

INNOVATION HEALTH BENEFITS PROGRAM: A ZERO NET COST BENEFITS PROGRAM FOR EMPLOYERS AND EMPLOYEES

The Innovation Health Benefits program offers unparalleled advantages to both employers and employees with zero net cost. Here's a brief overview of the Innovation Health Benefits program:

Employer Benefits

- **FICA Tax Savings:** Employers average \$600 to \$900 in FICA tax savings per employee each year. These savings contribute directly to the company's bottom-line profits, even without accounting for potential workers' compensation savings.
- **Zero Net Cost:** The program incurs no out-of-pocket costs for either the Employer or the employee.

Employee Benefits

- **Increased Take-Home Pay:** Employees benefit from a zero net cost medical benefits program with no negative impact on their take-home pay. In fact, most employees see an increase in their take-home pay by approximately \$100 per month.
- **Comprehensive Coverage:** The program has been vetted and approved by sponsoring insurance carriers and is authorized for use in all 50 states and U.S. territories.

www.innovationhealthbenefits.com



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Program Highlights

- **Free Evaluation:** Innovation Health Benefits offers a free evaluation of all benefits, allowing employers to review the advantages for both the company and their employees before making a decision.
- **Endorsements:** The plan has been evaluated, adopted, and underwritten by major insurance carriers. Their attorneys and actuaries have confirmed that the premium levels and benefit payouts are consistent with market trends for similar products.
- **Compliance and Protection:** The program has undergone a thorough audit and is backed by independent opinions from a major law firm specializing in this field, ensuring IRS compliance. Additionally, it provides legal protection of up to \$500,000 for the Employer and \$10,000 for each enrolled employee in the event of a government audit.

Legal Assurance

Audited Protection helps employers stay ahead of government developments and changes in tax and labor regulations. Their legal team is ready to assist with any government agency inquiries regarding the use of wellness benefit plans, providing peace of mind and ensuring compliance.

Innovation Health Benefits is designed to enhance the financial well-being and overall satisfaction of employees while delivering significant cost savings and compliance assurance for employers.