UNION Plan 125



UNION Plan 125
Your Trusted Parter for
The CHAMP Plan™

The Champ Plan™ provides a complete supplemental health and wellness program at z**ero cost to the employer and zero cost to the member.**

Pre-tax deduction payroll savings, funds the entire Champ Plan™ program. Therefore, **employers pay less in payroll taxes, and members see more in their paycheck.**

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UNION
Plan 125

The Champ Plan™ operates as a **pre-tax deduction advantage** supplemental health benefit program, integrated within a **Section 125 IRC Cafeteria Plan.** This structure is authorized and governed by **Section 125 of the Internal Revenue Code** and **approved** by the **Internal Revenue Service (IRS).**



EMPLOYER BENEFITS

Pre-Payroll FICA Tax Savings

Save an average of

$47.80

Per member / per month

For 1000 Members:

- **$47,800/month**
- **$573,600/year**

In payroll tax savings



UNION MEMBERS

Average Pay Increases*

$123.00

Per member / per month

24/7/365 Access to:

100% Unlimited Prevention Medical

Physical and Health Wellness Care

$0 Copay
$0 Deductable

For Members Only

In Person Primary Care

In Person Urgent Care

Virtual Benefits for Member & Family

Actual increase based on member's wage and region.

UNION Plan 125

Immediate Savings

An IRS Section 125 IRC Cafeteria Plan creates instant and guaranteed tax savings for unions and their contributing employers. By allowing members to use pre-tax dollars for eligible benefits, it reduces taxable wages—lowering FICA expenses and putting more take-home pay back into members' pockets from day one. This is a responsible financial decision that delivers real savings without increasing union costs.

Non-Measurable Savings

Beyond the immediate tax advantages, an IRS Section 125 IRC Cafeteria Plan strengthens union culture and long-term financial health. When members feel supported with measurable benefits, morale increases, loyalty grows, and turnover decreases—saving unions time, resources, and the hidden costs of member disengagement. These quality-of-life improvements create a stronger, more unified membership.

Offloading Claim Savings

An IRS Section 125 IRC Cafeteria Plan can help reduce the strain on traditional health insurance plans when certain services are accessed outside of the primary group health policy. Fewer claims contribute to more stable healthcare costs and can help protect unions and employers from steep annual premium increases. This proactive approach allows union leadership to safeguard resources and maintain long term benefit affordability for members.

Why Union Leaders Choose Vital Edge Benefits

Adds Measurable Member Value

Members gain proactive, preventive health care at zero out-of-pocket cost including unlimited primary care visits, mental health support, and family telehealth access. It's a simple, high impact way to enhance your existing benefits package while improving quality of life.

Promotes Retention & Satisfaction

When your union members feel valued, loyalty and connection grows. Offering zero-cost supplemental care builds goodwill, strengthens trust, and reflects leadership's genuine commitment to the health and wellbeing of every member you represent.

Ensures Compliance & Simplicity

Every aspect of the Champ Plan operates under IRS Section 125 IRC Cafeteria Plan, ensuring total compliance and transparency. Our trusted partners handle reporting, onboarding, and documentation, making administration easy and worry-free for leadership teams.

Supports Transparency & Trust

Union Plan 125 was built on openness and integrity. With full documentation, clear reporting, and ongoing support, leaders can feel confident that every step of the process meets federal standards and strengthens long-term member trust.

Member Benefits

Increased Take-Home Pay

- Pre-tax savings = higher net pay

Enhanced Medical Coverage

- Supplemental coverage that does not interfere with existing health plans

$0 Out-of-Pocket Medical Visits

- 100% coverage for primary care, urgent care & preventive services
- Access through the First Health Network

Prescription Savings (Member plus Family)

- Hundreds of meds at $0 copays
- Includes common prescriptions e.g., antibiotics, blood pressure, depression, and anti-anxiety meds (excluding high-cost specialty drugs)

Virtual Healthcare Perks

- Virtualized Individual treatment plans from the Mayo Clinic
- Direct Primary Care via Champion app (video, phone, chat)
- 24/7 Telehealth for urgent needs

Proactive Mental & Physical Health Support (Member plus Family)

- Early identification of potential health risks
- Private, on-demand consultations with licensed professionals
- Fast access to care for anxiety, depression, or ideation — no long waits for appointments

Telehealth for Pets (Member plus Family)

- Unlimited Virtual Veterinary Consultations 24/7 - Our Licensed Veterinary professionals provide video consults, prescriptions and inform, advise and guide you on the steps to take for the health and well-being for cats, dogs, horses, birds, and more.

UNION Plan 125

The CHAMP Plan™

EMPLOYEE PAYROLL CENSUS

What You Do

1. Provide a payroll census ideally most recent paystubs in Excel format
2. Provide enrollment census
3. Participate in pre-enrollment logistics including payroll setup
4. Sign Plan Documents and approve marketing materials
5. Provide ongoing support of plan

What We Do

1. Generate a proposal/analysis and review it with you
2. Design employee education materials
3. Educate all employees on their benefits and how to use them
4. Host Employee Education calls during open enrollment
5. Provide employee support with a dedicated benefits hotline
6. Help with payroll coordination
7. Monitor employee engagement Initiate engagement with employees to ensure compliance

The Payroll Register Will Need to Include:

Excel is preferred, but CSV or PDF formats are also acceptable.

- Employee gross pay
- Net pay
- Itemized taxes
- Itemized deduction

YOUR SECURED LINK

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