



A SIMERP Wellness Platform Membership

SIMERP: Self-Insured Medical Expense Reimbursement Program

- **Increases Employee Take-Home Pay** while **Reducing Employer Costs**.
- **Operates Outside the Insurance Space** while **Redirecting Routine and Preventive Care** away from the primary health plan.
- Employees **must experience an increase in take home pay to qualify**.

Why it matters to you!

Whether you are **an employer** or **an employee**, here is the quick snapshot of why this program is an instant game-changer!

OUR COMPETITIVE EDGE

We proudly highlight our exclusive partnership with **Revive Health** and **EHP** as a key competitive advantage in the market. This unique relationship allows us to deliver benefits you won't find anywhere else, all while maintaining the highest standards of excellence and integrity. Currently, servicing over 4 million members.

EMPLOYEES

EMPLOYERS

\$0 Co-pays & Deductibles for:

- **Virtual Urgent & Primary Care**
- **1000+ Prescription Meds**

Support and Resources for:

- **Mental Health**
- **Marriage & Relationships**
- **Financial Wellness**
- **Fitness & Nutrition**

Reduces:

- **Federal Tax Exposure**
- **Employee Absenteeism**
- **Burden on HR**
- **Claims on Primary Insurance**

Fully Managed Compliance backed by Legal Protection.

Tax Savings increases take home pay

Tax Savings Reduces Tax Liability

- ◆ **Increased Yearly Take-Home Pay**
- ◆ **Better Health**
- ◆ **Reduced Healthcare Expenses**

- ◆ **\$640 Yearly Savings per Employee**
- ◆ **Higher Workforce Productivity**
- ◆ **Reduced Primary Healthcare usage**

Essentials Health Plan Changes the Game

by Expanding Benefits and Reducing Taxes



EHP: The Employer's Choice

- Improves employee access to care
- Increases employee take-home pay
- Reduces employer payroll taxes

WHAT THE PROGRAM IS

- A participation-based wellness and medical access plan
- Section 125 Cafeteria Plan supported by IRC §§105(b), 106(a), and 213(d)
- §105 Self-Insured Medical Expense Reimbursement Program (SIMERP)
- A supplement to existing health insurance
- A source of no-cost virtual healthcare services including:
 - Primary and Urgent care
 - Most common prescriptions
- A structure that results in reduced FICA tax liability.

WHAT THE PROGRAM IS NOT

- Not a replacement or impediment to existing health insurance
- Not a cost to employees
- Not an indemnity plan
- Not a payroll gimmick or tax workaround
- Not administratively burdensome for HR
- Not experimental or untested
- Not a program that increases audit risk

The most common questions we hear

- Does this take money out of employee paychecks?
 - **No.** Employees experience an increase in take-home pay due to reduced taxable income and immediate reimbursement.
- Does this replace our health insurance plan?
 - **No.** It complements the existing plan and helps employees use it more efficiently.
- Does this create more work for HR?
 - **No.** HR involvement is primarily during launch. Employer's Choice manages education, enrollment, and employee questions.
- Is this compliant?
 - **Yes.** The program is structured to comply with IRS, ERISA, HIPAA, and ACA requirements and avoids IRS-condemned indemnity models.
- Have other schools/businesses adopted this with success?
 - **Yes.** It is undergoing nationwide implementation.

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