



Ready to start saving money
by offering a wellness
benefit for your employees
at **no net cost**.

Preventative Care Management

Self-Insured Medical Expense Reimbursement Program is a participatory preventative care management program that is IRS, HIPAA, and 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.



10 employees X average \$14,500 reduced gross pay = \$145,000 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 to that 75% of this number is a conservative estimate).



10 employees X \$630 per employee in potential payroll tax relief = \$6,300 per year potential payroll tax relief.



10 employees X \$1,200 on average a year in benefits = \$12,000 on average per year in additional care benefits for your employees with no health questions. All at no net cost to the employer or employee.

EMPLOYER FEATURES

1. Decrease workers' compensation costs by up to 30% without altering your policy or broker.
2. This life changing program provides the employer with payroll tax savings averaging \$630 per employee per year.
3. Services as a morale booster and can help you attract better talents for open positions and improve retention rates.

EMPLOYEE FEATURES

1. Each employee has access to a participatory preventative care management dashboard.
2. Employees will receive guaranteed issue accident, disability, critical illness with cancer, and whole life insurance (no health questions to qualify).
3. They have access, coverage, and resources with no effect on their take-home pay.

HR FEATURES

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

CONTACT

WAYS TO ENHANCE COMPANY MORALE WHILE BOOSTING COMPANY SAVINGS

SELF-INSURED MEDICAL EXPENSE REIMBURSEMENT PROGRAM



Self-Insured Medical Expense Reimbursement Program is a participatory preventative care management program that is IRS, HIPAA, and ERISA compliant, and available at **no net cost**.

WHY SIMERP?

Enhance Your Benefit Package and Slash Healthcare Costs with a Certified Wellness Program

Employers can now offer their employees a workplace program that includes a certified wellness program, which results in reduced employer and employee healthcare costs and expenditure. Participating employees will also enjoy the following illustrated savings.

# OF EMPLOYEES	Gross Payroll Reduction	Voluntary payroll tax relief	Average Per Year in Benefits
	\$14,500 on average in reduced gross pay	\$630 per employee in potential payroll tax relief	\$1,200 on average a year in benefits
10	\$145,000 in gross payroll reduction.	\$6,300 per year potential payroll tax relief.	\$12,000 on average per year in additional care benefits for your employees with no health questions.
100	\$1,450,000 in gross payroll reduction.	\$63,000 per year potential payroll tax relief.	\$120,000 on average per year in additional care benefits for your employees with no health questions.
1000	\$14,500,000 in gross payroll reduction.	\$630,000 per year potential payroll tax relief.	\$1,200,000 on average per year in additional care benefits for your employees with no health questions.

Dive deeper into our offerings. Contact us for detailed insights and answers

Discover How You Can Begin Saving in Just 30 Days!

Our Wellness is a Preventative Care Management Program that is a comprehensive way to embrace a healthier way of life. It's a cutting-edge solution that meets industry standards and is fully compliant. This program is ideal for both employers and employees.



OUR WELLNESS IS DESIGNED FOR COMPLIANCE

Our Wellness is part of the Self-Insured Medical Expense Reimbursement Plan (SIMERP) and was purposely created, fully researched, and found compliant with IRC 213(d), 106(a), 105(b), 1.105-11(i) and 104(a) (3) codes, and all applicable IRS memos, ERISA regulations, HIPAA, and the ADA.

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 a savings for the employee and the employer.

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 1.105-11(i) and 104(a)(3). Reimbursement guidelines are spelled out in the SIMRP plan documents provided by WillServ.

REIMBURSEMENT ALLOWANCES

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

MEDICAL SERVICES ARE A KEY COMPONENT

Our Wellness is always paired with an ACA approved medical plan to make an integrated 105 plan.

WELLNESS

IRC §106(a) - ERISA

IRC §213(d) - ADA

IRC §105(b)

HIPAA

IRC §125

IRC §105.11

IRC §104(a)(3)

MEDICAL

IRC § 213(d) ACA

PRE-TAX

IRC § 213(d)

IRC § 106(a)

IRC § 125

POST-TAX

IRC § 213(d)

IRC § 105(b)

1.105.11(i)

104(a)(3)

1.105.11(k)(1)

1.105.11(k)(2)

Sample Coverage Outline

Benefit Reserve **\$150** per month

⤴ Please keep in mind this is not actually coming out of your pay and that your NET check will remain the same.

Short Term Disability

State disability only pays you about 55% of your gross income. We can give you a short-term disability policy that would cover the difference to get you closer to 72% which is the maximum allowed. The difference would be about \$600 a month in additional disability benefits. This is for any off-the-job injury or any illness.

This additional benefit would cost \$26.87 out of the \$150 so you would still have \$123.13 to spend.

Critical Illness with Cancer

We can get you a \$10,000 lump sum critical illness with cancer policy, guaranteed issue so there are no underwriting questions. The way it works is, if you are diagnosed with any internal cancer or have any of the major critical illnesses such as heart attack, stroke, kidney failure, etc. it would pay that \$10,000 immediately upon diagnosis.

This policy would only cost \$13.78 out of the remaining \$123.13 so you would still have \$109.35 to spend.

Hospital

We can get you a hospital policy that pays the following benefits:

- \$750 hospital admission for over 24 hours
- \$100 a day hospital confinement
- \$500 inpatient surgery benefit and \$250 outpatient surgery benefit

This policy would only cost \$30.50 out of the remaining \$109.35 so you would still have \$78.85 to spend.

Accident

We can get you an accident policy that covers any accident on or off-the-job 24/7. It pays a schedule of benefits based on the treatments and services you would receive as the result of a covered accident. Here are just a couple highlights of the policy:

- \$2,000 for your first 24 hour stay in the hospital
- \$500 a day up to 365 days
- Both above amounts double if confined in ICU
- \$2,000 for your first 24 hour stay in the hospital
- \$500 a day up to 365 days
- Both above amounts double if confined in ICU
- There's also lots of additional benefits such as surgery, ER, ambulance, etc.

This policy would only cost \$18.11 out of the remaining \$78.85 so you would still have \$60.74 to spend.

Life Insurance

We can get you guaranteed issue life insurance so there are no underwriting questions. Based on your age, the guaranteed issue amount would get you a face value of \$71,951. This is a whole life policy to age 95, so if you live to 95, they pay out the full value of the policy. It also builds cash value so you can take a loan against the face value if you wanted or needed.

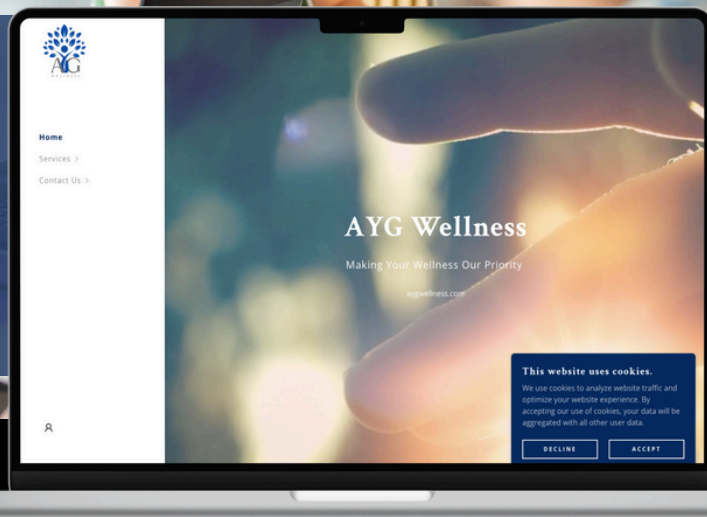
This policy would only cost \$56.34 out of the remaining \$60.74 so you would be left with \$4.40 in your net pay.

Employee Features



- Each employee has access to a participatory preventative care management dashboard.
- Employees will receive guaranteed issue accident, disability, critical illness with cancer, and whole life insurance (no health questions to qualify).
- They have access, coverage, and resources with no effect on their take-home pay.

Your Trusted, Independent Health and Medical Partner



Three Approaches to Managing Cost & Care

1 Our first priority is to keep people out of "the system."

- Virtual Urgent Care
- Virtual Specialist Guidance (Ortho, Cardiology, Dermatology)
- Virtual Mental Health
- Virtual Wellness
- Virtual Dental Consultations
- Virtual Workplace Injury Triage
- Virtual PT Support

2 When Preventing Illness and Injury

- Healthcare Education
- Self Assessment
- Chronic Care Management

3 When Traditional (Local) Medical Care is Required

- When we cannot keep someone out of the system, we send them in with a partner.
- Sourcing (quality, price)
- Guidance & Navigation
- Visit Preparation
- Advocacy (medical, insurance, billing)
- Follow-up Support

Bending Mental Health Cost-Curve

A Multi-Tiered Approach to Mental Health Delivered by One Collaborative Team

The priority is to increase urgency by providing the treatment and support people need, when they most need it, thereby reducing long-term demand on expensive treatment programs.

What they say about the service:

"This has become the go-to resource for team's health and medical needs. As an HR manager, I could never have imagined that a virtual health and medical service could be a powerful employee retention tool, but that's what we hear from our employees all the time."

Kristin Courtney, HR Director
W.E. O'Neil Construction, Denver, CO

