



FOR AMAZON DELIVERY SERVICE PARTNERS

MAKE MONEY BY SAVING MONEY

The DSP Benefits and Payroll Savings Playbook

How a properly structured Section 125 cafeteria plan, paired with Amaze Health, can strengthen benefits and create eligible employer payroll-tax savings.

THE BUSINESS CASE

Provide amazing healthcare that fits a DA's lifestyle while creating measurable savings for the DSP.

BETTER BENEFITS. VERIFIED SAVINGS. A PROGRAM EMPLOYEES CAN USE.

BUILT BY OPERATORS. POWERED BY COMMUNITY.

Educational planning guide only. Final savings and tax treatment depend on the adopted plan, employee elections, payroll setup and professional review.

Why This Matters to a DSP

The best programs improve the employee experience and the owner's economics at the same time.

1 Two Problems Worth Solving

BENEFIT ACCESS AND MARGIN PRESSURE ARE CONNECTED

THE DSP PROBLEM

- Payroll is the largest recurring expense for many DSPs.
- Savings repeated across a large workforce compound quickly.
- Benefits must compete with overtime, insurance, recruiting and fleet costs.

THE DA PROBLEM

- DAs start early, finish late and spend most of the day away from home.
- Traditional appointments often do not match their schedules.
- A benefit only matters when the employee can understand and use it.

2 One Program. Two Wins.

THE OWNER GETS SAVINGS; THE EMPLOYEE GETS ACCESS

FOR THE DSP

Eligible pre-tax benefit deductions may create employer payroll-tax savings. The result repeats each payroll and can be measured against actual enrollment and program cost.

FOR THE DA

Amaze Health gives enrolled employees a practical, phone-based first step for many non-emergency healthcare needs - before work, after work or away from home.

THE STANDARD

Do not sell this as a payroll strategy with a healthcare add-on. Lead with meaningful healthcare for DAs. The savings make the program easier for the DSP to support.

What a Cafeteria Plan Actually Is

It is the tax framework that allows eligible benefits to be offered and funded on a pre-tax basis.

3 Start With the Basics

A SECTION 125 PLAN IS A WRITTEN EMPLOYER BENEFIT PLAN

A Section 125 cafeteria plan allows eligible employees to choose between taxable compensation and qualified benefits. When an employee elects an eligible benefit through the plan, the approved amount can be deducted before certain payroll taxes are calculated.

That can create savings for both sides: the employee may pay less in applicable payroll and income taxes, and the employer may save its share of applicable payroll taxes.

4 What It Is - and Is Not

KEEP THE TAX STRUCTURE SEPARATE FROM THE HEALTHCARE SERVICE

WHAT IT IS

- A written plan with defined eligibility and election rules.
- A way to fund qualified benefits with eligible pre-tax dollars.
- A payroll process that must match the adopted documents.
- A program requiring administration and ongoing compliance.

WHAT IT IS NOT

- It is not health insurance by itself.
- It does not make every benefit automatically tax-free.
- It does not guarantee the same paycheck result for everyone.
- It does not replace plan documents or professional review.

WHY DSPS SHOULD CARE

DSPs employ large hourly teams and run frequent payrolls. When enrollment is meaningful and the plan is administered correctly, even modest savings per enrolled employee can add up across the year.

The Structure and the Experience

Ensura supports the plan and payroll work. Amaze Health gives the employee a benefit they can actually use.

5 Ensura Builds the Foundation

DESIGN, ANALYSIS, ENROLLMENT AND IMPLEMENTATION

- Reviews employee and payroll information to model potential DSP savings.
- Coordinates the final benefit design, eligibility rules and plan documents.
- Supports enrollment and the approved employee communication process.
- Works with payroll so election and deduction codes match the adopted plan.
- Helps the DSP compare projected savings with actual results after launch.

6 Amaze Delivers the Experience

AMAZING HEALTHCARE BUILT AROUND A DA'S DAY

Amaze Health provides direct, app-based access to its medical team with no per-visit fee. Published services include:

- Virtual primary and urgent care
- Mental health, prescription and chronic-condition support
- Patient advocacy, insurance support and health education
- 24/7/365 access through the Amaze Health app

KEEP THE ROLES CLEAR

The Section 125 plan creates the tax and payroll structure. Amaze provides healthcare access. Confirm the exact plan and covered services before communicating with employees.

Put the Savings on Paper

The cleanest estimate starts with eligible pre-tax payroll - not a promised dollar amount.

7 The Employer Savings Formula

USE ACTUAL ENROLLMENT AND ACTUAL ELIGIBLE DEDUCTIONS

GROSS ANNUAL EMPLOYER PAYROLL-TAX SAVINGS

Enrolled employees x eligible pre-tax deduction per pay period x pay periods x applicable employer payroll-tax rate

75

ENROLLED EMPLOYEES

\$350

ELIGIBLE PRE-TAX PER PAY PERIOD

26

BIWEEKLY PAY PERIODS

ILLUSTRATIVE 2026 CALCULATION

$75 \times \$350 \times 26 \times 7.65\% = \$52,211$ gross annual employer payroll-tax savings

ENROLLED	ANNUAL PRE-TAX BASE	7.65% GROSS	LESS FEES = NET
75	\$682,500	\$52,211	DSP-specific
100	\$910,000	\$69,615	DSP-specific
140	\$1,274,000	\$97,461	DSP-specific

WHAT 7.65% MEANS

For 2026, the employer share is generally 6.2% Social Security plus 1.45% Medicare. The effective savings rate may vary by wage and deduction treatment.

Amazing Healthcare That Fits a DA's Life

The strongest benefit is the one a DA can reach before a route, after a route or away from home.

8 Meet Employees Where They Are

PHONE-BASED ACCESS FOR A WORKFORCE THAT IS ALWAYS MOVING

DA MOMENT	REAL-LIFE NEED	HOW THE BENEFIT HELPS
Before dispatch	A DA wakes up sick and needs guidance before the first wave.	Contact the Amaze medical team from the app.
On the road	A non-emergency question comes up while the DA is away from home.	Use the app only when safely parked and off task.
After the route	A DA needs care when traditional offices may already be closed.	Use 24/7 virtual access instead of waiting for the next business day.
Family needs	An enrolled employee needs help for a covered family member.	Start with the services included in the approved plan.
Care confusion	The employee needs help with a bill, benefit or next step.	Use patient advocacy or insurance support.

9 Make It Part of the Culture

ACCESS SHOULD BE AS EASY TO REMEMBER AS THE CALL-OFF PROCESS

- Activate the Amaze app during onboarding - not weeks later.
- Repeat the access process at stand-up meetings and during benefits reminders.
- Give DAs one support contact for enrollment, payroll and access questions.

SAFETY BOUNDARY

Call 911 for emergencies. Do not delay incident reporting, workers' compensation procedures or emergency response. Managers should never diagnose an employee.

Launch It Like an Operating Change

Assign one owner, test payroll before go-live and make healthcare activation part of onboarding.

10 Four-Week Launch Plan

ILLUSTRATIVE SEQUENCE - ENSURA CONFIRMS THE FINAL TIMELINE

1

VALIDATE

Employee census, payroll frequency, current benefits, eligibility rules and preliminary savings analysis.

2

CONFIGURE

Adopt the written plan, build payroll codes and complete payroll, tax and legal review.

3

ENROLL

Use approved materials, explain the healthcare value and capture complete employee elections.

4

LAUNCH

Audit the first payroll, confirm Amaze activation and give managers the correct support contacts.

FIRST-PAYROLL RULE

Reconcile enrollment, deductions, taxable wages, employer savings and program cost before the next payroll closes.

Lead With Healthcare, Then Explain Payroll

DAs should first understand what the benefit does, then how the election appears on their paycheck.

11 What Managers Should Say

PLAIN LANGUAGE BUILDS TRUST

"We are offering a benefit program designed around the way our DAs work. It includes access to Amaze Health through your phone, including 24/7 support for many non-emergency healthcare needs. Before you enroll, you will receive approved materials explaining eligibility, services, the payroll election and where to get help."

Managers explain the process. They do not interpret tax rules, diagnose medical issues or pressure an employee to enroll.

12 What Not to Promise

ACCURACY PROTECTS THE DSP AND THE EMPLOYEE

DO NOT SAY

- Everyone will save the same amount.
- This is free health insurance.
- Amaze replaces major medical coverage.
- The DSP savings are guaranteed.

DO SAY

- Your result depends on your election and tax situation.
- The plan documents control the benefit.
- Use approved support for benefit questions.
- Call 911 for emergencies.

COMPLIANCE CHECKPOINT

The employer needs a written plan, accurate payroll treatment, complete elections and applicable nondiscrimination testing. Cash benefits and reimbursements must follow the final plan and current tax guidance.

Build the DSP-Specific Case

Replace the planning range with actual enrollment, actual deductions and verified net savings.

13 Savings Worksheet

THE NUMBER IS NOT FINAL UNTIL PAYROLL CONFIRMS IT

ELIGIBLE EMPLOYEES	EXPECTED ENROLLED EMPLOYEES
ELIGIBLE PRE-TAX DEDUCTION / PAY PERIOD	PAY PERIODS PER YEAR
ESTIMATED EMPLOYER PAYROLL-TAX SAVINGS RATE	GROSS ANNUAL EMPLOYER PAYROLL-TAX SAVINGS
ANNUAL PLAN / ADMINISTRATION COST	VERIFIED ANNUAL NET SAVINGS

14 Decision Checklist

DO NOT LAUNCH UNTIL EACH OWNER IS CLEAR

READINESS ITEM	OWNER	DUE DATE
Savings analysis complete		
Plan documents reviewed		
Payroll configuration tested		
Employee communication approved		
Amaze activation process ready		
First-payroll audit scheduled		

Official references: IRS Publication 15 (2026); IRS cafeteria plan FAQs; IRS Chief Counsel Memoranda 202323006 and 202317020; Amaze Health employer overview and welcome toolkit; Amazon DSP delivery-associate information.

FINAL STANDARD

Ensura validates the analysis. The DSP's payroll, tax and legal professionals confirm treatment. Estimates are never guarantees.