



Why **Champ** for Unions?

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

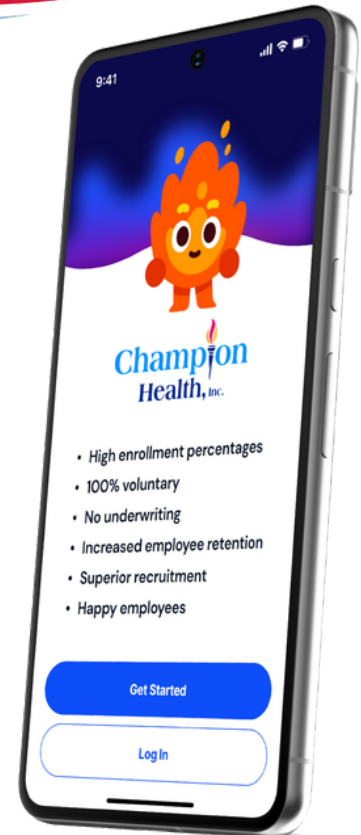
Take Home Pay and Benefits

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

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

Benefits for **YOUR Members**

Up to **\$300/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

➤ **UNLIMITED Prescriptions***
(Member plus family)

The Plan pays 100% of Prescriptions through retail pharmacies. *See formulary*

\$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

➤ **100% Preventative Care (MEC)**
(Member only)

Pays 100% with \$0 out-of-pocket for all preventive exams as required by the ACA. www.healthcare.gov/glossary/affordable-care-act/

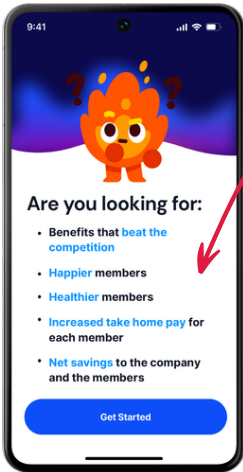
\$0
copay

➤ **Personal Health Manager**
(Member only)

Proactive Medical Care which helps to identify potential health risks. Free and private access to speak with Personal Health Assistants.

\$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
- Recruit & Retain Highly Valued Members
- 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

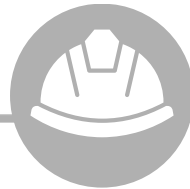
Per member / per month

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

Average varies based on the member's region, job classification, and other factors contributing to savings and equivalent amounts.



LOCAL UNION

After Enrolling In **The Champ Plan**

Champion Health has an optional offer for you

Donation to 501 (c)(3) Charity

For 1000 members:

➤ **\$20,000/month**

Support for your Union Local

Non-Profit Initiatives:

Offering a \$20 per member monthly donation to your Local 501 (c)(3) nonprofit organization to support impactful community initiatives.

