



**SIMERP**

**An Innovative Business Strategy**

EHP's self-insured medical expense reimbursement program

is a preventative care management solution that is IRS, HIPAA, and ERISA compliant, offered at **no net cost**.

Attract top talent with premium benefits

**Better Benefits = Better Productivity = Better Profits**

## **Employee Benefits**

(no impact on employees take-home pay)

### **PRIMARY CARE**

- Nationwide Access
- Quick Appointment Times: within 1-3 days.
- No Out-of-Pocket Costs: no fee-for-service.

### **URCENTCARE**

- 24/7 Access Nationwide:
- Fast Response: occur within minutes,
- No Out-of-Pocket Costs: no fee-for-service.

### **PHARMACY**

- Free Medications
- Home Delivery: regular deliveries at no cost,
- Pharmacy Discount Card: For medications not included, affordable Pricing.

### **MENTAL HEALTH**

- 24/7 Access to Clinical Support:
- Scheduling: virtual or in-person appointments within five days.
- Mental Fitness App: "Revive & Thrive" offers live group sessions.

### **WEIGHT HEALTH**

- Physician Supervision
- Weight Loss Medications:
- Personalized Coaching:
- FitOn APP: access to top-tier fitness content, featuring on-demand and live

## **OTHER AVAILABLE NO-COST BENEFITS**

- **Short Term Disability** – State disability only pays you about 55% of your gross income. We can give you a short-term disability policy that would cover the difference to get you closer to 72%, which is the maximum allowed. The difference would be about \$600 a month in additional disability benefits. This is for any off-the-job injury or any illness.
- **Critical Illness with Cancer** – We can get you a \$10,000 lump sum critical illness with cancer policy, guaranteed issue so there are no underwriting questions. The way it works is, if you are diagnosed with any internal cancer or have any of the major critical illnesses such as heart attack, stroke, kidney failure, etc. it would pay that \$10,000 immediately upon diagnosis.
- **Hospital** – We can get you a hospital policy that pays the following benefits:
  - \$2000 hospital admission for over 24 hours.
  - \$200 a day hospital confinement.
- **Accident** – We can get you an accident policy that covers any accident on or off-the-job 24/7. It pays a schedule of benefits based on the treatments and services you would receive as the result of a covered accident. Here are just a couple highlights of the policy:
  - \$2,000 for you, first 24 hour stay in the hospital
  - \$500 a day up to 365 days
  - \*\*Both above amounts double if confined in ICU
  - There's also lots of additional benefits such as surgery, ER, ambulance, etc.
- **Life Insurance** – We can get you guaranteed issue life insurance so there are no underwriting questions. Based on your age, the guaranteed issue amount would get you a face value of \$143,902. This is a whole life policy to age 95, so if you live to 95, they pay out the full value of the policy. It also builds cash value so you can take a loan against the face value if you wanted or needed.

Please keep in mind, the benefits do not change or replace any coverage you currently have. They pay in addition and on top of your current coverage.

These benefits are not actually coming out of your pay and that your NET check will remain the same"

**Employers** – While giving employees access to benefits, it provides employers with FICA tax savings. Receive \$53.33 per month per employee.

Example: 100 full time employees:

\$53.33 x 100 = **\$5,333.00** monthly

\$639.69 x 100 = **\$63,996.00** annually