## "Insurance protects you from risk — SIMERP pays you for compliance."


## SIMERP is not Insurance

Unlike traditional insurance products that focus solely on risk protection, **SIMERP (Self-Insured Medical Expense Reimbursement Plan)** empowers employers to unlock budgetary savings hidden within their existing healthcare spend. By leveraging IRS-approved pre-tax mechanisms, SIMERP generates immediate and recurring savings—without changing benefits, carriers, or staff.

"SIMERP turns fixed insurance costs into a new source of annual savings. Fully compliant with IRS and ACA standards, it yields average savings of **$639.96** per employee annually with no cost or risk to implement."

## Why Choose SIMERP?

SIMERP is positioned as a tax-advantaged, IRS-compliant alternative that lowers payroll tax liability and generates budgetary savings for employers and employees through pre-tax payroll deductions. Implementation is no-cost, seamless, and provides supplemental benefits (telehealth, mental health, accident, and critical illness policies) at zero out-of-pocket cost to the employer or employee, all while complying with ACA and IRS rules. SIMERP integrates with existing insurance without replacing current plans, delivering additional savings and value without benefit changes or increased premium costs

KINGDOM FINANCE GROUP

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EHP THE EMPLOYER'S CHOICE