

Capstone Plus FAQ

CAPSTONE SOUNDS TOO GOOD TO BE TRUE, IS IT?

No, it is 100% legal. This is a tax-qualified plan with a wellness focus that uses tax advantage provisions under the Internal Revenue Service code Section 125 Cafeteria Plan.

CAN I KEEP MY CURRENT MEDICAL PLAN?

Yes, Absolutely! There is no need to replace our medical plan or any other employee benefits. This plan is a stand-alone program that compliments existing coverages.

HOW DOES THE CLAIM PAYMENT WORK WITH PAYCHECK?

This is achieved by employees being active and participating in our health management program through various programs including monthly wellness health coaching.

CAN EMPLOYEE'S KEEP ANY MONETARY EFFICIENCY?

Yes, this is an income that is not reportable on a W2. This is an income that the employee is able to take and use with their family how they see fit.

SO, WHAT CAN EMPLOYEES USE THE DOLLARS FOR?

In a Notice published the the IRS, Dept of Labor, & Department of Health and Human Services, employees are able to use these funds how the see fit, which includes even "mortgage and rent."

HOW LONG HAVE THESE PLANS BEEN AROUND?

Wellness plans have been around since the passing of the Affordable Care Act, which opened the door to structure these plans in their current format.

