

CROSSROADS HEALTH AND WELLNESS

Crossroads Health and Wellness

Review For Employers

Employer FICA Savings Calculator

01

Crossroads Health and Wellness/Amaze Health

For full-time eligible employees, Crossroads Health and Wellness is a Pre-Tax Section 125 Voluntary accident plan with Unlimited Concierge Medicine including 1,100+ medications, all with $0 Copay; designed to enhance employee well-being drive operational efficiencies and increase employer/employee NET Cash Flow

02

Keep existing medical plan

This additive benefit plan does not disrupt or replace your existing medical or supplemental plans. Crossroads Health and Wellness/Amaze Health diverts medical and Rx claims away from your self-funded medical claims fund when employees utilize Amaze Health first.

03

Lower FICA payroll taxes

Amaze Health is an IRS compliant voluntary benefit plan.
-Benefits for employees: Lower taxable income Increase Net-take-home-pay
-Benefits for employers: Reduce FICA payroll tax liabilities
Lower workers' compensation exposure

When employees utilize Crossroads Health and Wellness/Amaze Health first, fully insured employers may realize lower renewal rates based on less claims hitting their existing major medical plan



CROSSROADS HEALTH AND WELLNESS

powered by Amaze

Amaze Health Services

All services coordinated through

CEHAS
PLAN ADMINISTRATORS, LLC

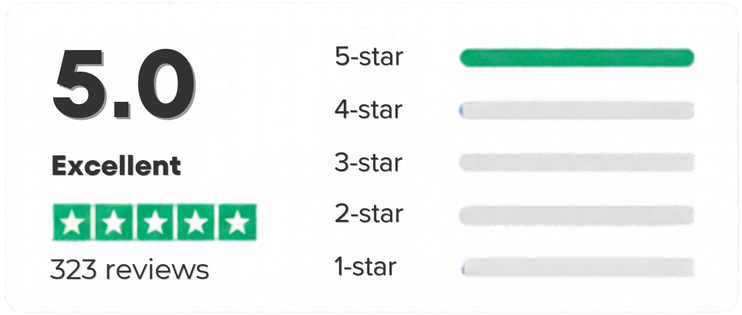
Unlimited Family Access

24/7/365

Amaze Virtual Care Services

Powered by Amaze HEALTH

Click below for employee reviews





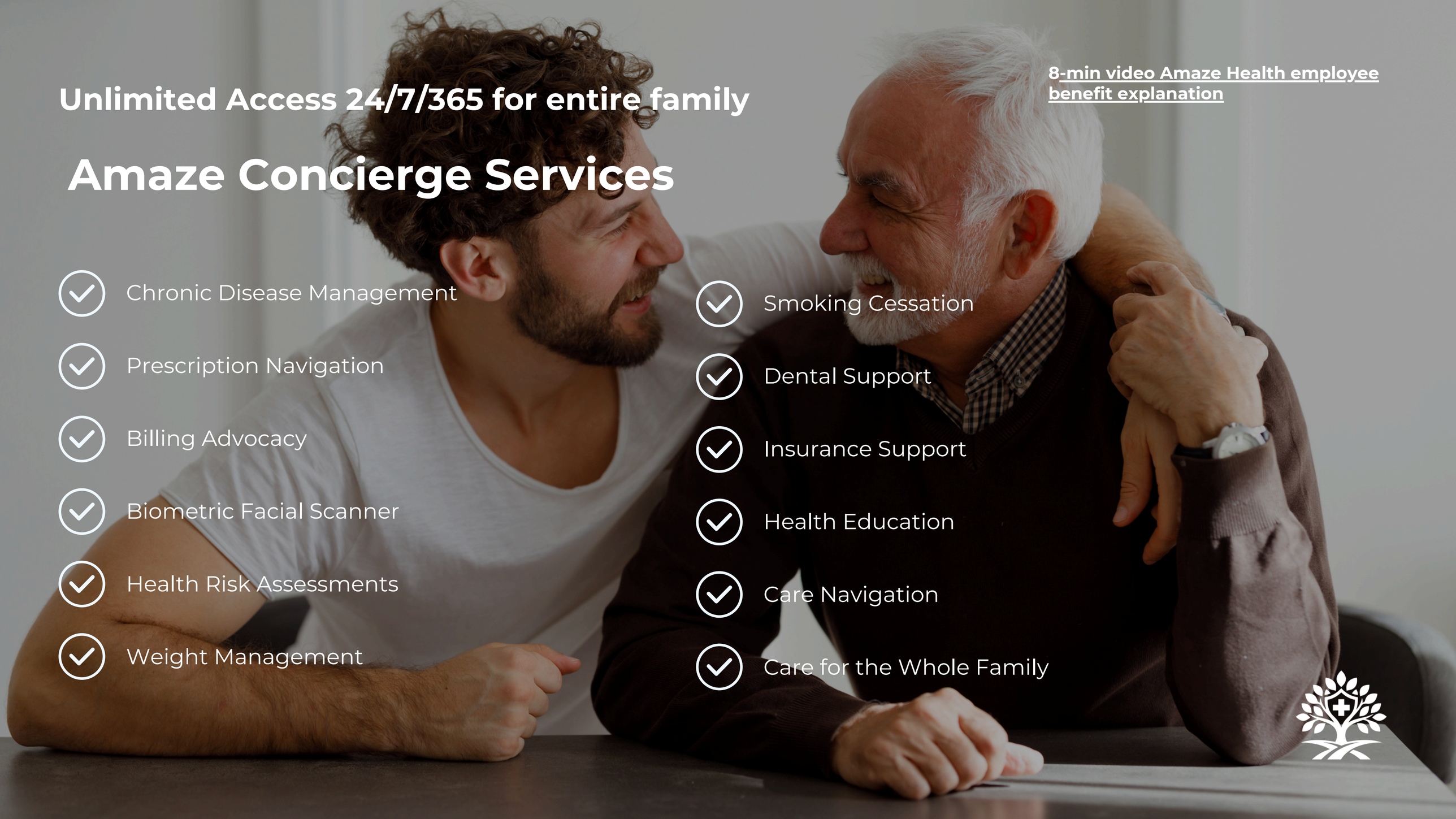












Unlimited Access 24/7/365 for entire family

8-min video Amaze Health employee benefit explanation

Amaze Concierge Services

- Chronic Disease Management
- Prescription Navigation
- Billing Advocacy
- Biometric Facial Scanner
- Health Risk Assessments
- Weight Management
- Smoking Cessation
- Dental Support
- Insurance Support
- Health Education
- Care Navigation
- Care for the Whole Family

Acute & Chronic Medication Program

$0 Copay Drugs!

Program details for employee and entire family

1,100 Commonly prescribed drugs - No Added Costs

70,000+ Retail pharmacies in the U.S.A

Discount program for drugs not on formulary

Prescription Assistance Program is available for medication over **$200.**

Does not impact, but reduce your current Rx medical claims

Just present your physical or mobile app Rx Card first time and save!

RX VALET
Feel better.™



Accident Plan Highlights

Powered by Crossroads Health and Wellness



Emergency and Hospitalization Benefits



Treatment and Additional Benefits



Covered Injury Benefits



Health Screening Benefit

120+

qualifying incidents

80+

injury benefits

Accident Plan Benefits for Employees

See All Covered Incidents

Category	Covered Incidents (1 per accident per person)	$1,650 Plan Monthly	$1,350 Plan Monthly	$1,150 Plan Monthly	$950 Plan Monthly	$700 Plan Monthly
Emergency and Hospitalization Benefits	Ground Ambulance	$500 (per accident)	$150 (per accident)	$150 (per accident)	$150 (per accident)	$150 (per accident)
	Emergency Room Treatment	$500 (per accident)	$100 (per accident)	$100 (per accident)	$100 (per accident)	$100 (per accident)
	X-Ray	$300 (per accident)	$150 (per accident)	$150 (per accident)	$150 (per accident)	$100 (per accident)
Treatment and Additional Benefits	Open Abdominal or Thoracic Surgical Repair	$3,000 (per accident)	$1,000 (per accident)	$1,000 (per accident)	$1,000 (per accident)	$1,000 (per accident)
	Ruptured Disc Surgical Repair	$1,500 (per accident)	$1,000 (per accident)	$1,000 (per accident)	$1,000 (per accident)	$1,000 (per accident)
	Tendon, Ligament, Rotator Cuff Surgical Repair	$1,250 (per accident)	$1,000 (per accident)	$1,000 (per accident)	$1,000 (per accident)	$1000 (per accident)
Covered Injury Benefits	Open Fracture - Leg	$5,000 (per accident)	$2,000 (per accident)	$2,000 (per accident)	$2,000 (per accident)	N/A
	Emergency Dental Work - Crown	$800 (per accident)	$250 (per accident)	$250 (per accident)	$250 (per accident)	$150 (per accident)
	Puncture Wound	$500 (per accident)	$100 (per accident)	$100 (per accident)	$100 (per accident)	$100 (per accident)
Accident Prevention	Accident Prevention Module	$1,350 (per month)	$1,150 (per month)	$980 (per month)	$810 (per month)	$600 (per month)

This coverage is provided by a limited benefit supplemental Insurance. + See the certificate of insurance for complete benefits and limits.

PAYCHECK EXAMPLE

- ✓ All Pre-Tax deductions are unchanged
- ✓ This Plan is funded by a Section 125 premium deduction
- ✓ Taxable Income is reduced by $1,650 per month
- ✓ Claim Payment of $1,350 issued
- ✓ The participant receives an increase of $82.28 in net take home pay

Category	Before	After
Monthly Income	$4,200.00	$4,200.00
Health Insurance	$185.00	$185.00
401(k)	$360.00	$360.00
Other Pre-Tax	$0.00	$0.00
CHW Premium	$0.00	$1,650
Taxable Income	$3,655.00	$2,005.00
Federal Withholding	$273.27	$78.83
State Withholding	$73.52	$11.90
Social Security	$226.61	$124.31
Medicare	$53.00	$29.07
Total Taxes	$626.40	$244.11
CHW Claim Payment	$0.00	$1,350.00
Net Pay	**$3,028.60**	**$3,110.88**
Increase in Take-Home Pay	**$0.00**	**$82.28**

EMPLOYER SAVINGS

- Employers are required to pay 7.65% of taxable wages
- Reduced payroll taxes in real-time
- Claim payment adjudication is automated through your payroll system
- Cash-flow increase
- Section 125 Pre-Tax Deductions can be excluded from Workers Comp premium calculations in some states

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$1,650
x7.65%
$126.23

Employer Savings Example
Sample Client Average Savings

4-min Video explanation

Employer FICA Savings Per Employee

$101.75

Per Month

$1,221

Per Year

-

Admin Cost Per Employee
Payable 30 days in arrears
AFTER FICA savings realized

$15

Per Month

$180

Per Year

=

Employer
Net Savings Per
Employee After CHW

Admin Fee

$86.75

Per Month

$1,041

Per Year

Avg Savings Per Year Per Employee: $1020.84

Our Implementation Journey

On Average 4 Weeks

Application & Administrator Services Completed Kick-off Meeting



Week 1

Virtual Enrollment & Education



Week 2

Practice/Live Payroll Runs



Week 3 and Week 4

Benefits Go-Live



EASY IMPLEMENTATION

Seamless payroll integration in under 30 days, **Crossroads Health and Wellness** integrates with leading payroll providers including **ADP, Paychex, Paycom, Proppliant, Uzio and dozens more.**

Thank you!

CROSSROADS HEALTH AND WELLNESS

We look forward to helping you build a healthier workforce, while creating operational efficiencies

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For a more detailed explanation of our program including 3 short Employer/Employee educational videos and savings calculators, please click below

Website

Three key Rulings validating Crossroads Health and Wellness is fully compliant:

Review below for most recent updates

Tri-Agency Ruling April 2024

Accident Plan - Excepted Benefit

Revenue Ruling 69-154

Tax Attorneys, ERISA and Legal experts available for clarification and compliance questions

$250k-$5M Compliance Protection based on employer group size