



Executive Medical Carve-Out Plan

- Always 100% *Employer Paid* - can be carved out to Owners, Partners, 2% shareholders, as well as other key leaders in the organization
- A great recruiting & retention tool for leaders in all levels of the company: executives, managers, key sales people, nurses, etc
- No medical underwriting or preexisting condition limitations
- Provides **reimbursement** for all types of out-of-pocket healthcare expenses including but not limited to: co-pays, deductibles, dental, Rx, vision, mental health, and more...
- Hands-off claims filing
- *Get Me Home Emergency Travel Program* includes services available for members traveling 100+ miles from home
- Can start with any effective date (1st of the month) and does **not** need to coincide with the medical plan renewal
- *Tax efficient* – Can be deductible as a business expense and reimbursements to participants are non-taxable*
- Minimal Requirements: a group health plan and only three participants

** Information provided is not intended to be legal or tax advice. Please consult with your tax and legal advisor for specific tax questions.*