ELEVATED EMPLOYEE BENEFITS

WORKPLACE HEALTH & BENEFITS

A FULLY-INSURED HEALTHCARE MANAGEMENT PROGRAM

Quantum
HEALTH BENEFITS

CHALLENGES FACING BUSINESSES

01 HEALTH INSURANCE COSTS ARE UNSUSTAINABLE

- **5–9%** annual premium increases (year over year).
- Employers are offsetting costs by raising **deductibles** and reducing coverage.
- Employees feel the impact with **higher out-of-pocket expenses.**

02 RETAINING TOP TALENT IS GETTING HARDER

- **78%** of employees would switch jobs for better benefits.
- **66%** of HR leaders say **retention** is their #1 concern
- Replacing a single employee can cost **50% – 200%** of their salary

03 PROTECTING MARGINS IS A TOP PRIORITY

- 77% of CFOs (Deloitte Q2 2025) cite **margin protection** as a top business focus
- Rising healthcare costs erode profit—**Quantum restores lost margin** through tax savings

*METLIFE'S ANNUAL US EMPLOYEE BENEFITS TRENDS 2024 | *SHRM | *MCKINSEY GLOBAL INSTITUTE

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HEALTH BENEFITS

INTRODUCING **QUANTUM HEALTH BENEFITS**

01 | **A proactive, fully insured supplemental benefit solution** that reduces employer healthcare costs while boosting employee benefits.

02 | Works alongside—not in place of—your existing **major medical plan.**

03 | **$0 out-of-pocket cost** to employees.

04 | Most employees will see a **net increase in take-home pay.**

05 | Employers gain **$600–$900 per employee per year** in FICA tax savings with **no net cost** to the business.

06 | **Fully Insured** & Backed by National Carriers

07 | **Tax-Advantaged** via Section 125 Code

08 | **Available Nationwide** Available in all 50 States

09 | **Compliant, Scalable,** and **Turnkey**

EMPLOYER SAVINGS FOR 100 EMPLOYEES

INDIVIDUAL EMPLOYEE MONTHLY BREAKDOWN

QUANTUM (1500) PRE-TAX DEDUCTION	$1,500.00
X 7.65% FICA PAYROLL SAVINGS	$114.75
LESS ADMIN FEE	($35.00)
MONTHLY PER EMPLOYEE SAVINGS	**$79.75**
ANNUAL PER EMPLOYEE SAVINGS	**$957.00**

POTENTIAL SAVINGS FOR COMPANY

MONTHLY	ANNUALLY
$7,975	$95,700

*QUANTUM'S AVERAGE EMPLOYER SAVINGS IS $854.00 PER EMPLOYEE PER YEAR

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