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# ESPA

## Employer Sponsored Preventive Access

Section 125 ESPA

Presented By:

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# Designed with families in mind.

Designed to enhance the major medical plan you already offer.

The average American lives paycheck to paycheck. Often, the workplace is their only access to meaningful health benefits and financial protection products. ESPA gives you a way to expand that access without raising your benefits budget.

## What if...

you could give your employees a robust preventive health plan with unlimited access to telehealth (zero out-of-pocket expense), for them and their dependents, and about \$150 a month to spend on voluntary benefits like Accident, Cancer, Critical Illness, and Life Insurance? All with no net cost to you, and without reducing 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 \$505 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 Enhance  
Employee Benefits At No Net Cost



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Our experience in healthcare benefits and ERISA compliance allows us to implement a Section 125 ESPA. It gives your employees access to preventive health services and meaningful benefits without reducing their take-home pay, and gives you an average savings of \$505 per year per participating employee.

## Our Supplemental Products

The voluntary benefits within this program were built with real families in mind. Employees should not have to choose between paying everyday household expenses, protecting their family's financial security, and accessing meaningful preventive health support. By helping preserve employee take-home pay, this program removes the difficult buying decision many families face when considering additional protection. Employees can use their preventive health allotment to access benefits and services including, but not limited to:



### Accident

Pays a benefit for a covered accident, injury, and treatment received. Includes 24-hour and off-the-job coverage options.



### Cancer

Pays cash benefits for a covered cancer diagnosis and several other specified diseases. Helps pay for treatment, surgery, and medical appliances.



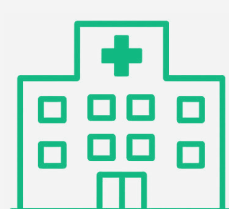
### Life

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



### Critical Illness

Pays a lump-sum cash benefit when diagnosed with a covered critical illness. Wellness and recurrence coverage also available.



### Hospital Indemnity

Pays a benefit for a covered hospital stay or admission. Helps cover deductibles, copays, and the everyday costs of a hospitalization.



### Disability

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

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# Advantages to the **Employee**

- Allows employees to proactively manage their personal health to help diagnose, mitigate, and prevent disease and illness.
- Provides unlimited access to telehealth, mental health, prescription, and lab testing services with no copay. A convenient alternative to costly urgent care and emergency room visits.
- Generates an average of \$150 per employee per month to purchase voluntary supplemental coverage.
- Works with the current major medical plan to fill the gaps and enhance existing employee benefits.
- Participation provides a reimbursement that results in no reduction in the employee's take-home pay.
- Includes Live Well USA, a bundled member perk with legal resources, credit monitoring, identity protection, wholesale travel discounts, and a wellness app at no additional cost.
- Participation historically reduces employees' overall medical costs through proactive preventative care.





# Advantages to the Employer

- Save an average of \$505 per employee per year on payroll taxes after admin fees.
- Savings begin on the first payroll after enrollment. No waiting. No back-end true-ups.
- Compliance-driven and voluntary, built on Section 125 and IRS 213(d) frameworks.
- Provide an enhanced benefits package to reward employees for their hard work and loyalty.
- Reduce absenteeism and turnover by giving employees real tools to manage their and their families' health.
- Attract and retain quality employees with a benefits package that stands out in a tight labor market.
- No net cost after savings. All program fees and voluntary premiums are paid for with tax savings.
- No change required in the existing major medical or benefit plans you already offer.
- Administrative services are provided, reducing the load on your HR team.

# My Benefit Tools

Your employees and their families get access to all of the following from day one of enrollment.



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## Telehealth Care

- Virtual urgent care, primary care, and emergency care for the entire family
- Available 24 hours a day, 7 days a week
- Powered by Amaze Health

## Mental Health Support

- Psychiatric evaluations
- Medication management
- Unlimited counseling sessions with licensed professionals
- No referrals or waitlists required

## Rx Program

- Common prescription medications available at no cost
- Coverage extends to employees and eligible family members
- Powered by Rx Valet

## Comprehensive Lab Testing

- Annual 75+ biomarker health screening
- Results reviewed by a licensed clinical care team
- Year-over-year tracking to monitor health trends
- Available through Quest Diagnostics or Labcorp

## Virtual Rx Renewal

- Convenient maintenance medication renewals through the app
- Prescriptions sent directly to the member's pharmacy
- Same-day service available in most cases

## Vision Care

- Virtual eye care consultations
- Prescription renewal services
- Convenient access through the mobile app
- Powered by Visibly

★ Exclusive Member Perks

## Live Well USA

- Legal resources and document assistance
- Credit monitoring and identity protection services
- Wholesale travel discounts
- Lifestyle and wellness app access
- Included through Live Well USA

★ Exclusive Member Perks

## Virtual Pet Care

- Connect with licensed veterinarians by video or chat
- Convenient access for routine questions and pet health concerns
- Available from the comfort of home
- Because family includes the four-legged members, too

## Employee Portal

- Seamless access to all your ESPA benefits and services
- Coverage and resources for the entire family
- Available anytime, anywhere on Apple and Android devices
- No multiple logins. No confusion. Just simple access.

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## To Recap,

ESPA delivers meaningful benefits to both your company and your employees.

On payroll taxes alone, your company will save an average of \$505 per employee each year. These aren't savings that you have to wait until tax season to realize, they begin immediately and are reflected in your bottom line starting in the very first month.

At the same time, every employee gains access to a comprehensive preventive health plan for themselves and their family. That coverage extends to spouses and eligible dependents, providing valuable healthcare resources at no additional cost to the employer.

In addition, each employee receives an average of \$150 per month to allocate toward voluntary supplemental benefits, allowing them to customize protection for their individual needs.

The best part? Employees receive these enhanced benefits without any reduction in their take-home pay.

ESPA creates a true win-win: immediate payroll tax savings for the employer and meaningful, family-focused benefits for employees.

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

**Give us just 25 minutes of your time, and we'll show you exactly how ESPA works and why so many employers are implementing it today.**

We'll walk you through the applicable tax codes, explain the compliance framework, and calculate your actual savings using your company's own employee census—not generic estimates or hypothetical examples.

Most importantly, we'll show you how ESPA can deliver immediate payroll tax savings for your company while enhancing the benefits available to your employees and their families.


We value your time and promise to make every minute count. In just 25 minutes, you'll have a clear understanding of how simple ESPA is to implement and the financial impact it can have on your organization.



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# BizPower Benefits

ESPA | Section 125 | IRS 213(d)

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## YOUR BENEFITS BROKER

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