ROBERT GALLO
Benefits solutions for employers

THE EMPLOYER'S GUIDE TO

SUPPLEMENTAL HEALTH SAVINGS

How to slash corporate payroll taxes, protect your primary insurance plan from rising renewal premiums, and give employees $0-copay healthcare, **without changing your carrier.**

FREE
EMPLOYER SAVINGS GUIDE

$0 — $0-Copay Care

24/7 — 24/7 Virtual Doctors

Keep Existing Insurance

Save From Month One

PRESENTED BY

ROBERT GALLO

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For CFOs, HR Directors and business owners

INTRODUCTION

Why You're Reading This

Every year, the same high-stakes meeting takes place in boardrooms across the country. Your health insurance broker sits across from you, opens a folder, and delivers the inevitable news: your primary health insurance premiums are going up. This year, it is a 14% increase. Last year, it was 11%.

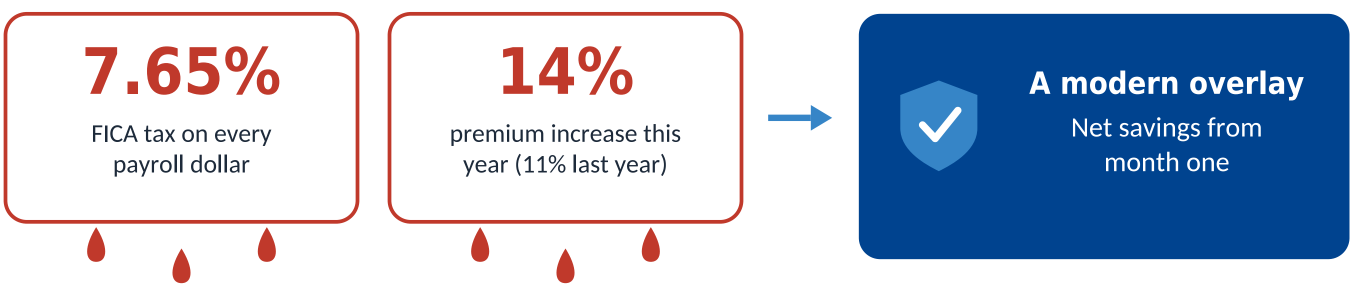
14%
premium hike this year

11%
premium hike last year

7.65%
FICA on every payroll dollar

As a CFO, HR Director, or Business Owner, you are immediately forced into a corner with three bad options. **First,** you can absorb the rising costs yourself, directly eroding your operating margins and reducing capital available for growth. **Second,** you can pass the increases onto your employees, effectively giving them a pay cut, damaging morale, and fueling turnover in an already competitive talent market. **Third,** you can gut your benefits package by raising deductibles and scaling back coverage, making recruitment an uphill battle and leaving your workforce vulnerable to financial distress.

It feels like a trap because, until now, it was. The traditional corporate healthcare model forces employers to bear the brunt of systemic inflation. But there is a massive, overlooked leak on your balance sheet that has nothing to do with your primary insurance carrier. It has to do with how your payroll taxes and supplemental benefits are structured.



Two leaks on your balance sheet

This guide is written for decision-makers who are tired of making compromises. You do not have to choose between corporate profitability and employee well-being. With a modern supplemental health overlay, you can secure net savings on payroll taxes from month one, protect your primary plan from volatile renewal increases, and give your employees a virtual doctor in their pocket alongside $0-copay access to primary and urgent care.

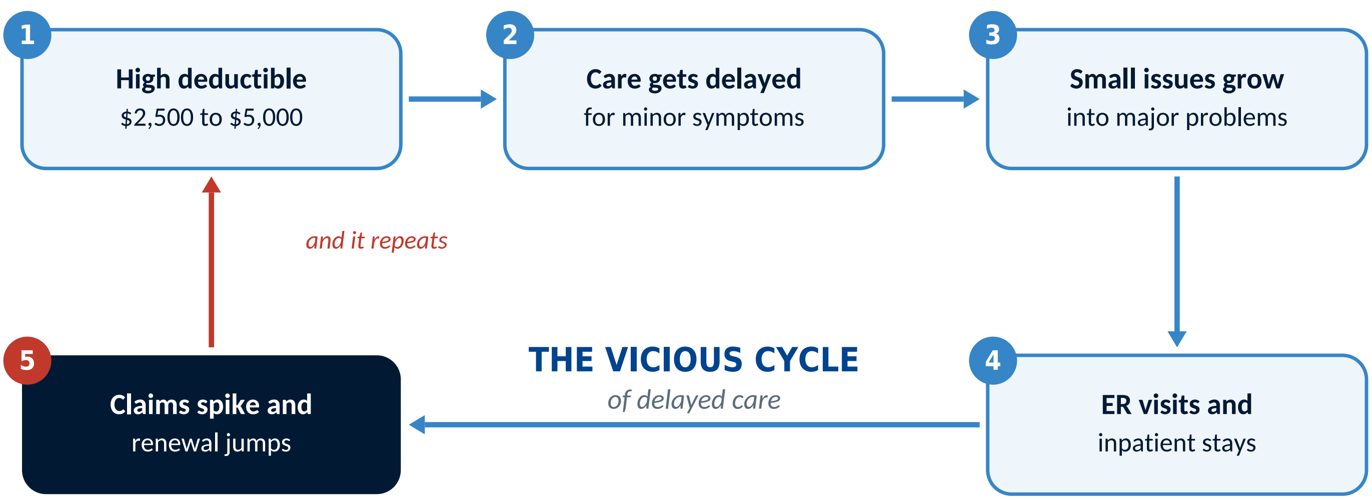
CHAPTER 1

The Silent Leak on Your Balance Sheet

To solve a problem, you must first understand its root cause. Most businesses view FICA payroll taxes as a fixed, unalterable cost of doing business. You pay 6.2% Social Security and 1.45% Medicare on every dollar of payroll and accept it as unavoidable.

At the same time, your employees are facing an out-of-pocket healthcare crisis. High-deductible health plans have become the industry standard, but they have shifted the financial burden onto your workforce. When an employee faces a $2,500 or $5,000 deductible, they do not have usable healthcare for everyday needs. They have catastrophic coverage.

That creates a dangerous domino effect. Employees delay care for minor symptoms because a clinic visit means a costly out-of-pocket payment. Those minor issues grow into major medical crises, with emergency room visits or hospital stays. Those high-cost claims hit your primary plan, and at renewal your claims-to-premium ratio is inflated, which brings double-digit increases. Frustrated by the costs, your best people start looking elsewhere, and recruiting and retention get expensive.



Constantly shopping for a new primary carrier is a logistical nightmare. Onboarding a new carrier, running open enrollment, re-educating staff, and disrupting doctor networks drains your HR team and frustrates employees.

> **The leak isn't your carrier. It's the missing safety net that stops claims before they hit your primary plan, plus a payroll tax structure that leaves money on the table.**

CHAPTER 2

The Power of the Seamless Overlay

What if you could fix this entire cycle without changing your primary insurance carrier, without changing your broker, and without altering your employees' existing doctor networks? That is the power of a seamless overlay.

Instead of replacing your major medical insurance, a supplemental program like the CHAMP Plan (Champion Health) sits directly on top of your current coverage. It acts as an administrative and financial shield, working through a pre-tax payroll framework under Section 125 of the Internal Revenue Code.

01
Pre-tax contributions

The program is offered as an enhanced, voluntary benefit. Employee contributions are pre-tax, so their taxable income goes down.

02
Lower FICA for you

Taxable payroll drops, so your corporate FICA liability drops too. The savings are designed to offset the program cost, with net savings from month one.

03
Fewer claims, better renewals

Zero-cost options for everyday needs divert claims away from your carrier. Your history stays clean, and your broker gets leverage for flat or favorable renewals.

Security, compliance, and ease of implementation are the cornerstones. The CHAMP Plan is built on a foundation of compliance, with a strict SOC-2 commitment to protect sensitive corporate and employee data. Its partnership with Alpine IQ lets the technology integrate with your current payroll provider, so onboarding stays hands-off for your internal HR team.

CHAPTER 3

The $0-Copay Revolution for Employees

The savings on the corporate side are compelling, but a program is only as good as its adoption rate. If employees do not understand or use the benefit, the system fails. That is why the CHAMP Plan is built for employee-first simplicity. We call it the $0-Copay Revolution.

Once enrolled, employees gain access to services designed to remove the financial barriers to care:

A

A virtual doctor in their pocket

24/7/365 access to board-certified physicians by phone or video. No co-pays, no deductibles, no consultation fees.

B

$0-copay primary and urgent care

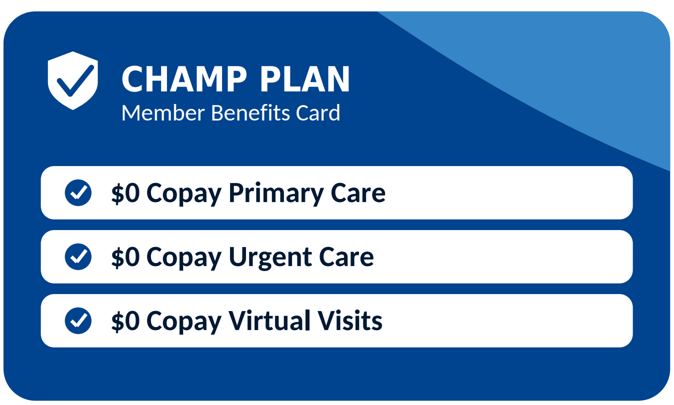
Structured access to primary care and urgent care facilities. No more debating whether they can afford the visit.

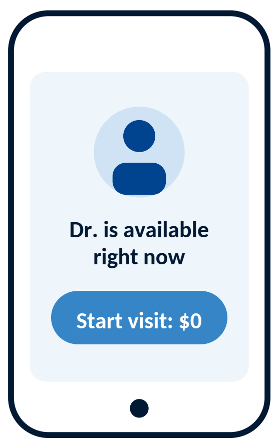
C

Licensed counselors

Employees can address mental well-being before it grows into chronic absenteeism or burnout.

Consider the real-world impact. An employee's child wakes up at 2:00 AM with an ear infection. In a traditional high-deductible setup, the parent has two choices: wait days for a primary care appointment while missing work, or go to urgent care or the emergency room and take a costly bill.





2:00 AM. Ear infection. Answer in minutes.

$0 out-of-pocket.

With the CHAMP Plan overlay, the parent opens the app, starts a virtual consultation within minutes, gets a diagnosis, and has a prescription sent to the local pharmacy, all for $0 out-of-pocket. That kind of access turns health benefits from a source of financial stress into a real tool for retention and recruitment. When your workforce knows you protect their health and their wallets, loyalty follows naturally.

THE BIGGER PICTURE

What Most Prospects Miss

When CFOs and HR Directors first look at the CHAMP Plan, the first reaction is often skepticism. They ask, "If this saves the company money on payroll taxes and gives employees free healthcare access, why isn't every business doing this?" What most people miss is how much the regulatory and technology landscape has changed.

For years, supplemental pre-tax programs were administratively complex. They needed manual tracking, complicated payroll adjustments, and constant monitoring to stay compliant. Many early programs lacked the technology to scale, which created headaches for payroll departments.

> **Today, API-driven payroll integrations and strict compliance frameworks have turned a complex manual process into an automated, turn-key solution.**

Many decision-makers also fail to realize that Section 125 was written to encourage this kind of benefit. Preventative care reduces the long-term burden on the healthcare system, and employers who take proactive steps to keep their workforce healthy can benefit from payroll tax relief. By missing this connection, companies keep spending thousands of dollars a month in FICA taxes while struggling with rising premiums.

Implementing the CHAMP Plan is not about finding a loophole. It is about adopting a highly optimized, compliant structure that lines up financial efficiency with real care for your people.

ROBERT GALLO

Your guide through the numbers

I'll walk you through it with your real payroll data. No pressure and no jargon. Just a clear look at what this could mean for your company.

YOUR NEXT STEP

Reach Out for More Information

You do not have to guess how these numbers will play out for your organization. Every business has a unique payroll footprint, and the exact savings depend on your headcount, current tax structure, and participation rates.

To make this simple and transparent, there are two tools that go with this guide. **First,** the CHAMP Plan Savings Calculator, which analyzes your current payroll data to build a customized projection of your monthly and annual corporate FICA tax savings, along with employee savings. **Second,** the Implementation Checklist, a step-by-step roadmap showing how the CHAMP Plan works as an overlay with your current payroll provider in under 30 days, with minimal effort from your HR team.

CHAMP Plan Savings Calculator

Number of employees

___

Average annual pay

$ _____

Your monthly FICA savings: $ ____

IMPLEMENTATION CHECKLIST

- Works with your current payroll provider
- Live in under 30 days
- Minimal effort from your HR team

When you reach out, I won't give you a high-pressure sales pitch. Instead, I'll walk you through the Savings Calculator using your actual numbers. You'll see how much capital you may be leaving on the table and how quickly you could redirect it back into your business. Don't let another renewal cycle dictate your profitability. Take control of your healthcare spend today.

REQUEST YOUR CUSTOM SAVINGS ANALYSIS TODAY →

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ABOUT

Meet Robert Gallo

Robert Gallo helps employers lower payroll tax costs and give their teams better everyday healthcare access, without changing their current insurance carrier.

He walks business owners, CFOs and HR leaders through the CHAMP Plan using their real payroll numbers, so the decision is based on facts, not guesses.

Ready to see your numbers? Call, text or email anytime.

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ABOUT THE CHAMP PLAN (CHAMPION HEALTH)

The CHAMP Plan, powered by Champion Health, is a supplemental healthcare solution designed to support both employers and employees. Backed by a SOC-2 compliance commitment and supported by the Champion Health Foundation, it is dedicated to making healthcare accessible and affordable. Through its partnership with Alpine IQ and its commitment to compliance, it provides a secure, seamless experience that works with your existing corporate infrastructure.

> **Your people deserve care they can actually use. Your business deserves to keep more of what it earns. Let's make both happen.**

MORE INFORMATION →

Please note: Savings and program details vary by employer, including headcount, payroll structure, state rules and participation. This guide is for general information only and is not tax, legal or insurance advice. Please review any benefit change with your own tax, legal and benefits advisors.