

CHAMP Plan Executive Quick Reference

A proactive employee health and financial wellness strategy



**DO YOU CARE FOR YOUR HEALTH...
OR WAIT TO REPAIR IT?**

LET'S FIX IT BEFORE IT'S TOO LATE.

Keep your current health plan. Add meaningful benefits. Create potential measurable savings.

The CHAMP Plan is designed to improve access to preventive care while creating financial advantages for both employers and employees.

Born from personal loss. Built around prevention.

After losing his wife to cancer following missed screenings, the program founder set out to build a model centered on earlier access, proactive care, and helping families avoid preventable tragedy.

Presented by VictoryX | VictoryXfactor@gmail.com

How the CHAMP Plan Creates Value

The CHAMP Plan is a supplemental health management and wellness program. It is designed to sit alongside existing health coverage, expand access to proactive services, and use a structured tax-advantaged design to create potential savings.

Financial Impact

Participant	Potential Value
Employer	Average estimated payroll tax savings of \$573.60 per participating employee per year.
Employee	Average estimated increase in net take-home pay of approximately \$125 per month, plus access to covered wellness services.
HR and Payroll	Turnkey administration designed to limit additional workload and use existing payroll reporting.

Why It Is Different

- **Additive by design.** The program is intended to complement, not replace, an employer's existing major medical coverage.
- **Proactive rather than reactive.** Virtual care, wellness engagement, and preventive services address concerns earlier, before they become larger health events.
- **Structured for compliance.** The program uses Section 125 and Section 104 tax treatment and is designed for administration with legal and compliance support.

Employee Services

- **Preventive and primary care.** Covered preventive services, health screenings, routine care, and virtual consultations.
- **Mental health support.** Virtual resources for counseling, depression and anxiety screening, peer support, and coaching.
- **Prescription support.** Access to more than 1,400 eligible medications at a \$0 or \$1 copay, subject to the plan formulary.
- **Digital health tools.** Personal health guidance, wellness tracking, dashboards, and monthly engagement activities.
- **Virtual pet care.** Convenient access to preventive veterinary consultations because pets are part of the family.

The Next Step

Authorize a 20-minute executive review. The CHAMP Plan team can model the organization's specific opportunity, explain implementation, and answer questions from ownership, the C-suite, HR, payroll, and benefits leadership.

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Illustrative estimates are subject to workforce eligibility, participation, plan design, payroll data, and review by the employer's tax, legal, and benefits advisers.