



## OVERVIEW

**How the Program Works:** In addition to the Hospital Indemnity benefit, LLH Healthcare provides a tax advantage benefit where employees may see an increase to their take-home pay due to tax savings. See the example below. Enrolled employees will have a pre-tax deduction and a claim payment within the same check. Employees will receive a claim payment for completing a monthly health management activity. The claim payment offsets the pre-tax premium deduction, often resulting in increased take-home pay!

## Complete Care for the entire family with no out-of-pocket cost

### Benefits Include:

Payments for qualified out-of-pocket expenses

Virtual  
Urgent Care

Virtual  
Primary Care Services

Virtual  
Behavioral Health

Prescription  
Benefits

Quest Diagnostics  
& Labcorp

Professional Tax  
Consulting Services

Human Performance  
Coaching



<b>Tax Allowance Settings:</b>
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Federal: S/0

VA: 0

	Without Program	With Program
Weekly gross pay	\$800.00	\$800.00
Major medical premium	\$0.00	\$0.00
Additional pre-tax deductions	\$0.00	\$0.00
Indemnity premium	\$0.00	\$369.23
<b>Taxable income</b>	<b>\$800.00</b>	<b>\$430.77</b>
Federal withholding	\$76.64	\$32.34
Social security	\$49.60	\$26.71
Medicare	\$11.60	\$6.25
State withholding	\$31.65	\$10.87
Post-tax deductions	\$0.00	\$0.00
<b>Post-tax income (paycheck received from employer)</b>	<b>\$630.51</b>	<b>\$354.60</b>
*Indemnity claim payment	\$0.00	\$307.68
<b>Total amount to bank account</b>	<b>\$630.51</b>	<b>\$662.28</b>
Approximate increase in take home pay	\$0.00	\$31.78
Approximate monthly increase in take home pay	\$0.00	\$137.72

*\*Claim payments in excess of the employees' annual medical out of pocket medical expenses may be taxable. Please consult with your tax professional regarding your personal situation.*

Contact LLH Healthcare | M-F 8:00am-8:00pm CST | (800) 280-8034

[service@llhhc.com](mailto:service@llhhc.com)



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**Cómo Funciona el Programa:** Además del beneficio de Indemnización Hospitalaria, LLH Healthcare ofrece un beneficio con ventaja fiscal donde los empleados pueden ver un aumento en su salario neto debido a los ahorros fiscales. Vea el ejemplo a continuación. Los empleados inscritos tendrán una deducción antes de impuestos y un pago de reclamación en el mismo cheque. Los empleados recibirán un pago de reclamación por completar una actividad mensual de gestión de salud. El pago de reclamación compensa la deducción de la prima antes de impuestos, ¡lo que

## Atención completa para toda la familia sin ningún costo de su bolsillo

### Los beneficios incluyen:

Pagos por gastos calificados de bolsillo

Atención Urgente Virtual

Servicios de Atención Primaria Virtual

Salud conductual virtual

Beneficios de la receta

Quest Diagnostics y Labcorp

Servicios Profesionales de Consultoría Fiscal

Entrenamiento en Rendimiento Humano



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