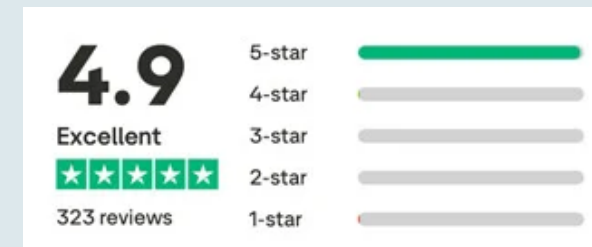




Defining Ensura Review For Employers

Powered by  Amaze
HEALTH



01

Ensura/Amaze Health

For full-time eligible employees, Ensura 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. Ensura/Amaze Health diverts medical and Rx claims away from your self-funded medical claims fund when employees utilize Ensura/Amaze Health first.

03

Lower FICA payroll taxes

Ensura /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 Ensura/Amaze Health first, fully insured employers may realize lower renewal rates based on less claims hitting their existing major medical plan



Amaze Health Services

All services coordinated through



Unlimited Family Access

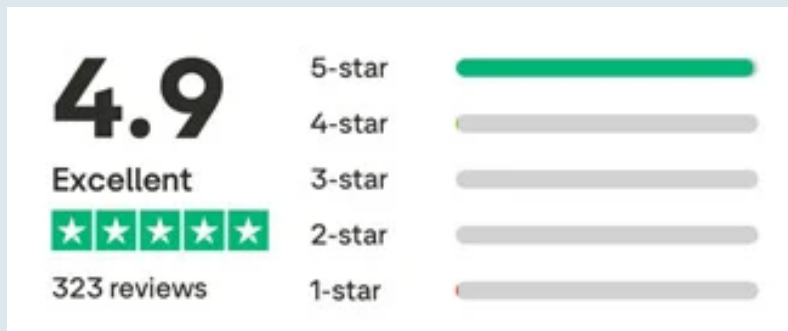
24/7/365

Amaze Virtual Care Services

Powered by



Click below for employee reviews



Virtual Behavioral & Mental Health

Virtual Urgent Care

Virtual Primary Care

Virtual ER

Virtual Dermatology

All at \$0 CoPay

Unlimited Access 24/7/365 for entire family

Amaze Concierge Services

[8-min video Amaze Health employee benefit explanation](#)

- ✓ 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!



Accident Plan Highlights

Powered by EnsuraGuard™



**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	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)	\$1,000 (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 \$1,200 per month
- ✓ Claim Payment of \$1,010 issued
- ✓ The participant receives an increase of \$85.82 in net take home pay

3-min employee video explanation

	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
Ensura Health Premium	\$0.00	\$1,200.00
Taxable Income	\$3,655.00	\$2,455.00
Federal Withholding	\$192.02	\$63.00
State Withholding	\$119.00	\$64.00
Social Security	\$248.93	\$174.53
Medicare	\$58.22	\$40.82
Total Taxes	\$618.17	\$342.35
Ensura Claim Payment	\$0.00	\$1,010.00
Net Pay	\$3,036.83	\$3,122.65
Increase in Take-Home Pay	\$0.00	\$85.82

\$618.17
- \$342.35

\$275.82

\$1,200.00
- \$1,010.00

\$190.00

Employer Savings

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

4-min Employer video explanation

	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
Ensura Health Premium	\$0.00	\$1,200.00
Taxable Income	\$3,655.00	\$2,455.00
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Total Taxes	\$618.17	\$342.35
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Net Pay	\$3,036.83	\$3,122.65
Increase in Take-Home Pay	\$0.00	\$85.82

\$1,200.00
x7.65%

\$91.80

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 Ensura
Health Fee

\$86.75

Per Month

\$1,041

Per Year

—

=

[Avg Savings Per Year Per Employee: \\$1020.84](#)

Implementation

On Average 4 Weeks

Application &
Administrator Services
Agreement (ASA)
Completed
Kick-off Meeting



Week 1

Virtual Enrollment &
Education Powered by
Amaze Health



Week 2

Practice/Live
Payroll Runs



Week 3 and Week 4

Benefits Go-Live



EASY IMPLEMENTATION

Seamless payroll integration in under 30 days, **EnsuraGuard™** integrates with leading payroll providers including **ADP, Paychex, Paycom, Proliant, Uzio** and dozens more.



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

Thank you!

Tim Wilson
Tim@EnsuraBenefits.com
(248)760-0045

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

[Visit Us at EnsuraBenefits.com](https://www.ensurabenefits.com)

Tax Attorneys, ERISA and Legal experts available for clarification and compliance questions
\$250k-\$5M Compliance Protection based on employer group size

**Request for Coverage
and
DocuSign Agreement**

Three key Rulings validating EnsuraGuard is fully compliant:

Review below for most recent updates

Tri-Agency Ruling April 2024

Accident Plan - Excepted Benefit

Revenue Ruling 69-154