

# SIMRP

## Self Insured Medical Reimbursement Plan

Discover a new way to save money and increase employee benefits  
...at no net cost!



The average American lives paycheck to paycheck. Often, the workplace is their only access to insurance products. Therefore, we offer the financial protection employees need to make it through life's transitions. Cash benefits are paid to help employees with expenses such as rent, groceries, child care, unexpected medical costs and daily living expenses.



**CITADEL**  
BENEFITS GROUP

## What if...

You were told you could give your employees a robust wellness program with FREE telehealth (no copay) and about \$150 a month to spend on voluntary benefits like Accident, Cancer, Critical Illness and Life? — All with no net cost to you and it doesn't reduce their take-home pay.



What would you say if you were told that on top of all of that, after fees, you will actually save an average of \$550 per employee per year on payroll taxes?

Based on \_\_\_\_\_ employees, we will save you on average \_\_\_\_\_ a year on payroll taxes!

That's about \_\_\_\_\_ a month back to your bottom line!

# How Does It Work?

## A New Way To Save Money & Increase Employee Benefits — at No Net COST!!!

Our knowledge and experience in healthcare affords us the ability to implement a proprietary program combined with a state-of-the-art wellness program. It gives your employees the ability to purchase benefits without reducing their take home pay and it gives you, the employer, an average savings of \$550 a year per participating employee.

## Our Products

These products are designed to cover out of pocket expenses that are not covered by their major medical plans. There is a wide array of different options that they can use their Wellness Reserve to purchase including but not limited to

### ACCIDENT

Pays a benefit for a covered accident, injury & treatment received; includes 24-hour & off-the-job coverage options to chose from.



### CANCER

Pays cash benefits for a covered cancer diagnosis & several other specified diseases; the benefit can help pay for treatment, surgery, medical appliances & more.



### LIFE

Provides a lump-sum cash benefit to help pay final expenses, bills & more; Term, Whole Life & Universal Life options.



### CRITICAL ILLNESS

Pays a lump-sum cash benefit when diagnosed with a covered critical illness; wellness & recurrence coverage is also available.



### HOSPITAL INDEMNITY

Pays a benefit for a covered accident, injury & treatment received; includes 24-hour & off-the-job coverage options to chose from.



### DISABILITY

Pays monthly cash benefit for a covered sickness or off-the-job injury that leaves insured totally or partially disabled, helping alleviate living expenses.





## Advantages To The Employer

- Save an average of \$550 per employee per year on payroll taxes
- Lower health claims through preventive care by an average of \$1,400 per claim over 3 years
- Compliance-driven and voluntary
- Provide an enhanced benefit package to reward employees for their hard work and loyalty
- Reduce absenteeism and turnover
- Attract and retain quality employees
- No net cost after savings
- No change required in existing health & benefit plans
- Administrative services are provided, reducing HR burden

# Advantages To The Employee

- Allows employees to proactively manage their personal health to help diagnose, mitigate & prevent disease & illness
- Participation historically reduces employees' overall medical costs
- Provides unlimited access to telehealth, teledentistry and mental health resources with no copays, a convenient alternative to costly urgent care and emergency room visits
- Works with current medical plan to help fill the gaps & enhance existing employee benefits
- Generates an average of \$150 per employee per month to purchase supplemental insurance
- Employee participation provides a reimbursement resulting in no reduction in employees' take-home pay



# My Benefit Tools



## Wholeistic Health Coaching

Certified practitioners provide health coaching and guidance, goal setting and motivation for members to reach their co-created health goals to help manage lifestyle and prevent and manage disease.

- Set S.M.A.R.T. Goals
- Set Up Customized Nutrition Plan
- Stop Smoking
- Lose Weight
- Manage Chronic Disease
- Become More Physically Active



## CorpCare Employee Assistance Program

A Full service EAP program that offers services that support your employees' well-being and resilience in work, life. Counseling, legal and financial benefits included at no cost to you. There is no registration and it's completely confidential.

- Counseling (Critical incident, mental health, etc.)
- Work-life (Adoption, elder care, etc.)
- Legal (Will, divorce, bankruptcy, etc.)
- Financial (Budgeting, rebuilding credit, etc.)
- Much more!



## Physician Access • Teledentistry • Mental Wellness

Provides virtual emergency medicine with a personal touch. Diagnose, prescribe medication, order labs, make referrals and triage any and all conditions.

- Available 24/7/365 via telephone, mobile, tablet or computer from your personal health dashboard
- Licensed physicians, and 100% follow-up for patients
- Your employee will pay a \$0 copay for a physician consultation



## Counseling Services for All Stages of Life

Develop the skills and healthy behaviors that are scientifically proven to lead to long-lasting, satisfying relationships.

- Available 24/7/365. Totally private & confidential from the comfort of home
- Learn how to resolve conflict & increase communication, and add more intimacy & romance to your relationship



## Travel Benefits

Access to thousands of top-rated hotels and resorts worldwide. Available outside wellness.

FREE \$500 discount card and website offers option of Premium Upgrade to never-ending credits for \$19.95 per mo.



## Virtual Recovery System™

The World's First Ever Interactive Virtual Recovery System for addiction.

28-Day Interactive Kick Starter Video Course. Hundreds of insightful videos covering all aspects of substance use.



## Stayhealthy Body Fat Index and Pediatric App

The mobile adventure to learn about health and the human body by coloring fun characters that come to life in magical augmented reality.

*Your employees get all of this included!*

**To Recap** we are going to be able to save your company an average of \$550 per employee per year on payroll taxes. That's not a "write it off at the end of the year" type of savings, you will realize these savings immediately the very first month.

Plus, each one of your employees are going to get a very robust wellness program, (their spouse and dependents get this too!)

On top of all that...each one of your employees will get an average of about \$150/month to spend on supplemental benefits...all without changing their take home pay and no decrease in their tax refund.

*You are probably thinking right now...  
"This sounds too good to be true"*

If you will give us just a few minutes of your time, we would love to explain the program in depth. We will show you all the tax codes and walk you through it in its entirety.

Our company has been implementing this program all across the United States since 2019...We promise not to waste your time.

Our contact information is on the back of this booklet, call or email us to schedule a short presentation.

This is  
a LOT of  
information  
to take in.  
Let us borrow 25  
minutes of your time to  
show you how easy it is to  
implement our program for  
your company & employees!





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*This is not tax advice. All numbers are estimates.*