

## Summary of SIMRP Employee Benefits

*Subsidized by US govt. No net cost to either Employer or Employees*

### **1) Best ROI solution for Sexual Harassment and Discrimination**

No client was ever sued or paid a government (EEOC) fine in 4 years with 400+ clients.

#### **Unique value:**

1. IMPOSSIBLE to pay an EEOC (Govt) fines and/or receive a Lawsuit.
2. 5 days to resolve an issue versus the status quo of 25 days to 30 days.
3. Bad actor employee is held responsible and not the Employer. Improves workplace.
4. \$48 annually per employee - regardless of # incidents. That is an all inclusive cost.
5. No net cost to your organization since subsidized by the US government.

- Satisfies K-12 and University DOE 2020 requirements
- Businesses, Non Profits, Universities, Government agencies are qualified
- Secure Portal Hosted at Amazon Web Services (AWS)

The employer can not be sued for the actions of employees, the bad actor is held accountable, and the offended party has a neutral and expert legal party taking action immediately to resolve the conflict. THIS IS AN ALL INCLUSIVE NET COST.

None of our Clients have:

- 1) Been Litigated against or sued
- 2) Paid out any claim or made any monetary settlement
- 3) Paid attorneys fees on any issue.
- 4) Received a right to sue letter from the EEOC

This Solution can be implemented independently of the others that follow below for a cost. \$4 per employee/mo.

This way you can project the cost of your company for these accidents and have a compliant and real solution for your business, gov entity, or organization.

### **2) Disability. Short-term disability and long-term disability insurance**

Only a few States have mandatory insurance requirements: California, Hawaii, New Jersey, New York and Rhode Island, and Puerto Rico a territory.

Disability insurance covers short term and long term disabilities. Most disabilities on average last for four to six weeks.

1. States without mandatory insurance, pay up to 70% of your income.
2. States where there is disability, pay up to 55% of your gross income or \$4,800 a month. Whichever one is less.

In States with disability insurance we strongly recommend supplemental insurance. Buying more insurance is very affordable and it helps cover the gap between the 55% and the 70% to keep covering the bills, expenses, out of pocket cost and reduce the risk of lifestyle reduction.

## **2) Combo: Critical Illness, critical injury, and cancer plan\***

We recommend a combo policy that costs half the price and provides twice the value for most benefits.

1. Benefit amounts of \$10,000 to \$50,000 are available in \$5,000 increments called lump sums..
2. Spouses are eligible to apply for up to 100% of the employee amount.
3. Includes 25% benefit for eligible children.
4. Specified newly diagnosed Critical Illness including Cancer.
5. If the plan is in place before 64, it continues after 70 with a reduction in coverage.
6. Covers multiple diagnosis up to the balance of the coverage during every 6 months and re-diagnosis if occurrences happen separated by at least 6 months.

**Preventive care:** The covered health screening tests include:

Preventive care pays between \$50 - \$100 money payoff if the employee chooses one of the 20 screening tests per calendar year. The plan covers this benefit regardless of the results of the test. Payment of this benefit will not reduce the amount payable for the diagnosis of a critical illness. There is no limit to the number of years the insured can receive the health screening benefit; it will be paid as long as the policy remains in force. This benefit is not paid for dependent children.

- |  |   |
|--|---|
| 1. Stress test on a bicycle or treadmill           | 13. Hemocult stool analysis   |
| 2. Fasting blood glucose test                      | 14. Mammography/Breast Ultrasound   |
| 3. Blood test for triglycerides                    | 15. Cervical Cancer screening ( <i>conventional Pap test, a human papillomavirus screening test approved by the Federal Food and Drug Administration (FDA) and the option of any cervical cancer screening test approved by the FDA, upon referral of the covered person's doctor</i> ) |
| 4. Lipid Panel ( <i>total cholesterol count</i> )  | 16. PSA ( <i>blood test for prostate cancer</i> )   |
| 5. Bone marrow testing                             | 17. Serum Protein Electrophoresis ( <i>blood test for myeloma</i> )   |
| 6. CA 15-3 ( <i>blood test for breast cancer</i> ) | 18. Thermography  |
| 7. CA 125 ( <i>blood test for ovarian cancer</i> ) | 19. Oral Cancer screening using ViziLite OraTest or other similar test  |
| 8. CEA ( <i>blood test for colon cancer</i> )      | 20. Biopsy for Skin Cancer  |
| 9. Chest X-ray                                     |   |
| 10. Electrocardiogram (EKG)                        |   |
| 11. Colonoscopy                                    |   |
| 12. Flexible sigmoidoscopy                         |   |

**Additionally:**

1. Guaranteed issue amounts are based on the size of the company
2. It doesn't coordinate with your health insurance, so you can use it for any other thing you want, mortgage payments, groceries, rent, other bills
3. It is a portable plan.  
\*Other exclusions, limits, and terms apply.

**3) Accident plan.**

The Accidental Plan covers on and off the job, and supplements any other Accidents death and Dismemberment (AD&D) in place.

This Plan is 25% the cost of similar plans from the 3 largest supplemental benefit providers, and the benefits are more of equal or better value.

**3 Benefit Plans\*: Silver, Gold and Platinum**

Hospital care, Emergency care, Emergency room, Diagnostic imaging, Continuing care, Specific loss, Major injuries, & Dislocations and fractures.

**Table 2: Accident Plan Benefits**

	<b>Silver</b>	<b>Gold</b>	<b>Platinum</b>
<b>Physician office / Urgent care initial visit</b>	\$25	\$50	\$75
<b>Hospital Admission</b>	\$1,000	\$2,000	\$3,000
<b>Emergency Room Treatment</b>	\$50	\$200	\$300
<b>Accidental Death</b>	\$50,000	\$50,000	\$150,000

All benefits are limited to one benefit per cover accident, per insured, and are paid independently of one another unless specifically noted otherwise. \*Benefit amount are subject to change from plan to plan.

**4) Dental, vision, and hearing insurance policy combination in one**

How come Dental, Vision, and Hearing are not Basic medical? Our provider benefits allow the employee to create a plan to address preventive and urgent care with an annual increase of coverage.

- Choose your dentist - In network or out of network
- Family Rates (includes a maximum of 3 children)
- Individual 18 - 85
- \$1,000 - \$3,000 policy year benefit option available
- Guaranteed Issue
- Guaranteed renewable for life\* \* Subject to our right to change premiums.

**This Combined Plan offers:**

1. Improved Quality of Life
2. Prevent Unforeseen situations that are painful, inconvenient and expensive
3. Supplement Basic Medicare, as it does not cover dental, vision or hearing expenses

***5) Whole life insurance guaranteed issue***

This plan is also portable. Whole life insurance is an asset to the individual or family that is now paid by this plan and the application process is easy and with guaranteed issue. The guaranteed issue amount adjusts to the rates based on age, gender, and tobacco use and the enrollment is easy with an employee dashboard.

*These policies are not available to buy individually.*