



*ELEVATED EMPLOYEE
BENEFITS*

WORKPLACE HEALTH & WELLNESS

A Fully-Insured Healthcare Management Program



Visit Our Website:
www.QuantumHB.com



What is Quantum Health Benefits?

- ➡ **Quantum Health Benefits is an all-inclusive preventive healthcare management program designed to reduce healthcare costs and improve employee productivity.**
- ➡ **With no out-of-pocket costs, Quantum Health Benefits prioritizes and incentivizes preventive healthcare for employees while benefiting employers through tax savings.**
- ➡ **At Quantum Health Benefits we believe that creating and sustaining a culture of health in the workplace is vital. By improving the health and wellness of the entire workforce employees experience improved work-life balance, productivity and mindfulness.**
- ➡ **With NO cost to the employee and \$600 to \$900 savings annually per employee to the employer.**



Quantum Health

ENHANCE, NOT REPLACE

The Quantum Health Section 125 Program does not disrupt, change, or replace any of your current benefits.

The Plan is designed to ENHANCE the employer's current benefits program and increases take-home pay for employees

The Plan can be implemented at any time during the calendar year.

QUANTUM HEALTH

The QH Section 125 Plan is a Fully Insured Fixed Indemnity Plan

The QH Section 125 Plan has been approved by the Departments of Insurance in all 50 states

The QH Section 125 Plan is underwritten by a 200-year-old A rated insurance carrier

Plan History

1978

Section 125 plans introduced to allow for health benefits on a Pretax basis.

2010

Affordable Care Act launched to improve access to health coverage for individuals nationally.

2014

Wellness benefits added to the ACA allowing for the payment of specific wellness program activities.

2018

Section 125 Indemnity benefit plans become fully insured products by major insurance carriers.

2020

QHB Launches its fully insured plan and receives State approvals nationally.

QUANTUM HEALTH BENEFITS IS AN EXCLUSIVE PARTNER WITH SEVERAL A.M. BEST “A” RATED CARRIERS AND OFFERS ITS FULLY INSURED PLAN NATIONALLY.

How We Help Employees

We empower individuals to take an active role in their overall health to reduce future healthcare costs and have improved lives inside and outside of the workplace.

PLAN BENEFITS



Hospital Indemnity Benefit

- ✓ Up to \$1,000/day
- ✓ Payable up to 30 days
- ✓ Inpatient Benefit



Emergency Room Benefit

- ✓ Up to \$500/day
- ✓ Payable up to 3 days
- ✓ Accident/Sickness



Ambulance Benefit

- ✓ Up to \$500
- ✓ Payable up to 3 days
- ✓ Ground/Air



Critical Illness & Accident Plan

- ✓ Critical Illness Benefit: \$2,500
- ✓ Accident Benefit: \$1,000
- ✓ No Deductible



Zig Ziglar Life Coaching

- ✓ One on One Zig Ziglar life coaching sessions
- ✓ Zig Ziglar webinar sessions



Prescription Drug Plan

- ✓ \$0 Copay Acute Formulary
- ✓ \$0 Copay Chronic Formulary
- ✓ 1,000+ medications



Telemedicine Benefits

- ✓ Includes Behavioral Health
- ✓ 24/7 Access and \$0 Copay
- ✓ Includes Family Members



Wellness Plan Benefits

- ✓ Online Learning Modules
- ✓ Stress & Sleep Programs
- ✓ Smoking Cessation



Daily Inpatient Surgery - Anesthesia

- ✓ Inpatient Surgery: \$1,000
- ✓ Anesthesia Benefit: \$400
- ✓ Days Payable: 1 day



Virtual Veterinarian Care

- ✓ Advice 24/7/365
- ✓ 4 appointments/year
- ✓ Cats, dogs, horses & more!

Monthly Paycheck

Example - \$50,000 Salary

From \$3,313 to \$3,409



	<u>Without</u> Quantum Health Benefits	<u>With</u> Quantum Health Benefits	The Difference
Gross Income	\$4,166.67	\$4,166.67	\$0.00
Quantum Health Benefits Pre- Tax Premium	\$0.00	\$1,500.00	\$1,500.00
Taxable Income	\$4,166.67	\$2,666.67	\$1500.00
Tax Withholding	\$853.50	\$457.36	\$396.14
Quantum Proactive WellCare Benefit	\$0.00	\$1,200.00	\$1,200.00
Net Take Home Pay	\$3,313.17	\$3,409.31	\$96.14
TAX WITHHOLDING			
Federal Tax	\$353.38	\$173.38	\$180.00
Social Security	\$258.33	\$165.33	\$93.00
Medicare	\$60.42	\$38.67	\$21.75
State Tax	\$135.54	\$50.65	\$84.89
SDI	\$45.83	\$29.33	\$16.50
Total Tax Withholding	\$853.50	\$457.36	\$396.14

Premium Payment

- ✓ Hospital Indemnity Plan
- ✓ Prescription Drug Plan
- ✓ Telemedicine Benefit
- ✓ Emergency Room Benefit
- ✓ Critical Illness Benefit
- ✓ Accident Plan
- ✓ Surgery & Anesthesia Benefit
- ✓ Ambulance Benefit

WITHOUT Quantum HEALTH BENEFITS

DATE: _____

PAY TO THE ORDER OF: John Doe \$ **3,313.17**

DOLLARS

MEMO: _____ Employer

WITH Quantum HEALTH BENEFITS

DATE: _____

PAY TO THE ORDER OF: John Doe \$ **3,409.31**

DOLLARS

MEMO: _____ Employer



Employer Savings for 100 Employees

Potential Annual Savings for Company

\$60k – 90k 1st Yr

\$300k – 450k 5 Yrs

\$600k – 900k 10 Yrs

Individual Employee Monthly Breakdown

Claims Funding \$1,200.00

x 7.65 % FICA Payroll

Savings \$ 91.80

Less Admin Fee \$ (41.80)

Monthly Per Employee

Saving \$ 50.00

Employee Net Pay Increase

\$150,000

Employee Net Pay Increase at \$125/mo avg -
\$1,500 PEPY x Total Employees Enrolled



Employer Savings for 1000 Employees

Potential Annual Savings for Company

\$600k – 900k 1st Yr

\$3,000,000 5 Yr EBITDA
Earnings Before Interest,
Taxes, Depreciation &
Amortization

Employee Net Pay Increase
\$1,500,000
Employee Net Pay Increase at \$125/mo avg -
\$1,500 PEPY x Total Employees Enrolled

Individual Employee Monthly Breakdown

Claims Funding	\$1,200.00
x 7.65 % FICA Payroll	
Savings	\$ 91.80
Less Admin Fee	\$ (41.80)
<hr/>	
Monthly Per Employee Saving	\$ 50.00

How We Help Employers



Today's technology and healthcare innovations make it possible for you, the employer, to offer a program that will make employees healthier, happier and more productive without increasing and possibly decreasing future medical costs.



Profitability

There are several ways Quantum Health Benefits improves a company's profitability. First, the Quantum Health Benefits Plan is paid for with pre-tax dollars which **saves the employer an average of \$600-\$900/year per participant**. Secondly, happy and healthy employees mean improved productivity and decreased absenteeism.



Financial

Most major medical plans have substantial out-of-pocket expenses from deductibles, copays, coinsurance and prescription drug costs. We provide each employee a suite of benefits designed to address these issues and lessen the financial burden on both the employer and employee.



Wellness

The Quantum Health Benefits Plan improves overall health and wellness through a few simple monthly activities. These activities include self-directed courses, health quizzes, HealthWallet health risk assessment, health scores and risk identification.

The Medicine

Virtual urgent care and behavioral health

Activate your account to connect with board-certified physicians, psychologists and psychiatrists anytime, anywhere in the United States.

- Easily request medical consultations to receive ailment diagnosis and treatment plans for you and your dependents.
- Schedule doctor consultations when it's most convenient for you.
- Select your preferred pharmacy for easy prescription pick-up.
- Avoid waiting in urgent care centers and emergency rooms.

We treat common and behavioral medical conditions including:

- | | | |
|-------------------|----------------------|----------------|
| ✓ Eye Infection | ✓ Substance Abuse | ✓ Abrasions |
| ✓ Fever | ✓ Depression | ✓ Allergies |
| ✓ Headache | ✓ Stress and Anxiety | ✓ Cold/Flu |
| ✓ Insect Bites | ✓ Bipolar Disorder | ✓ Constipation |
| ✓ Nausea/Vomiting | ✓ Addiction | ✓ Cough |
| ✓ Pink Eye | ✓ Trauma and PTSD | ✓ Diarrhea |



Easy Mobile App

With our mobile app, you can easily check up on your health and access the full suite of benefits.

Benefits

Easily access your benefits anywhere.

Telemedicine

Speak with licensed physicians 24/7.

Wellness Library

Quick access to great wellness information.

Prescriptions

Easily access your medications anywhere.



Limited Benefit Health Indemnity Plan

Plan 2

Limited Benefit Health Plan Options	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6
Monthly Pre-tax Premium	\$600.00	\$750.00	\$900.00	\$1,050.00	\$1,200.00	\$1,500.00
Daily In-Hospital Benefit						
Benefit Payable Per Day of Confinement	\$500	\$500	\$500	\$750	\$750	\$1,000
Maximum Number of Days Payable	n/a	3 days	5 days	5 days	10 days	30 days
Emergency Room Benefit						
Benefit Payable Per Day	\$100	\$100	\$100	\$250	\$250	\$500
Maximum Number of Days Payable	1 day	1 day	1 day	1 day	1 day	1 day
Ambulance Benefit						
Benefit Payable Per Day	\$100	\$100	\$100	\$250	\$250	\$500
Maximum Number of Days Payable	1 day	1 day	1 day	1 day	1 day	1 day
Wellness Benefit						
Benefit Payable Per Month	\$500.00	\$625.00	\$750.00	\$875.00	\$1,000.00	\$1,200.00
Maximum Number of Months Payable	12 months	12 months	12 months	12 months	12 months	12 months

- 6 options depending on which plan you qualify for
- The Limited Benefit Health Insurance Policy is a supplemental health plan.

Maximizing Savings

How It Works

A premium is deducted from the employee's paycheck through a Section 125 Cafeteria Plan.



This deduction is the Insurance premium for a Fully Insured Indemnity Insurance Plan

**Hospital
Indemnity Plan**

**Hospital Emergency
Room**

**Ambulance
Ground & Air**

**Proactive
Wellcare**

**Accident &
Critical Illness**

Telemedicine

RX plan

**Surgery &
Anesthesia**



This deduction lowers the employee's taxable income creating a tax savings for both employee and employer.



The Employee adopts healthy lifestyle changes through access to the Quantum Proactive WellCare Plan Benefit.



Their participation generates a Section 125 Cafeteria Plan claim paid directly from the insurance company into their paycheck.



FEDERAL REGISTER

The Daily Journal of the United States Government



® Rule



Short-Term, Limited-Duration Insurance and Independent, Noncoordinated Excepted Benefits Coverage

A Rule by the Internal Revenue Service, the Employee Benefits Security Administration, and the Health and Human Services Department on 04/03/2024



II. Promoting Access to High-Quality, Affordable, and Comprehensive Coverage

The Departments recognize that STLDI can provide temporary health coverage for individuals who are experiencing brief periods without comprehensive coverage (for example, due to application of a waiting period for employer coverage). They also recognize that fixed indemnity excepted benefits coverage can provide consumers with income replacement that can be used to cover out-of-pocket expenses not covered by comprehensive coverage or to defray non-medical expenses (for example, mortgage or rent) upon the occurrence of a health-related event. Both STLDI and fixed indemnity excepted benefits coverage

The QHB Advantage...

We Do It All!



Implementation

We work directly with your Human Resource and Payroll departments to ensure a seamless implementation of the Quantum Health Benefits Plan.

Enrollment

Our enrollment team will educate the employees on their new benefits, how and where to access them and how the Quantum Health Benefits Plan will result in a net increase in take-home pay for most employees.

Administration

Our staff handles adding new employees, billing issues/questions and claims inquiries from employees.

Payroll Reporting

Our payroll software interfaces with all the major payroll programs. In addition, we generate a payroll report every pay period.

Next Steps

Run A Payroll Census

This will illustrate the company savings, increases in employee take-home pay and employee benefits.



Execute the RFC and MSA

Once these documents are signed, we can start the implementation process.



Implementation process

We meet with your Human Resource and Payroll departments to coordinate the execution and administration of the Quantum Health Benefits Plan.



Enrollment

Our enrollment representatives are available to discuss with each employee the benefits of the Quantum Health Benefits Plan, how to enroll in the Proactive WellCare App, how to file an insurance claim, and answer any questions that employees may have.



Quantum

HEALTH BENEFITS

As your partners in health and wellness, we will provide exceptional care for your employees.

A healthier, happier workforce starts with Quantum Health Benefits.



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THANK YOU!

