



New Benefits from Impact Employment Solutions

Impact Employment Solutions, Inc. is excited to announce the Avance Health Management Program!

To provide the best possible health options, reduce healthcare costs, and identify medical issues early, eligible employees are automatically enrolled in Avance Health!

The Avance Health Program Includes:

- ✓ An Indemnity Health Policy to help with out-of-pocket hospital expenses.
- ✓ Access to screenings, health coaching, free telemedicine, and an employee assistance program.

How the Program Works:

- ✓ Avance Health provides a tax advantage benefit where employees may see an increase to their take home pay due to tax savings. See example below.
- ✓ Enrolled employees will have a **pre-tax deduction** and a **post-tax claim payment** within the same check. Employees will receive a claim payment for completing a monthly wellness activity. The post-tax claim payment offsets the pretax premium deduction, often resulting in **increased take home pay!**

Without the Avance Health Management Plan	
Gross Income	\$600.00
Taxable Income	\$600.00
Federal Tax	\$39.59
Social Security	\$37.20
Medicare	\$8.70
State Tax	\$11.86
SDI	\$6.00
Take Home Pay	\$496.65

†This is based on Option #2 and is not a guaranteed benefit payment. Employees who use and submit a claim for benefits covered by the Limited Benefit Health Insurance Policy may receive a claim payment. Employees not using the benefits provided by the policy will not get a claim payment and their paycheck will be lower than prior to enrolling.

With the Avance Health Management Plan	
Gross Income	\$600.00
Limited Benefit/Wellness	\$273.91
New Taxable Income	\$326.09
Federal Tax	\$8.76
Social Security	\$20.22
Medicare	\$4.73
State Tax	\$3.39
SDI	\$3.26
Post Tax Income	\$285.73
Claim Payment	\$230.77†
Take Home Pay	\$516.50

Automatic Enrollment:

- ✓ Eligible employees are automatically enrolled in Avance Health to make it convenient to get started.
- ✓ For details regarding eligibility or program questions, contact Avance Health at (866) 223-4542.
- ✓ You may opt out by calling Avance Health within 30 days of enrollment.

Activate your account and get started today!

Please visit <https://ushealthcenter.com/AvanceInfo.aspx> for further information about the program.

- ✓ Text "AvanceEnroll" to (855) 218-7232 to activate your Avance Health Dashboard or visit <https://avancehealth.ushealthcenter.com/Activate>.
- ✓ For assistance with activating your Avance Health dashboard contact at (866) 223-4542.