

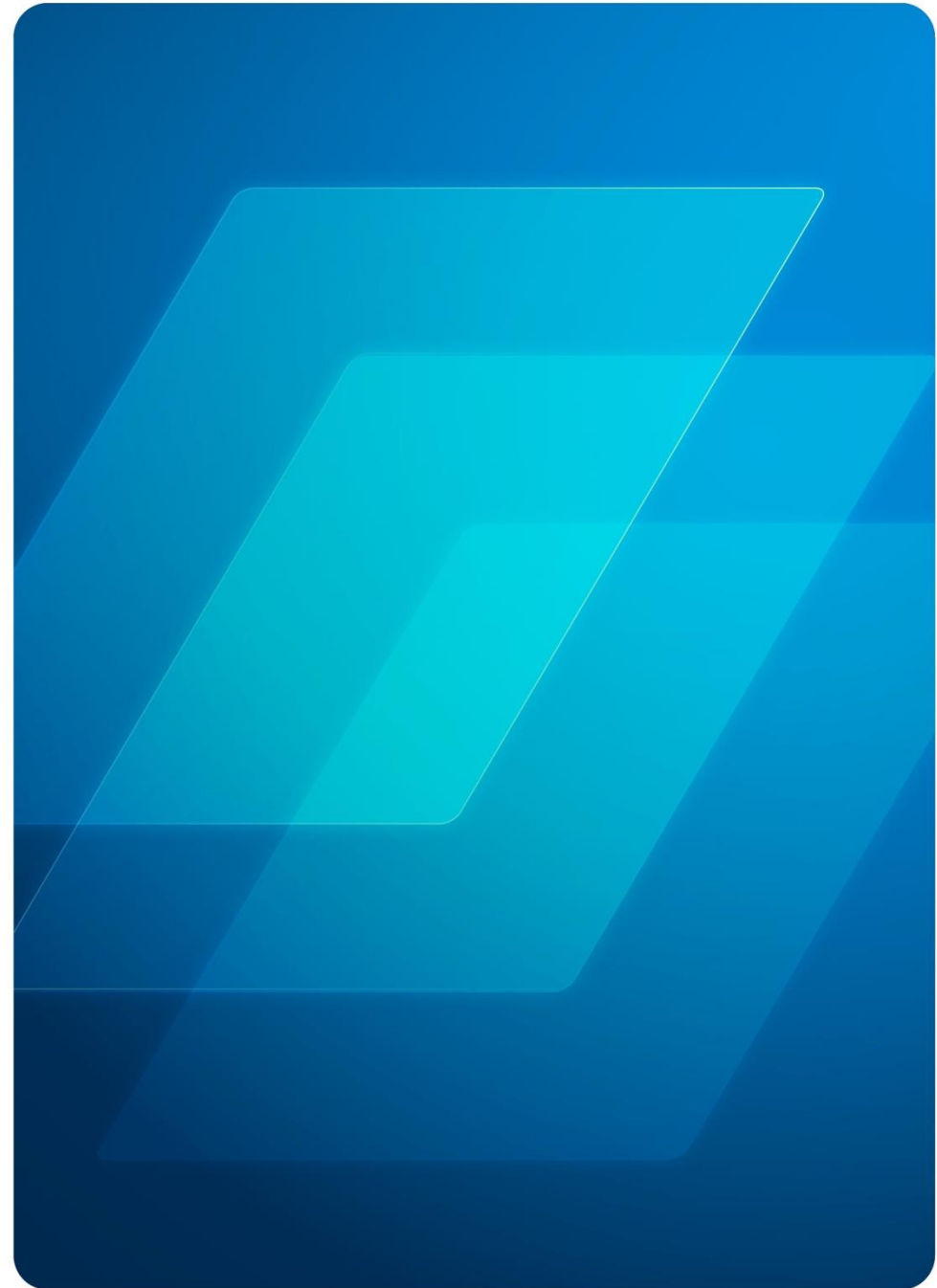


Legacy 360  
a BIZCONNECT360 company

# Take a **Quantum Leap** Forward in Workforce Wellbeing

Fully-insured supplemental benefits that reduce healthcare costs and elevate your workforce.

QUANTUM LEAP IN EMPLOYEE BENEFITS



# The System Needs a **Quantum Level Shift**



## Rising Costs

Premium inflation  
outpacing revenue

Employees burdened  
with unpredictable  
expenses



## Talent Pressures

Benefits drive  
retention and  
recruitment

Employees expect  
more support  
than ever



## Margin Compression

Healthcare is one of  
the top cost drivers

Employers need  
solutions that don't  
add financial strain

**78%** of employees would switch  
jobs for better benefits

SOURCE: 2024 INTUIT QUICKBOOKS ALLSTATE HEALTH SOLUTION BENEFITS SURVEY

# The Road to Quantum Health Benefits

1978



**Section 125** of the IRS Code established, allowing employees to receive health benefits on a pre-tax basis.

2010



**Affordable Care Act (ACA)** launched, expanding access to coverage and setting national benefit standards.

2014



**Wellness activities** adopted as benefits under a section 125 structure.

2018



**QHB insurers** develop fully insured indemnity plans and gain nationwide approvals.

2020



**QHB** launches its fully insured policy delivering compliant, tax advantaged benefits to employers & employees nationwide.



# A Structural Leap That Changes Everything

We offer a proactive, fully-insured supplemental benefit solution that reduces employer healthcare costs while boosting employee benefits.

## Traditional Supplemental Plans

- ✘ Mostly self-funded
- ✘ Compliance uncertainties
- ✘ Variable cost exposure
- ✘ Complex administration



vs

## QHB's Framework




- ✔ Fully-Insured section 125 plan
- ✔ Zero employer cost; Zero out of pocket
- ✔ Predictable, reliable benefits
- ✔ Nationwide availability

# Zero Out-of-Pocket. Zero Employer Cost. Zero Friction.

## INDIVIDUAL BENEFITS

-  Hospital Indemnity Benefit
-  Emergency Room Benefit
-  Ambulance Service Benefit
-  Critical Illness & Accident
-  Daily Inpatient Surgery & Anesthesia
-  WellCare Benefit
-  Zig Ziglar Life Coaching

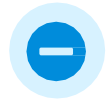
## FAMILY BENEFITS

-  Prescription Drug Plan
-  24/7 Telemedicine
-  Virtual Veterinary Care

 [View Benefit Details](#)

 [Virtual Care Services](#)

# How It Works



**Premium Deduction:** Premium deducted from employee's paycheck through S125 Cafeteria Plan



**Indemnity Plan:** Deduction is the premium for a fully insured indemnity insurance plan



**Increase in Pay:** Deduction lowers employee's taxable income, creating a tax savings for both employee and employer



**WellCare Claim Payment:** Participation generates a S125 Cafeteria Plan claim paid directly from insurance company to employee





# Monthly Paycheck Example

**\$50,000 SALARY**

## Without QHB

Doe, John		REQUIRED	DEDUCTIONS
Pay Period	Monthly	Federal Income Tax	(\$353.38)
Gross Pay	\$4,166.67	Social Security	(\$258.33)
Marital Status	S	Medicare	(\$60.42)
Allowances	\$0	State Tax	(\$135.54)
		SDI	(\$45.83)
		<b>Total Taxes</b>	<b>(\$106.67)</b>
Taxable Income	\$4,166.67		
		<b>NET PAY</b>	<b>\$3,313.17</b>

## With QHB

Doe, John		REQUIRED	DEDUCTIONS
Pay Period	Monthly	Federal Income Tax	(\$173.38)
Gross Pay	\$1,000	Social Security	(\$165.33)
Marital Status	S	Medicare	(\$38.67)
Allowances	\$0	State Tax	(\$50.67)
		SDI	(\$29.33)
		<b>QHB Health Premium</b>	<b>(\$1,500)</b>
		<b>Total Taxes</b>	<b>(\$457.36)</b>
Taxable Income	\$2,666.67		
		Claim Payment	\$1,200.00
		<b>NET PAY</b>	<b>\$3,409.31</b>

## How It Works

### TOTAL TAXES

Saved

**\$396.14**

### COST OF INSURANCE

Insurance Cost

**\$1,500**

Claim Payment

**\$1,200**

Total Cost

**\$300**

### EMPLOYEE PAYCHECK

Increase Per Month

**\$96.14**

### AVERAGE ANNUAL INCREASE

In Take Home Amount Per Employee

**\$1,153.68**

### ANNUAL EMPLOYER

Savings

**\$975**



# Monthly Paycheck Example

**\$12,000 SALARY**

## Without QHB

Doe, John		REQUIRED	DEDUCTIONS
Pay Period	Monthly	Federal Income Tax	(\$0)
Gross Pay	\$1,000	Social Security	(\$62.00)
Marital Status	S	Medicare	(\$14.50)
Allowances	\$0	State Tax	(\$25.67)
		SDI	(\$4.50)
		<b>Total Taxes</b>	<b>(\$106.67)</b>
Taxable Income	\$1,000.00		
		<b>NET PAY</b>	<b>\$3,313.17</b>

## With QHB

Doe, John		REQUIRED	DEDUCTIONS
Pay Period	Monthly	Federal Income Tax	(\$0)
Gross Pay	\$1,000	Social Security	(\$20.15)
Marital Status	S	Medicare	(\$4.71)
Allowances	\$0	State Tax	(\$0)
		SDI	(\$1.46)
QHB Health Premium	(\$675)	<b>Total Taxes</b>	<b>(\$26.32)</b>
Taxable Income	\$325.00		
		Claim Payment	\$625.00
		<b>NET PAY</b>	<b>\$925.50</b>

## How It Works

### TOTAL TAXES

Saved

**\$80.35**

### COST OF INSURANCE

Insurance Cost

**\$675.00**

Claim Payment

**\$625.00**

Total Cost

**\$50.00**

### EMPLOYEE PAYCHECK

Increase Per Month

**\$30.35**

### AVERAGE ANNUAL INCREASE

In Take Home Amount Per Employee

**\$364.20**

### ANNUAL EMPLOYER

Savings

**\$199.65**

# Employer Savings For 100 Employees



## Individual Employee Monthly Breakdown

- > QHB (1500) Pre-Tax Deduction \$1,500.00
- > X 7.65% Payroll Savings \$114.75
- > Less Admin Fee (\$35.00)

**MONTHLY PER EMPLOYEE SAVINGS \$79.75**

**ANNUAL PER EMPLOYEE SAVINGS \$957.00**

**Potential Savings For Company**

MONTHLY

**\$7,975**

ANNUALLY

**\$95,700**

QHB's Average Employer Savings is **\$854.00** Per Employee Per Year

# Plan Premium Structure

BENEFITS	PLAN I \$1,500	PLAN II \$1,350	PLAN III \$1,200	PLAN IV \$1,050	PLAN V \$900	PLAN VI \$675
PROACTIVE WELLCARE BENEFIT MAX PER MONTH	\$1,200.00	\$1,100.00	\$1,000.00	\$900.00	\$800.00	\$625.00
HOSPITAL INPATIENT BENEFIT MAX PER DAY	\$1,000.00	\$875.00	\$750.00	\$500.00	\$500.00	\$250.00
HOSPITAL INPATIENT BENEFIT DAYS PAYABLE	30	20	10	5	1	1
EMERGENCY ROOM SICKNESS/ACCIDENT	\$500.00 X 3 DAY	\$375.00 X 3 DAY	\$250.00 X 2 DAY	\$100.00 X 2 DAY	\$100.00 X 2 DAY	\$100.00 X 2 DAY
AMBULANCE BENEFIT	\$500.00 X 3 DAY	\$375.00 X 3 DAY	\$250.00 X 2 DAY	\$100.00 X 2 DAY	\$100.00 X 2 DAY	\$100.00 X 2 DAY
DAILY INPATIENT SURGERY DAYS PAYABLE: 1 DAY	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00	N/A
ANESTHESIA BENEFIT DAYS PAYABLE: 1 DAY	\$400.00	\$400.00	\$400.00	\$400.00	\$400.00	N/A



# End-to-End Support



## Seamless Implementation

Partner directly with HR and payroll teams

## Guided Enrollment

Educate employees on new benefits

## Ongoing Administration

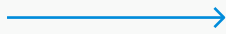
Manage new hires, billing questions, and claim assistance

## Payroll Integration

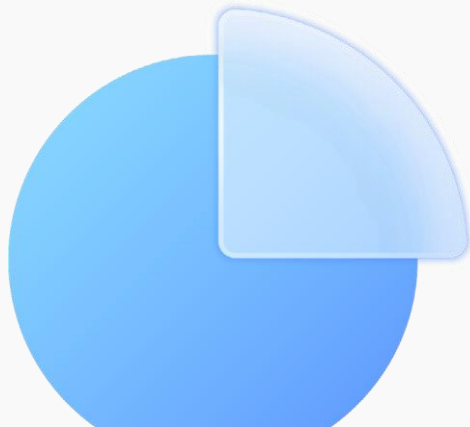
Integrate with all major payroll systems

# Next Steps

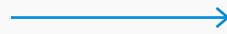
STEP 01



**Payroll  
Census**



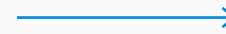
STEP 02



**Sign the  
RFC & MSA**



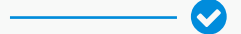
STEP 03



**Implementation**



STEP 04



**Employee  
Enrollment**





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# Ready to Make the Quantum Leap?

Quantum Health Benefits gives employers a smarter structure, employees meaningful protection, and organizations a benefits strategy built for the future.

**It's more than an upgrade. It's a new path forward.**

## Broker Universal Access

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