

16 Employee Law Firm

Results



\$179.59

Avg. Pay Increase Per Employee



\$582.13

Avg Savings Per Employee per Year



\$2,155.08

Avg. Annual Savings Per Employee



\$9,314.08

Total Employer Savings

AT A GLANCE



A 16-person law firm that had no benefits in place. They were in need of offering a strong benefits package to both retain talent and attract new talent. Agent was able to help them not only implement the program but was able to win all other benefits as a result.



Great Service & Education



Medical Management



Level Funded Claims

16 Qualified Employees		Total Pre-Tax Premium	\$ 18,000.00
Potential Annual Savings	\$ 9,314.08	Company Gross Savings	\$ 16,994.08
		Less Admin Fee	\$ 7,680.00
		NET Savings Per-Pay-Period	\$ 358.23

Current Paycheck Example		Employee Paycheck Increase Per Pay Period		Employee Paycheck Increase Per Month	
		\$ 82.89			\$ 179.59
Pay Period	Bi-Weekly	Pay Period	Bi-Weekly	Pay Period	Bi-Weekly
Gross Pay	\$ 2,884.62	Gross Pay	\$ 2,884.62	Gross Pay	\$ 2,884.62
Marital Status	Married Filing Jointly	Marital Status	Married Filing Jointly	Marital Status	Married Filing Jointly
Allowances	2	Allowances	2	Allowances	2
Dependents Amount	\$0	Dependents Amount	\$0	Dependents Amount	\$0
Additional Withholding	\$ -	Additional Withholding	\$ -	Additional Withholding	\$ -
Pre-tax	\$ -	Pre-tax	\$ -	Pre-tax	\$ -
After-Tax	\$ -	After-Tax	\$ -	After-Tax	\$ -
401k	\$ 166.15	401k	\$ 166.15	401k	\$ 166.15
Major Medical	\$ 85.38	Major Medical	\$ 85.38	Major Medical	\$ 85.38
NET Taxable Income	2,633.08	NET Taxable Income	\$ 2,079.23	NET Taxable Income	\$ 2,079.23
NET PAY	\$ 1,986.89	NET PAY	\$ 2,032.95	NET PAY	\$ 2,032.95

Required Deductions		Required Deductions	
Federal Income Tax	\$ 315.97	Federal Income Tax	\$ 249.51
State Tax	\$ 118.49	State Tax	\$ 93.57
Medicare	\$ 38.18	Medicare	\$ 30.15
Social Security	\$ 173.55	Social Security	\$ 139.21
SDI	\$ -	SDI	\$ -
		Claim Payment	\$ 466.15
		Post-tax Premium	\$ -
		Premium	\$ 553.85

Savings	
Average Employee Increase Per Pay	\$82.89
Average Employee Increase Annually	\$2,155.08
Percentage of Qualified Employees	100%
Average Employer Savings PEY	\$582.13

PAY TO THE ORDER OF:	\$ 1,986.89
Memo:	

PAY TO THE ORDER OF:	\$ 2,032.95
Memo:	

33 Employee Electric Company

Results



\$166.55

Avg. Pay Increase Per Employee



\$512.34

Avg Savings Per Employee Per Year



\$5,276.30

Avg. Annual Savings Per Employee



\$16,230.93

Total Employer Savings

AT A GLANCE



A 33-person electric company that had medical, dental, and vision. They lacked all other benefits. Our program appealed to them as they wanted to enhance their offering and were unhappy with the service they were receiving. We were able to not only add the program to their offering but we were also awarded all the benefits based on our total solution and access to benefit admin systems to automate onboarding and reduce work for terminations and new hires.



Great Service & Education



Medical Management



Level Funded Claims

32 Qualified Employees		Total Pre-Tax Premium	\$ 35,640.00
Potential Annual Savings	\$ 16,230.93	Company Gross Savings	\$ 31,437.33
		Less Admin Fee	\$ 15,206.40
		NET Savings Per-Pay-Period	\$ 624.27

Employee Paycheck Increase Per Pay Period		Employee Paycheck Increase Per Month	
	\$ 76.87		\$ 166.55

Current Paycheck Example			
Pay Period	Bi-Weekly	Federal Income Tax	\$ 237.51
Gross Pay	\$ 2,230.77	State Tax	\$ 89.07
Marital Status	Married Filing Jointly	Medicare	\$ 28.70
Allowances	2	Social Security	\$ 133.01
Dependents Amount	\$0	SDI	\$ -
Additional Withholding	\$ -		
Pre-tax	\$ -		
After-Tax	\$ -		
401k	\$ 166.15		
Major Medical	\$ 85.38		
Net Taxable Income	1,979.23	NET PAY	\$ 1,490.95

Current Paycheck Example			
Pay Period	Bi-Weekly	Federal Income Tax	\$ 171.05
Gross Pay	\$ 2,230.77	State Tax	\$ 64.14
Marital Status	Married Filing Jointly	Medicare	\$ 20.67
Allowances	2	Social Security	\$ 98.68
Dependents Amount	\$0	SDI	\$ -
Additional Withholding	\$ -	Claim Payment	\$ 466.15
Pre-tax	\$ -	Post-tax Premium	\$ -
Premium	\$ 553.85		
After-Tax	\$ -		
401k	\$ 166.15		
Major Medical	\$ 85.38		
Net Taxable Income	\$ 1,425.38	NET PAY	\$ 1,537.01

Savings	
Average Employee Increase Per Pay	\$76.87
Average Employee Increase Annually	\$1,998.60
Percentage of Qualified Employees	96%
Average Employer Savings PEPPY	\$512.34

183 Employee Consulting Firm

Results



\$98.60

Avg. Pay Increase Per Employee



\$512.34

Avg Savings Per Employee



\$17,322.05

Avg. Annual Savings Per Employee



\$90,007.89

Total Employer Savings

AT A GLANCE



A 183-person consulting firm that had medical as well as almost all other benefits. They were very intrigued by the program and the large tax savings they would receive. While they were happy with their current broker, they wanted to learn about anything that could help their employees. While they did not want to leave their current broker, they did implement the program with us and put into place a very robust gap plan to create a minimum out-of-pocket medical plan with coupled with this gap plan.



Great Service
& Education



Medical
Management



Level Funded
Claims

176 Qualified Employees		Total Pre-Tax Premium \$ 197,640.00 Company Gross Savings \$ 174,334.29 Less Admin Fee \$ 84,326.40 NET Savings Per-Pay-Period \$ 3,461.84
Potential Annual Savings \$ 90,007.89		

Employee Paycheck Increase Per Pay Period \$ 45.51		Employee Paycheck Increase Per Month \$ 98.60	
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Current Paycheck Example			
Pay Period	Bi-Weekly	Required Deductions	
Gross Pay	\$ 2,230.77	Federal Income Tax	\$ 237.51
		State Tax	\$ 87.09
Marital Status	Married Filing Jointly	Medicare	\$ 28.70
Allowances	2	Social Security	\$ 133.01
Dependents Amount	\$0	SDI	\$ -
Additional Withholding	\$ -		
Pre-tax	\$ -		
After-Tax	\$ -		
401k	\$ 166.15		
Major Medical	\$ 85.38		
Net Taxable Income	1,979.23	NET PAY	\$ 1,492.92

Current Paycheck Example			
Pay Period	Bi-Weekly	Required Deductions	
Gross Pay	\$ 2,230.77	Federal Income Tax	\$ 171.05
		State Tax	\$ 62.72
Marital Status	Married Filing Jointly	Medicare	\$ 20.67
Allowances	2	Social Security	\$ 98.68
Dependents Amount	\$0	SDI	\$ -
Additional Withholding	\$ -	Claim Payment	\$ 466.15
Pre-tax	\$ -	Post-tax Premium	\$ -
Premium	\$ 553.85		
After-Tax	\$ -		
401k	\$ 166.15		
Major Medical	\$ 85.38		
Net Taxable Income	\$ 1,425.38	NET PAY	\$ 1,538.43

Savings	
Average Employee Increase Per Pay	\$45.51
Average Employee Increase Annually	\$1,183.20
Percentage of Qualified Employees	96%
Average Employer Savings PEPY	\$512.34

288 Employee Construction Company

Results



120.83

Avg. Pay Increase Per Employee



498.01

Avg Savings Per Employee



\$1,450.00

Avg. Annual Savings Per Employee



\$117,610.04

Total Employer Savings

AT A GLANCE



A 283-person construction company. They had no medical and had a problem with retaining employees. They did not offer a full medical, only a MEC plan at a cost to the employee. They have a high turnover, which has caused other issues as well. In putting the program in place, we were able to wrap the MEC medical plan into the coverage and reduce the costs to actually increase the employee's paycheck as well as give them other options to choose from for their families.



Great Service & Education



Medical Management



Level Funded Claims

<p>236 Qualified Employees</p> <p>Potential Annual Savings \$ 117,610.04</p> <p>NET Savings Per-Pay-Period \$ 4,523.46</p>		<p>Total Pre-Tax Premium \$ 265,680.00</p> <p>Company Gross Savings \$ 230,966.84</p> <p>Less Admin Fee \$ 113,356.80</p>																																																																																																					
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School District Case Study

OVERVIEW

We worked with a school district that had 786 employees. We worked with the district to obtain payroll data. One of the challenges of this district is there were over 10 different pay cycles employees were paid on. This created some difficulties that we quickly figured out. This district does pay FICA tax on employee wages. In the end, we were able to save this district a significant amount of money for both the employees and the district itself while delivering a great benefit in our Amaze Health platform at no net cost to the employees or employer.

Key metrics



676
Qualified Employees



\$803
Employee Pay Increase



\$458
Avg. Savings Per Employee



\$309K
Total Employer Savings

SOLUTIONS

Employer Savings

With the 676 employees who qualified for the program, we saw first-year savings in excess of \$309,000 a year and \$25,000 per pay period.

XXXXXX Schools - 676 Qualified Employees			
Potential Annual Savings	\$	309,925.72	
Total Pre-Tax Premium	\$	485,417.71	
Company Gross Savings	\$	40,451.48	
Less Admin Fee	\$	(14,624.33)	
NET Savings Per-Pay-Period	\$	25,827.15	

Employee Savings

The employees also benefited with an average increase of \$47.40 per pay period and over \$1,232 a year in increased pay. While only 83% of employees qualified, this is expected in a rural district with many part-time and low-paid employees.

Below you can see an example of an employees paycheck and the increase in pay received based on the averages of this case in the graphic to the right.

Select an employee via the drop down list immediately below

Current Paycheck Example			
Lauren Schuette		Required Deductions	
Pay Period	Monthly	Federal Income Tax	\$ (305.61)
Gross Pay	\$ 3,962.77	State Tax	\$ (87.83)
Marital Status	and Filing Separately	Medicare	\$ (56.90)
Allowances	0	Social Security	\$ (243.32)
Dependents Amount		SDI	\$ -
Additional Withholding	\$ -		
Pre-tax	\$ (38.32)		
After-Tax	\$ (31.84)		
401k	\$ -		
		NET PAY	\$ 3,198.95

1234

PAY TO THE ORDER OF: [REDACTED] **\$ 3,198.95**

Memo: [REDACTED]

Benefit Reserve Per Pay Period		Benefit Reserve Per Month	
\$	116.80	\$	116.80
Pay Period	Monthly	Federal Income Tax	\$ (209.61)
Gross Pay	\$ 3,962.77	State Tax	\$ (48.23)
Marital Status	and Filing Separately	Medicare	\$ (45.30)
Allowances	0	Social Security	\$ (193.72)
Dependents Amount		SDI	\$ -
Additional Withholding	\$ -	SIMRP Reimbursement	\$ 800.00
Pre-tax	\$ (38.32)	SIMRP Admin Fee	\$ (80.00)
SIMRP Plan	\$ (800.00)		
After-Tax	\$ (31.84)		
401k	\$ -		
Increase in Take-Home Pay	\$ 116.80	NET PAY	\$ 3,315.75

1234

PAY TO THE ORDER OF: [REDACTED] **\$ 3,315.75**

Memo: [REDACTED]