

Capstone Plus Training Module 1

Introduction to Capstone Plus

Overview

Capstone Health is a leading provider of comprehensive healthcare solutions designed to improve patient outcomes through innovative technology, integrated care models, and a patient-centered approach. Our mission is to deliver high-quality, accessible, and zero-net cost solutions to W2 Employees.

- Highlighted sections will provide better understandings of the importance of the way our program is set up.

Key Points:

- Average of \$500/employee per year in payroll tax savings for Employer
- Average of \$100/month per employee in take-home pay increase
- Zero Net Cost for both Employer and Employee
- NOT a replacement to ANY of the company's current health benefit programs

Company Qualifications

- 10 or more Employees
- W2ed, Full Time, and Average 30 hours a week or more
- Any officer who owns more than 2% of the company CANNOT participate in Employee Indemnity Policy but WILL receive AMAZE health benefits

Our Core Services

1. **Unlimited Concierge Telehealth** – Unlimited usage of 170 W2 medical professionals at the click of a button 24/7 – 365 with \$0 Co- pays
2. **Specialty Care Services** – Providing expert care in areas such as Behavioral health, dental support, Dermatology
3. **Hospital Indemnity Coverage**– Offering defined benefits for covered services based on employee qualifications

How we do it

1. **We utilize Section 125 to facilitate our program on a Tax Efficiency Basis**
 - a. Specific pre-tax deductions related to the Employee Indemnity Plan
 - b. Specific post-tax claim payments from Employee Indemnity Plan
 - c. Allows for creation of Tax Savings to cover cost of program
 - d. All benefits are administered through the company on behalf of the employer

*ACA Compliance

- Tri-Agency Ruling from [April 2024](#) provides language surrounding the type of program we offer and how we are considered an Accepted Benefit under the ACA
- ACA Section 4303/399MM-1 PHSA highlights important information regarding the treatment of Preventative Care billing.

*Preventative Care Importance

- Per the ACA section 4303: Preventative Care can be billed to the Insurance companies
 - o We utilize this feature of the ACA but without an external insurance company
 - o CPT codes are generated from the Preventative care education letters sent out to the employees weekly. We use those to substantiate the Health Screening benefit that we use in the paycheck as a post-tax line item.
 - o Above is what allows us to generate tax-savings for the employee and the employer to cover the cost of the program, as well as provide an additional surplus to both parties.

Legal Information

- Our program is supported by legal opinions and other regulations involved with these types of programs
 - o [Legal Opinion \(Names and Firm Redacted\)](#)
- Reach out to Andrew or AI if more information is needed on this subject

Amaze Telehealth Services

- Receive unlimited telehealth care for member and immediate family members
 - Connect members to Medical Professionals within seconds
 - Receive support for Primary Insurance through Amaze app
 - Receive support for Capstone Employee Indemnity Policy
1. Telehealth provider for Capstone Programs
 - a. Been in business almost 10 years
 - b. **\$0 Co-Pay on ALL services**

 2. Unlimited Telehealth Benefits
 - a. Virtual ER Telemedicine
 - b. Primary Care
 - c. Urgent Care
 - d. Behavioral Health
 - e. Dermatology

 3. Personalized Programs
 - a. Chronic Disease Management
 - b. Prescription Program
 - c. Billing Advocacy
 - d. Biometric Facial Scanner
 - e. Health Risk Assessments
 - f. Weight Management
 - g. Smoking Cessation
 - h. Dental Support
 - i. Insurance Support
 - j. *Health Education (Weekly Preventative Care Education) ***
 - k. Care Navigation
 - l. Care for the Whole Family

 4. Prescription Program
 - a. Provide members with Rx Valet right in the Amaze App
 - b. Useable in over 70,000 Retail Pharmacies
 - c. Does not affect medical claims of the company's current Health Care

5. Biometric Facial Scanner
 - a. Utilize AI Technology to get full biometric readings
 - i. Blood Pressure
 - ii. Heart Rate
 - iii. Heart Rate Variability
 - iv. Blood Oxygen Content
 - v. Respiratory Rate
 - b. Amaze App will track the data and monitor against health risks and health indicators
 - i. Cardiovascular Disease Risk
 - ii. Stroke Risk
 - iii. Heart Attack Risk
 - iv. High/Low Blood Pressure Risk
 - v. Cardiac Workload
 - vi. Heart Rate Variability
 - vii. Irregular Heartbeats
 - viii. Blood Pressure

Employee Hospital Indemnity

- Provides Defined Benefit for Covered Services
- Provides full benefit regardless of expenses incurred by employee
- 6 different plan options
- Employees are automatically qualified based off their annual income and total withholding
 - o Plan Options:
 - 1500
 - 1200
 - 1050
 - 900
 - 750
 - 600
 - o Covered Services
 - Initial/Outpatient Hospital Admission
 - Daily In-Hospital Benefit
 - Emergency Room – Injury
 - Emergency Room – Sickness
 - Ambulance Benefit
 - Health Screening Benefit

Hospital Indemnity Plans for Employees

PLAN OPTIONS	1500 PLAN	1200 PLAN	1050 PLAN	900 PLAN	750 PLAN	600 PLAN
Initial/Outpatient Hospital Admission Benefit	\$1,500.00 1 Day	\$1,000.00 1 Day	\$1,000.00 1 Day	\$750.00 1 Day	\$750.00 1 Day	\$500.00 1 Day
Daily In-Hospital Benefit	\$100.00 30 Day	\$100.00 30 Day	\$100.00 30 Day	\$100.00 30 Day	\$100.00 30 Day	\$100.00 30 Day
Emergency Room Benefit - Injury	\$250.00 1 Day	\$150.00 1 Day	N/A	N/A	N/A	N/A
Emergency Room Benefit - Sickness	\$250.00 1 Day	\$150.00 1 Day	N/A	N/A	N/A	N/A
Emergency Room Benefit - Injury or Sickness	N/A	N/A	\$200.00 1 Day	\$150.00 1 Day	\$150.00 1 Day	\$150.00 1 Day
Ambulance Benefit	\$300.00 1 Day	\$250.00 1 Day	\$200.00 1 Day	\$200.00 1 Day	\$150.00 1 Day	\$150.00 1 Day
Health Screening Benefit	\$1,200.00	\$1,010.00	\$875.00	\$750.00	\$625.00	\$500.00

Paycheck Example:

Before:

Monthly Income	\$4,200.00
Health Insurance	\$185.00
401(k)	\$360.00
Other Pre-Tax	\$0.00
Capstone Premium	\$0.00
Taxable Income	\$3,655.00
Federal Withholding	\$192.02
State Withholding	\$119.00
Social Security	\$248.93
Medicare	\$58.22
Capstone Claim Payment	\$0
Net Pay	\$3,036.83

After:

Monthly Income	\$4,200.00
Health Insurance	\$185.00
401(k)	\$360.00
Other Pre-Tax	\$0.00
Capstone Premium	\$1,200.00
Taxable Income	\$2,455.00
Federal Withholding	\$63.00
State Withholding	\$64.00
Social Security	\$174.53
Medicare	\$40.82
Capstone Claim Payment	\$1,010.00
Net Pay	\$3,122.65

- Net Pay Increase of **\$85.82** and cost of program is covered

Summary

- Our program is a Section 125 Pre-Tax Plan that prioritizes preventative health and wellness
- We do not disrupt or replace any current coverages the company already provides
- Net cost of zero to both employee and employer

This gives you a general overview of the Capstone Plus Program. Utilize these modules to create a better understanding of the program, sales process and support process. Plugging in to our weekly trainings will allow you to learn all there is to know in order to be successful with building your business.

<https://vimeo.com/1044825876/f03b79cbde>