

Attentive® SIMRP Preventative Care Management Program is a total approach to living a healthier lifestyle. It is the industry's leading edge and compliant solution for employers and employees.

Attentive Plan Designed for Compliance

The Attentive Plan is a Self-Insured Medical Reimbursement Plan (SIMRP) and was purposely created, fully researched, and found compliant with IRC 213(d), 106(a), 105(b), 1.105-II(i) and 104(a)(3) codes, and all applicable IRS memos, ERISA regulations, HIPAA, and the ADA.

Medical Services Are a Key Component

The Attentive Program® is always paired with an ACA approved medical plan to make an integrated 105 plan.

Deduction of The Plan Is Pre-Tax Eligible

The deduction of plan cost from an employee's gross wages is addressed by IRC Codes 106(a). The Office of Chief Counsel Internal Revenue Service Memorandum (Number: 201703013, Dated: 1/20/2017) states: "The value of coverage by an employer provided wellness program that provides medical care (as defined under §213(d)) is generally excluded from an employee's gross income under §106(a). The pre-taxing of this deduction made possible under a Self-Insured Medical Reimbursement Plan and a Cafeteria Plan (§ 125) creates the reduction of taxable income, generating a savings for the employee and the employer.

Post-Tax Program Reimbursements

Any reimbursements or payments for medical care (as defined under §213(d)) provided by the program is excluded from the employee's gross income under §105(b)." Also, Code 1.105-II(i) and 104(a)(3). Reimbursement guidelines are spelled out in the SIMRP plan documents provided by Attentive.

Reimbursement Allowances

Allowable pre-taxing and reimbursement amount based on Dept. of Health and Human Services report (July, 2016) and national average cost total for monthly value of benefits. Amounts allowed are also based upon fair market value of benefits provided through the Attentive Program for preventative services that are 213(d) compliant. All regulations and guidelines of Attentive's Self Insured Medical Reimbursement Plan (SIMRP) are used for benefits and are paired with a Section 125 Cafeteria Plan. SIMRP must be paired with medical insurance for an integrated 105 plan.

Wellness

IRC §106(a) - ERISA
IRC §213(d) - ADA
IRC §105(b)
HIPAA
IRC §125
IRC § 105.11
IRC § 104(a)(3)

Medical

IRC § 213(d) ACA

Pre-Tax

IRC § 213(d)
IRC § 106(a)
IRC § 125

Post-Tax

IRC § 213(d)
IRC § 105(b)
1.105-II(i)
104(a)(3)
1.105-II(k)(I)
1.105-II(k)(2)