



Why **Champ** for Unions?

The Champ Plan resolves two of the most important concerns for your members:

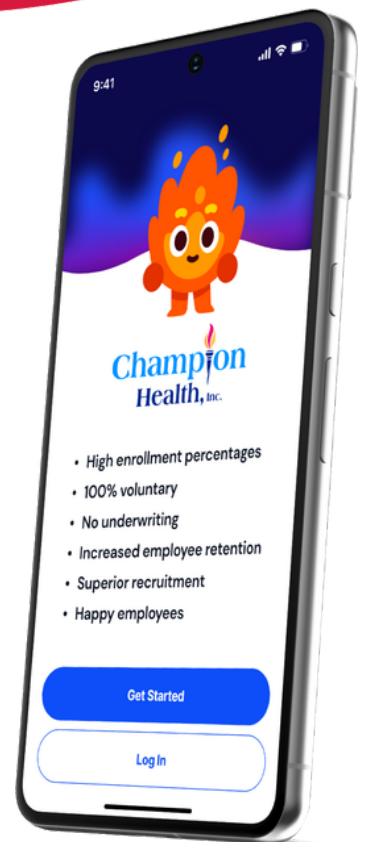
Take Home Pay and Benefits

Participating in a Section 125 Cafeteria Plan **reduces a Member's taxable wage**, thus increases their spendable income with added additional benefits.

Every dollar put through the Section 125 Cafeteria Plan **reduces a Contractor's payroll through a reduction in their payroll tax liability** by lowering the matching FICA taxes of 7.65%.

Benefits for YOUR Members

Average of **\$123/month increase** in take-home pay



- **UNLIMITED Primary Care Doctor/Urgent Care Visits**
(Member only)
The Plan pays 100% of the office visit charges through First Health Providers.

\$0
copay

- **100% Preventative Care (MEC)**
(Member only)
Pays 100% with \$0 out-of-pocket for all preventive exams as required by the ACA. This includes home lab testing annually.
www.healthcare.gov/glossary/affordable-care-act/

\$0
copay

- **Prescriptions***
(Member plus family)
100% Coverage of Formulary-Listed Prescription Medications.

\$0
copay

- **Personal Health Manager**
(Member plus family)
Vitals Tracking: Monitor your vitals with "Smart Device" (Phone or Watch) from the comfort of your home. Blood Pressure, Weight, Heart rate, Stroke, Body temperature, Steps, and Sleep score.

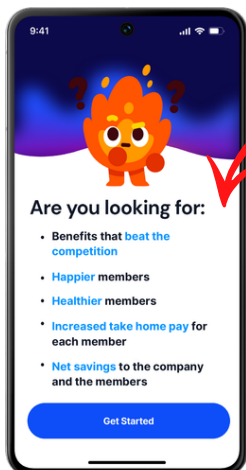
\$0
copay

- **UNLIMITED Virtual Primary/Urgent and Mental Health Care**
(Member plus family)
Virtual care offers the whole household fast and convenient access to board certified physicians 24/7/365.

\$0
copay

- **Telehealth for Pets**
Unlimited Virtual Vet Access – Get 24/7 video consultations, prescriptions, and care guidance for cats, dogs, horses, birds, and more.

\$0
copay



Benefits for Your Union & Contractors

- Increase Benefits of the Existing Health Package – A simple, co-existing add-on
- Reduce usage of the Primary Care resulting in future savings – Use Champ first
- Happier & Healthier Members and Their Families
- Champ Enrollment Team Enrolls Everyone – Completely autonomous, minimal effort to HR or your contractors



EMPLOYER BENEFITS

Pre-Payroll FICA Tax Savings

Save an average of

\$47.80

Per member / per month

For 1000 Members:

- **\$47,800/month**
- **\$573,600/year**

In payroll tax savings.



UNION MEMBERS

Average Pay Increases*

\$123.00

Per member / per month

24/7/365 Access to:

100% Unlimited Prevention Medical
Physical and Health Wellness Care

\$0 Copay
\$0 Deductable

For Members Only

In Person Primary Care

In Person Urgent Care

Virtual Benefits for Member & Family

Actual increase based on
member's wage and region.



After Enrolling In The Champ Plan™

There is an
Optional Offer for You

Donation to
501(c)(3) Organization

For 1000 members:

➤ **\$20,000/month**

Support for Your Nonprofit Initiatives

Offering a \$20 per member,
per month donation to the
registered 501(c)(3) nonprofit
organization of your choice.



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