# Weekly Team Training - October 28

### Overview of Capstone Plus program @ 0:00

Andrew introduces the Capstone Plus program, highlighting its benefits for employers and employees, including average savings of \$500 per employee per year in payroll taxes and \$100 per month in increased take-home pay for employees. He provides background on the Capstone Health and GP Agency companies that offer the program.

# Affordable Care Act and regulatory compliance @ 2:44

Andrew discusses how the Capstone Plus program was developed after the Affordable Care Act, and how it is designed to comply with all relevant regulations, including the recent Try Agency ruling that clarified the treatment of hospital indemnity plans.

# Reasons employers offer Capstone Plus @ 4:48

The three main reasons employers offer Capstone Plus are: 1) rising healthcare costs, 2) improving employee retention, and 3) increasing company revenue.

#### **Amaze Health Services @ 7:05**

Andrew provides an in-depth overview of the Amaze Health Services platform, which offers a range of virtual healthcare services including telemedicine, chronic disease management, prescription support, and biometric scanning - all at no cost to employees.

## Indemnity plan benefits @ 15:00

Andrew explains the indemnity plan benefits, including outpatient hospital admission, inhospital stays, emergency room visits, and ambulance usage. He walks through an example of how the claims process works and how the benefits are paid out.

# Payroll tax savings for employers @ 18:13

Andrew demonstrates how the Capstone Plus program can generate significant payroll tax savings for employers, with an example showing a company saving \$1,500 per week. He also explains the administrative fee structure.

## Implementation and onboarding @ 23:53

Andrew outlines the steps involved in implementing the Capstone Plus program, including gathering employee census data, reviewing the personalized performance, and working with the Amaze and Capital Group teams to onboard and educate employees.

#### Recap and Q&A @ 27:00

Andrew wraps up the presentation and opens the floor for questions, addressing topics such as plan selection, tax savings, claims processing, and implementation logistics.