



ELEVATED INSURANCE GROUP

Where Integrity Meets Insurance

Custom Benefits & Tax Savings Summary

Reduce Benefit Costs Without Reducing Coverage

Why Costs Keep Rising

Traditional plans are driven by claims – major illnesses, medications, and preventative care costs. More usage leads to higher premiums. Businesses are faced with increasing deductibles/max OOP and/or lowered sub-benefits. This approach changes the structure that drives those costs.

How It Works

Employee enrolls in a \$0 cost \$0 copay ACA preventative health insurance plan that their entire household can take advantage of. Employees make pre-tax elections, which reduce taxable wages. A non-taxable reimbursement maintains employee gross and tax savings funds benefits/offsets costs. These can include a national PPO dental, vision, and basic life plan as well as guaranteed issue voluntary benefits.

Result

- Lower payroll taxes
- Enhanced benefits
- Higher Employee take-home pay

Example Outcomes

- 10+ Employees: ~\$78 per employee/year net savings (includes dental, vision and basic life plans; additional state and local labor tax savings will be in addition)
- Mid-Size Groups – 5 figure savings
- Large groups – 6 figure savings

What's Included

- \$0 cost \$0 copay ACA preventive health insurance plan for Employee's entire household (includes all preventative care, >2200 generic prescriptions, urgent care (in person + virtual), mental & behavioral counseling, lab work, a full Employee Assistance Program, much more)
- Dental, vision, and basic life for all employees (<\$1/day)
- Guaranteed Issue Voluntary benefits (Accident, Critical Illness, Hospital Indemnity, Short-Term Disability, etc.)
- Risk management strategy to push back/negate Worker's Comp increases

Next Step

Let's run your numbers – most employers are shocked how quickly this pencils.

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