



# Need Affordable Health Coverage?

## I CAN HELP!

As Seen On:



"I help individuals, families, and successful business owners build a better health benefit plan than they can get anywhere else... without the hassle!"

Hi my name is Matt Irons. As a health insurance broker my focus is to provide you affordable, comprehensive health insurance solutions, save you time, and help you make informed decisions about your employees' health benefits.

### How I Can Help:

**Personalized Assistance:** I understand that every business is unique. I take the time to learn about your specific needs and budget requirements, ensuring that I recommend health insurance plans tailored to you and your business.

**Extensive Options:** As a broker, I have access to a wide range of insurance carriers. This allows me to shop and compare multiple plans to find the most suitable options that offer quality coverage at competitive prices.

**Individual Coverage and Employer Group Plans:** Whether you're an individual seeking personal coverage or a small business looking for group plans, I have expertise in both areas. I'll guide you through the process of selecting the right plan that meets your needs.

**Cost Savings:** I go the extra mile to help you save money. Through my unique savings program and creative structuring of ancillary benefit plans, I identify cost-saving opportunities without compromising on coverage. My goal is to maximize your savings while providing the best benefits for your employees.

**Additional Services:** I offer employee education and enrollment assistance to ensure a smooth and informed process. My resources and support help employees understand their coverage options and make the most of their health insurance benefits.

### I'm Here to Help You:

I simplify your health insurance journey. I am dedicated to finding cost-effective solutions that align with your unique needs and budget. I'm here to be your trusted partner in navigating the complex world of health insurance.

Below is an example of a unique way I can help you save money while providing you maximum coverage.

## Employee Benefits Example

The Employer pays 50% of the lowest-cost insurance plan selected for the employees. Employer will take advantage of available IRS sections 125 pre-tax rules, Arizona state credits along with approximate FICA savings from the medical and ancillary plans



Employer Cost		Employee Cost	
Example Premium.....	\$223.44	Example Premium.....	\$223.44
FICA Savings....	-\$17.88	Pre-Tax Savings....	-\$55.86
<b>Subtotal:</b>	<b>\$205.56</b>	<b>Subtotal:</b>	<b>\$167.58</b>
<b>Potential Tax Credit:</b>	<b>-\$83*</b>		
<b>Estimated Monthly Premium:</b>	<b>\$122.56</b>	<b>Estimated Monthly Premium:</b>	<b>\$167.58</b>
<b>Weekly Pay-Period Cost For Employer:</b>		<b>Weekly Pay-Period Cost For Employee:</b>	
<b>\$28.28</b>		<b>\$38.67</b>	

\*State tax credit \$83 per month, per single employee for three years.

\*State tax credit \$250 per month, per employee with dependent for three years

### State Tax Credit: Per Employee, Per Month for Three Years

Single Employee Per Month Credit: \$83  
Employee With Dependent Per Month Credit: \$250

**Example Employee Size: 11**  
Single Employees: 5  
Employees with Dependents: 6

Total Monthly Credits for Single Employees: \$415 (5 Employees x \$83)  
Total Monthly Credits for Employees with Dependents: \$1500 (6 Employees x \$250)

**Total Monthly Tax Credits: \$1915**

\$223.44 (Employer Monthly Premium Contributions)  
x 11 (Number of Employees)  
\$2,457.84 Total Employer Monthly Premium Contributions



### FINAL COST FOR EMPLOYERS

\$2,457.84 (Total Monthly Premium Contributions)  
- \$1915 (Total Monthly Tax Credits)

**\$542.84 NET Monthly Contributions (After Tax Credit)**

Schedule a quick **NO OBLIGATION** call with me to see if I can help you and your business build a better health benefit plan, providing you better coverage and saving you more money. I look forward to talking with you!

## SCHEDULE A CALL

[CallMattIrons.com](http://CallMattIrons.com)

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