



Defined Contribution Employer Health Benefits



ZanePRA Overview

www.ZanePRA.com

What is ZanePRA?

ZanePPRA...

- **... is a Section 125 "Premium-Reimbursement-Arrangement"**. New regulations allow these plans to reimburse individual health insurance premiums.
- **... allows employees to reimburse themselves for individual health insurance costs tax-free.** ZanePRA saves employees 20-40% on their health insurance costs.
- **... saves employers money on payroll taxes.** ZanePRA saves employers 7.65% on every dollar employees spend on health insurance.

How does ZanePRA work for Employers?

It's as easy as 1, 2, 3...

- 1. Set up the plan.** Employers set up ZanePRA in 5 minutes online. We only ask a few simple questions about the company.
- 2. Enter employee information.** When a company adds employees to the plan, ZanePRA emails each employee a custom welcome kit explaining how the plan works.
- 3. Add reimbursements to payroll.** When a company processes payroll, someone in the office will log into the ZanePRA account to record the reimbursements.

How does ZanePRA work for Employees?

It's as easy as 1, 2, 3...

- 1. Buy a policy.** Employees purchase an individual health insurance policy and pay the premium directly to the carrier.
- 2. Add policy online.** Employees add their policy(s) to the ZanePRA account and create “recurring claim(s)”.
- 3. Paycheck reimbursement.** Employees are reimbursed tax-free each month via payroll for their insurance premiums.

Employee Savings Example (\$1,080 / year)

John pays 30% of his salary in taxes and has a \$300/mo policy

Monthly Take Home Pay
without ZanePRA

Salary.....	\$4,000
Taxable Salary.....	\$4,000
Taxes (30%).....	-\$1,200
Net take home pay.....	\$2,800

Monthly Take Home Pay
with ZanePRA

Salary.....	\$4,000
Pre-tax ZanePRA deduction.....	-\$300
Taxable Salary	\$3,700
Taxes (30%).....	-\$1,110
Tax-free ZanePRA addition.....	+\$300
Net take home pay.....	\$2,890

Net Savings: \$1,080/year