

A SUPPLEMENTAL, VOLUNTARY
INSURANCE PROGRAM

AveNew's **BENEFIX**[®] is pleased to offer a groundbreaking **TRIPLE BOTTOM LINE** solution that allows employers to:

- 1 Maintain your current deductible *OR* raise that deductible and save money.
 - ✓ **RULE OF THUMB:** For each \$1,000 increase in the deductible of an employer-sponsored medical insurance plan, the employer's premium will decrease by 9%.
- 2 Protect your employees' – and your partners' – paychecks from healthcare expenses, regardless of your plan's deductibles and out-of-pocket expenses (up to \$15,000 per family) with a **NO COST** "Gap" insurance program.
- 3 Demonstrably improve the health and well-being of your workforce through qualified medical wellness services, including a **NO COST** personal health coach through the integrated wellness program.

HEALTH CARE FACTS

- ▶ 64% of Americans avoid or delay treatment¹ due to the cost of medical care.
 - 23% reported delaying or avoiding follow-up care after being hospitalized.
 - 18% avoided or delayed a physician wellness visit.
 - 12% avoided or delayed prescribed rehabilitation or therapy following a surgery or procedure.
- ▶ Poor health costs U.S. employers big, to the tune of \$575 billion and 1.5 million days² of lost productivity.
- ▶ Sometimes getting medical care is unavoidable, so it's no wonder that Americans rack up \$45B worth of medical debt in collections each year!

HOW IS THIS FREE? HERE IS THE 1-2-3!

01

GAP INSURANCE PREMIUM

GAP insurance is a qualified pre-tax medical expense, thereby reducing the employee's payroll tax liability.

02

+ WELLNESS PROGRAM CLAIM PAYMENT

Basic participation in the wellness program – as minimal as responding to a text message from your coach that you feel great this month, or as extensive as a guided weight loss program, results in a claim payment to the participant.

03

Between the payroll tax savings and the wellness claim payment, there is typically zero cost to the program (and in fact employers' payroll tax liability is also decreased)!

PAYCHECK EXAMPLES ³	SINGLE - \$48,000 SALARY		MARRIED - \$75,000 SALARY	
	CURRENT	W/GPP	CURRENT	W/GPP
MONTHLY GROSS	\$ 4,000	\$ 4,000	\$ 6,250	\$ 6,250
GPP PRE-TAX DEDUCTION	\$ -	\$ (484)	\$ -	\$ (958)
TAXABLE INCOME	\$ 4,000	\$ 3,516	\$ 6,250	\$ 5,292
PAYROLL TAXES	\$ (876)	\$ (770)	\$ (1,281)	\$ (1,085)
NET PAY	\$ 3,124	\$ 2,746	\$ 4,969	\$ 4,207
+ GPP CLAIM PAYMENT ⁴	\$ -	\$ 400	\$ -	\$ 800
Net Take Home	\$ 3,124	\$ 3,146	\$ 4,969	\$ 5,007

SOURCES & NOTES: ¹Beckershospitalreview.com ²HRExecutive.com ³Triada Health ⁴Requires monthly check-in with a Triada health coach