Champion Health
Vs.
Other Plans

Category	Champion Health, Inc.	Other "Wellness" Plans
Funding	100% post-tax employee contributions. Benefits are non-taxable under IRS §104(a)(3).	Uses pre-tax dollars but pays taxable benefits. Creates IRS and compliance risk.
Type of Benefit	Health benefit that pays providers directly for substantiated medical events. (CPT codes / EOB-supported care).	Wellness reimbursements for non-medical activities from pre tax dollars are taxable. Most are not true medical benefit payments.
Coverage	ACA-compliant MEC plus unlimited $0 in-person care: Primary care, urgent care, annual physicals, prescriptions.	Virtual or telehealth-only focus. Limited scope with no comprehensive in-person care.
Plan Structure	Self-funded ERISA health benefit. Potential employer refund on unused plan dollars.	No refund mechanism. Funds repurposed as supplemental indemnity. No transfer of risk.
Family Eligibility	Guaranteed Issue for entire family.	Virtual or telehealth-only focus. Limited scope with no or limited comprehensive in-person care.
Employee Experience	Employee leaves provider with $0 bill, $0 copays, $0 prescriptions. Care delivered at point of service.	Employees only have coverage for virtual visits. Full price for in person care.
Annual Savings	$2,000–$5,000+ average savings for the employer and employee combined including health insurance renewals. Creates a strong EBITDA multiplier effect.	Savings taxable to the employee. Risk of discrimination testing failures.
Compliance & Risk	Post-tax funded. Aligned with IRS, ACA, ERISA, and DOL. Backed by tax insurance.	Disclaimers admit benefits "may be taxable." Employers face IRS and class-action exposure.
Credibility	ACA-aligned. ERISA-governed. DOL-compliant plan design.	Not A-rated. Not DOI-registered. Repackaged indemnity-style products.

Bottom Line: Not all plans are created equal and cutting corners is costly. CHAMP delivers broader access at a lower net cost, with first-dollar medical care, airtight compliance, and superior employer ROI. Shortcuts in healthcare come with real consequences. Copycat plans provide less, often cost more, and expose employers to material tax and legal risk.