

Capstone Health 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 codes "Section 125 Cafeteria Plan and codes 105, 106, and 213(d)" and ACA wellness rules.

CAN I KEEP MY CURRENT MEDICAL PLAN?

Yes, it is actually a requirement of this program that you offer one, but you do not have to replace it, we can take over the plan for ease of administration.

HOW DO YOU REIMBURSE IN THE SAME 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?

The answer is yes, however, they may have a tax implication. Our recommendation is for the employee to use those funds on 213(d) qualified products through payroll deduction.

SO, WHAT CAN EMPLOYEES USE THE DOLLARS FOR?

The program allows them to use their benefit reserve dollars on 213(d) qualified products such as dental, vision, life, disability, cancer, accident, and critical illness insurance.

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.

