

# Program **Details**



# Program Details

The Quantum Health Benefits program is a fully insured supplemental health benefits program underwritten and insured by major insurance carriers. The Quantum Health Benefits Plan is designed to reduce FICA taxes, enhance company profitability, and provide valuable benefits and additional income to employees—without requiring any changes to the employer's current health plan. At its foundation, the plan is a fully insured Section 125 indemnity program that complies with all state and federal regulations and can be offered at no net out-of-pocket cost to both the employer and the employee.

- Employer averages \$600 to \$900 in FICA tax savings per Employee each and every year. These savings go directly to the bottom line profits of every company.
- Employees get a zero net cost medical benefits program with no out of pocket costs or any negative impact to their take home pay.
- The Quantum program has been vetted and approved by the sponsor insurance carriers and additionally approved for use in all 50 states and U.S. territories.
- Quantum provides a complimentary evaluation of all benefits, allowing each employer to assess the value to both the company and its employees before making any commitment.

Quantum Health Benefits has been evaluated, adopted and underwritten by major insurance carriers.

Additionally, the program is supported by independent legal opinions from a leading law firm with expertise in this area.

# How Quantum Works

Assuming a \$50,000/year salary, here is how the employee and employer savings are realized:

|                                         | Without<br>Quantum<br>Health<br>Benefits | With<br>Quantum<br>Health<br>Benefits | The<br>Difference |
|-----------------------------------------|------------------------------------------|---------------------------------------|-------------------|
| Gross Income                            | \$4,166.67                               | \$4,166.67                            | \$0.00            |
| Quantum Health Benefits Pre-Tax Premium | \$0.00                                   | \$1,500.00                            | \$1,500.00        |
| Taxable Income                          | \$4,166.67                               | \$2,666.67                            | \$1,500.00        |
| Tax Withholding                         | \$853.50                                 | \$457.36                              | \$396.14          |
| Quantum Proactive WellCare Benefit      | \$0.00                                   | \$1,200.00                            | \$1,200.00        |
| Net Take Home Pay                       | \$3,313.17                               | \$3,409.31                            | \$96.14           |
| TAX WITH HOLDINGS                       |                                          |                                       |                   |
| Federal Tax                             | \$353.38                                 | \$173.38                              | \$180.00          |
| Social Security                         | \$258.33                                 | \$165.33                              | \$93.00           |
| Medicare                                | \$60.42                                  | \$38.67                               | \$21.75           |
| State Tax                               | \$135.54                                 | \$50.65                               | \$84.89           |
| SDI                                     | \$45.83                                  | \$29.33                               | \$16.50           |
| Total Tax Withholding                   | \$853.50                                 | \$457.36                              | \$396.14          |



# How Quantum Works

## Understanding the Chart

Let's break down the differences to show why Quantum Health is beneficial.

**1. Gross Income:** This is the same in both scenarios: \$ 4,166.67.

**2. Quantum Health Benefits Pre-Tax Premium:** The amount paid for Quantum Health Benefits before taxes are deducted. Without these benefits, you pay \$0. With Quantum Health, you pay \$1,500, which reduces your taxable income.

**3. Taxable Income:** Without Quantum Health Benefits, the taxable income is \$ 4,166.67. With Quantum Health Benefits, because of the pre-tax premium, the taxable income is lowered to \$ 2,666.67.

**4. Tax Withholding:** Without Quantum Health, \$853.50 is withheld. With Quantum Health, this amount drops to \$457.36, saving \$396.14.

**5. Quantum Proactive WellCare Benefit:** This is an additional benefit provided with Quantum Health, valued at \$1,200. Without Quantum Health, there is no benefit. This amount is instantly credited to the employee's paycheck. The \$300 difference (\$1,500 - \$1,200) pays for the Quantum benefits.

**6. Net Take Home Pay:** Without Quantum Health, the take home pay is \$3,313.17. With Quantum Health, the take-home pay increases to \$3,409.31, which is \$96.14 more.

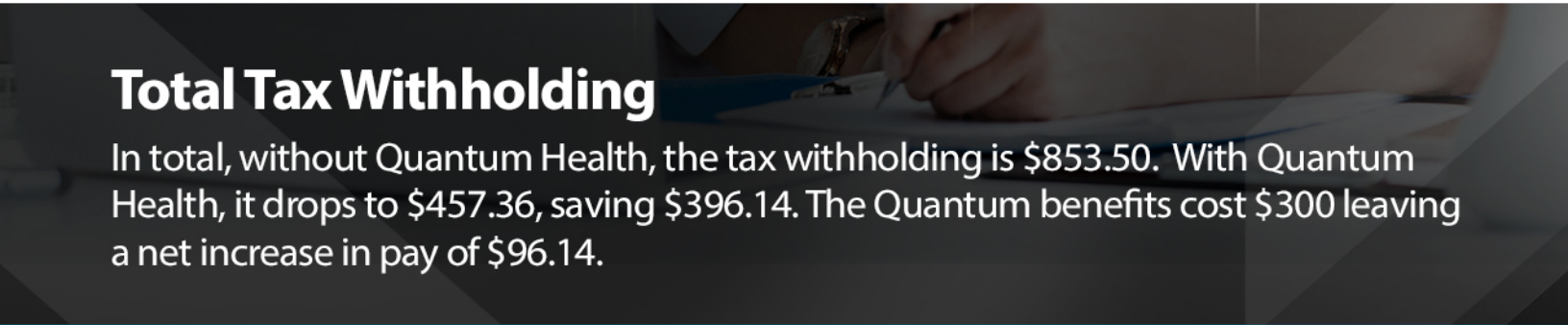


# How Quantum Works

## Breakdown of Tax Withholding

Since the taxable income is lowered by \$1,500, all tax withholding values drop as well.

| Tax Withholdings             | Without Quantum | With Quantum    | Savings         |
|------------------------------|-----------------|-----------------|-----------------|
| Federal Tax                  | \$353.38        | \$173.38        | \$180.00        |
| Social Security              | \$258.33        | \$165.33        | \$93.00         |
| Medicare                     | \$60.42         | \$38.67         | \$21.75         |
| State Tax                    | \$135.54        | \$50.65         | \$84.89         |
| SDI                          | \$45.83         | \$29.33         | \$16.50         |
| <b>Total Tax Withholding</b> | <b>\$853.50</b> | <b>\$457.36</b> | <b>\$396.14</b> |



## Total Tax Withholding

In total, without Quantum Health, the tax withholding is \$853.50. With Quantum Health, it drops to \$457.36, saving \$396.14. The Quantum benefits cost \$300 leaving a net increase in pay of \$96.14.

## Total Summary

### By opting for Quantum Health Benefits, you:

- Reduce your taxable income, resulting in lower tax payments.
- As an employer, save a significant amount in taxes since the payroll tax-basis is lower.
- Gain an additional benefit worth \$1,200.
- Increase your net take-home pay by \$96.14.



# Employer Benefits

**As part of the program, every Employer and Employee will receive the following key benefits at no net cost:**

- Using Quantum Health Benefits lowers an employee's taxable income and saves the employer about \$600 to \$900 per employee on FICA taxes (Social Security & Medicare).
- Companies can also save on workers' compensation insurance costs. Depending on the state, this reduction can be more than 10% of the worker's compensation insurance costs.
- In about 20 states, employers can also save on state unemployment tax payments. The amount saved depends on state laws, employee wages, and the contribution rate.
- The Quantum Health Benefits program offers healthcare benefits to employees, which can lower the cost of the employer's main health insurance plan.
- Enhanced benefits can decrease employee turnover and absenteeism, leading to higher employee retention and greater workforce stability.
- The Quantum program ensures that employees never see a reduction in their take-home pay while receiving high-quality health benefits. These benefits are meant to supplement, not replace, any existing health policies offered by the employer.



# Employee Benefits

## Summary

| Plan Benefits                               | Benefits Summary                       |
|---------------------------------------------|----------------------------------------|
| Proactive Wellcare                          | Up to \$1,200/month                    |
| Critical Illness                            | \$2,500                                |
| Daily Inpatient Surgery                     | \$1,000, 1 visit per year              |
| Inpatient Surgery - Anesthesia              | \$400                                  |
| Daily In-Hospital Benefit                   | Up to \$1,000/day, 30 day max per year |
| Emergency Room Visit                        | Up to \$500, 3 visits a year           |
| Emergency Room Benefit (Sickness)           | Up to \$500, 3 visits a year           |
| Zig Ziglar Coaching                         | Six sessions per year                  |
| Prescription Drug Formulary (Entire Family) | Up to 1,500 medications : \$0 Cost     |
| Telemedicine For Employee and Entire Family | 24/7 via phone or email                |



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## Who Qualifies?

Employers with as few as 10 W-2 employees may qualify for the Quantum Health Benefits program. Eligibility is based in part on each employee's income, dependents, and applicable deductions such as child support or alimony.

This program can be used by almost any employer in the United States, including US Territories, non-profits, and government agencies. There are no major catches, no net costs, and it's easy to start and use.

To learn more and get your questions answered, I suggest a 30 to 45-minute video call. During this call, we can discuss how this program specifically benefits your company. Quantum offers a free, no-obligation review of your company's data, so you'll know the benefits for both the employer and employees before making any decisions.

If your company is interested, we will need minimal payroll data to get started. The onboarding process usually takes four to eight weeks, depending on the number of employees. Once completed, your company will start receiving benefits from the first day of the following month.

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## Next Steps

Schedule a call to discuss your **organization** and further explain how the Quantum program can help you save money on taxes, offer better employee benefits, and provide more income for your employees.



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