VITAL EDGE
BENEFITS GROUP



Vital Edge Benefits Group

YOUR TRUSTED PARTNER FOR

The **CHAMP** Plan™

The Champ Plan™ provides a complete supplemental health and wellness program at z**ero cost to the employer and zero cost to the employee.**

Pre-tax deduction payroll savings, funds the entire Champ Plan™ program. Therefore, **employers pay less in payroll taxes, and employees see more in their paycheck.**

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The Champ Plan™ operates as a **pre-tax deduction advantage** supplemental health benefit program, integrated within a **Section 125 IRC Cafeteria Plan.** This structure is authorized and governed by **Section 125 of the Internal Revenue Code** and **approved** by the **Internal Revenue Service (IRS).**

EMPLOYER BENEFITS

Pre-Payroll FICA Tax Savings

Save an average of

$47.80

Per employee / per month

For 1000 Employees:

- **$47,800/month**
- **$573,600/year**

In payroll tax savings

EMPLOYEES

Average Pay Increases*

$123.00

Per employee / per month

24/7/365 Access to:

100% Unlimited Prevention Medical Physical and Health Wellness Care

$0 Copay
$0 Deductable

For Employees Only

In Person Primary Care

In Person Urgent Care

Virtual Benefits for Employee & Family

Actual increase based on employee's wage and region.

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Immediate Savings

An IRS Section 125 IRC Cafeteria Plan creates instant and guaranteed tax savings for employee and their contributing employers. By allowing employees to use pre-tax dollars for eligible benefits, it reduces taxable wages—lowering FICA expenses and putting more take-home pay back into employees' pockets from day one. This is a responsible financial decision that delivers real savings without increasing costs.

Non-Measurable Savings

Beyond the immediate tax advantages, an IRS Section 125 IRC Cafeteria Plan strengthens employee culture and long-term financial health. When employees feel supported with measurable benefits, morale increases, loyalty grows, and turnover decreases—saving time, resources, and the hidden costs of employee disengagement. These quality-of-life improvements create a stronger, more unified workforce.

Offloading Claim Savings

An IRS Section 125 IRC Cafeteria Plan can help reduce the strain on traditional health insurance plans when certain services are accessed outside of the primary group health policy. Fewer claims contribute to more stable healthcare costs and can help protect employees and employers from steep annual premium increases. This proactive approach allows leadership to safeguard resources and maintain long term benefit affordability for employees.

Why Leaders Choose Vital Edge Benefits

Adds Measurable Employee Value

Employees gain proactive, preventive health care at zero out-of-pocket cost including unlimited primary care visits, mental health support, and family telehealth access. It's a simple, high impact way to enhance your existing benefits package while improving quality of life.

Promotes Retention & Satisfaction

When your employees feel valued, loyalty, connection grows. Offering zero-cost supplemental care builds goodwill, strengthens trust, and reflects leadership's genuine commitment to the health and wellbeing of every employee you represent.

Ensures Compliance & Simplicity

Every aspect of the Champ Plan operates under IRS Section 125 IRC Cafeteria Plan, ensuring total compliance and transparency. Our trusted partners handle reporting, onboarding, documentation, making administration easy and worry-free for leadership teams.

Supports Transparency & Trust

Vital Edge was built on openness and integrity. With full documentation, clear reporting, and ongoing support, leaders can be confident that every step of the process meets federal standards and strengthens long-term emplyee trust.

Employee Benefits

Increased Take-Home Pay
- Pre-tax savings = higher net pay

Enhanced Medical Coverage
- Supplemental coverage that doesn't interfere with existing health plans

$0 Out-of-Pocket Medical Visits
- 100% coverage for primary care, urgent care & preventive services
- No deductibles, no copays, no impact on major medical

Prescription Savings (Employee plus Family)
- Hundreds of meds at $0 copays
- Includes common prescriptions e.g., antibiotics, blood pressure, depression, and anti-anxiety meds (excluding high-cost specialty drugs)

Virtual Healthcare Perks
- Virtualized Individual treatment plans from the Mayo Clinic
- Direct Primary Care via Champion app (video, phone, chat)
- 24/7 Telehealth for urgent needs

Proactive Mental & Physical Health Support (Employee plus Family)
- Early identification of potential health risks
- Private, on-demand consultations with licensed professionals
- Fast access to care for anxiety, depression, or ideation — no long waits for appointments

Telehealth for Pets (Employee plus Family)
- Unlimited Virtual Veterinary Consultations 24/7 - Our Licensed Veterinary professionals provide video consults, prescriptions and inform, advise and guide you on the steps to take for the health and well-being for cats, dogs, horses, birds, and more.

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The CHAMP Plan™

EMPLOYEE PAYROLL CENSUS

What You Do

1. Provide a payroll census ideally most recent paystubs in Excel format
2. Provide enrollment census
3. Participate in pre-enrollment logistics including payroll setup
4. Sign Plan Documents and approve marketing materials
5. Provide ongoing support of plan

What We Do

1. Generate a proposal/analysis and review it with you
2. Design employee education materials
3. Educate all employees on their benefits and how to use them
4. Host Employee Education calls during open enrollment
5. Provide employee support with a dedicated benefits hotline
6. Help with payroll coordination
7. Monitor employee engagement Initiate engagement with employees to ensure compliance

The Payroll Register Will Need to Include:

Excel is preferred, but CSV or PDF formats are also acceptable.

- Employee gross pay
- Net pay
- Itemized taxes
- Itemized deduction

YOUR SECURED LINK

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