Program")			
	Current	With Wellness	
Gross Montly Pay (from abve)	\$3,293.33	\$3,293.33	
Group Health/Health Deudctions			
Current Pre-Tax Deductions			
Wellness Program		\$1,220.00	
401-k (Deductions)			
Taxable Income	\$3,293.33	\$2,073.33	
Federal Withholding	\$395.20	\$248.80	
State Withholding	\$189.36	\$120.36	
Social Secrity	\$204.18	\$128.54	
Medicare	\$47.75	\$30.06	
Total Taxes	\$836.49	\$527.76	FICA Savings \$93.33
PCM After Taxes		\$308.73	
Total Withholding	\$836.49	\$836.49	
Non-Taxable Reimbursement - (Reimbursement under SIMERP)		\$1,220.00	
Other			
Net Take Home Pay	\$2,456.84	\$2,456.84	

SAMPLE PAYCHECK

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Annual Wages (calculated @ 95%)*:		\$39,520.00		Monthly wages (calculated @ 95%)*:		\$3,293.33
Monthly	Fed W/H	M	0	State W/H	M	0
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Net Take Home Pay	\$2,456.84	\$2,456.84

} FICA Savings
\$93.33

USING YOUR ALLOTMENT FEES



\$89.00 Wellness Plan (entire family at no additional cost)

- › Telemedicine
- › Urgent Care
- › Diet and lifestyle (smoking, exercise)
- › Other patient benefits



\$109.00 MEC Plan (Available to other family members at a fee)

- › All 64 preventive services required by the Affordable Care Act
- › Doctor / Specialist visits (no deductible to meet)
- › Urgent care (no deductible to meet)
- › 120+ of the most common medications at no charge

\$198.00 Total



\$100.73 Available for ancillary benefits

- › Dental
- › Hospital Indemnity
- › Vision
- › Life Insurance
- › Accident



EHP MEC PLAN - FOR EMPLOYEES WITHOUT QUALIFIED COVERAGE

THIS PLAN INCLUDES	
Minimum Essential Coverage	
Network	AXA Open Access
Out of Network Coverage	N/A
Individual Medical Deductible/Out-of-Pocket Limit	\$0/\$400
Family Medical Deductible/Out-of-Pocket Limit	\$0/\$800
Individual/Family Pharmacy Out-of-Pocket Limit	\$5,000/\$10,000
Preventive & Wellness covered with no out-of-pocket expenses.	100%
Physician and Office Utilizations	8 Utilizations per year (UPY)
Primary Care Visit	\$25 co-pay
Specialist Visit	\$35 co-pay
Urgent Care Visit	\$50 co-pay
Maternity Pre/Post Natal	Not Included
Mental/Behavioral Health	Not Included
X-Rays & Lab	Preventative Only
Imaging	Preventative Only
Emergency Room	Not Included
Emergency Transport	Not Included
Outpatient/In-Patient Services Hospital Admission	Not Included
ACA Drug Formulary	Included
Enhanced Rx Discount Program (Powered by Shield PBM)	Included
Acute Drug Formulary (Shield PBM)	Included

PLAN HIGHLIGHTS

- ▶ Covers preventive and wellness services at no cost including: Annual Wellness Exam, Immunizations, and STI Screenings.
- ▶ This plan has an Open Network provided by AXA Assistance USA. Choose your own provider without the limitations of Network Restrictions.
- ▶ Affordable doctor visits & Urgent Care co-pays.
- ▶ Enhanced Rx Program featuring deeply discounted medications. (Powered by Shield PBM, see additional plan features)
- ▶ Acute Drug Formulary includes 37 medications (Powered by Shield PBM, see additional plan features)

FUNDED WITH TAX SAVINGS

A P.C.M.P is a tax qualified program with, a preventative care focus. It uses tax provisions under the Internal Revenue Service Codes and is comprised of three documents:

CAFETERIA PLAN

For pre-taxing the
Premium



SIMERP DOCUMENT

For reimbursement of
the premium

P.C.M.P DOCUMENT

To validate benefits
that are 213(d)
compliant



WE MAKE EXTRAORDINARY CARE **ORDINARY**

The Amaze Difference



Reducing emergency room visits by more than 40%



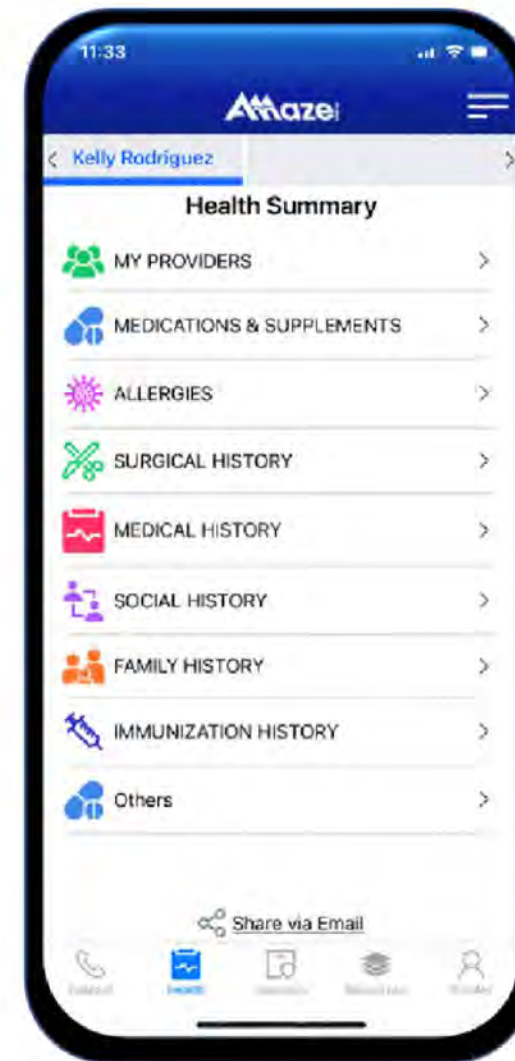
Eliminating more than half of all urgent care visits



Intercepting many unnecessary specialists visits for conditions that we treat



There are hundreds of other ways Amaze saves our clients time and money



SIMERP ROADMAP

Introducing A program that saves the employer money on FICA taxes while supporting the employees, & it pays for itself.

- ▶ Packaged benefits are a combination of first-dollar fixed indemnity & actual expense reimbursement coverage to help employees with out-of-pocket medical deductibles & coinsurance.
- ▶ A compliant wellness plan that results in the employer's FICA-direct net profit includes three very important elements:
 - › Wellness Plan Documents
 - › Section 125 Cafeteria Plan
 - › SIMERP 105-11 Documents

Payroll savings

- Payroll tax savings are realized upon each payroll run
- FICA tax savings for employer

Program Set-Up

Once client documents signed then payroll contacted instructions given how to set up program

Census & Contract

- Client submits employee census
- Proposal provides potential tax savings for employer Proposal provides individual wellness reserve amounts.
- Employer signs client document

Program launch

- Employer provides employees sponsorship letter Employer provides email video explaining program Enrollment dates set
- All employees sign to participate or not participate

Plan Admin

- Program fee paid monthly via ACH on 15th
- Supplemental carriers paid end of month as usual
- All fees are paid for with tax savings.



ANY QUESTIONS?

LET'S REVIEW