

Client Testimonial

Good talking with you the other day. I wanted to add a bit more detail about our experience with CapstonePlus, in case it's helpful as you explore options.

We first started looking into supplemental healthcare plans about a year ago—mainly as a retention tool for our employees, but also as a way to generate some payroll tax savings and improve cash flow on the P&L. We reviewed a number of options in the market, but CapstonePlus stood out for several reasons.

The biggest factor was how CapstonePlus is structured. Their use of a 3PA (Third Party Administrator) really set them apart. It was clear the program was designed specifically for businesses like ours—with a variable workforce, high turnover, tipped income, and seasonality. Other plans claimed they could handle these challenges, but the fine print told a different story. We worried they'd create more administrative headaches for us—and worse, open us up to potential compliance issues down the road.

For us, compliance was non-negotiable. We needed a plan with strong, built-in compliance processes so we weren't exposed to retroactive tax liabilities. CapstonePlus was, by far, the best option on that front.

Beyond compliance, we wanted a benefits package that would deliver real net gains on employee paychecks while generating company-wide savings to boost our bottom line. We also wanted to avoid getting bogged down in admin work, both during onboarding and in ongoing operations. CapstonePlus delivered there, too—hands down the smoothest implementation and ongoing process of any option we looked at.

The rollout was exactly as advertised. CapstonePlus handled the census and sign-up process seamlessly. Payroll integration was straightforward, and we've had very few issues with pay cycle execution. Our employees' experience has been a 10 out of 10 so far.

If you're evaluating similar plans, I'd recommend giving CapstonePlus a serious look. I'd be happy to talk more about our experience, or connect you with someone else on our team who can share how it's worked for our 400+ employees. Just let me know.

Kevin Vickers, Director of Operations

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In this business, you learn quickly who's selling hype — and who's delivering value. Capstone Plus delivers value.


Over the past few months, I've referred several franchise owners and operators to Capstone Plus. The reason is simple: it's made a meaningful impact for both employees and employers. When I come across something that's practical, effective, and easy to implement, I make a point to pass it along.

Capstone Plus is a payroll-compatible health and wellness program that helps employees take home more pay, gives them access to quality virtual care, and still reduces costs for the employer. We've seen positive results across the board — from employee engagement to financial outcomes.

What's stood out to me most is how smooth the rollout has been. Their team understands franchised businesses and the realities of complex payroll systems. There was no disruption, just a professional, well-executed implementation.

If you're exploring new ways to enhance benefits without adding cost or complexity, it's definitely worth a closer look. I'm happy to connect with you directly or answer any questions if helpful.

Sincerely,



Sara Gomez
CEO