

What if there was a way to provide your employees a robust wellness program with FREE telehealth (no copay) and about \$150 a month to spend on voluntary benefits like Accident, Cancer, Critical Illness and Life? – All without reducing your employee's take-home pay, and while simultaneously improving your bottom line?

What would you say if you were told that on top of all of that, you will actually save an average of \$550 per employee per year on payroll taxes?

HOW DOES IT WORK?

- Our program allows the employer to provide a robust wellness program and ancillary benefits, with no reduction in the employees' net pay.
- By participating in our program, employees experience a reduction in tax liabilities. These savings are reallocated toward new benefits.
- Employees can expect to receive a powerful wellness program, and an average of \$150 per month in new supplemental insurance benefits

ADVANTAGES TO THE EMPLOYER

- Save an average of \$550 per employee per year on payroll taxes
- Reduce turnover and attract quality employees
- Lower health claims through preventive care by an average of \$1,400 over 3 years
- Fully automated and easy to implement
- No out-of-pocket investment and voluntary
- Due to tax savings, all program costs are covered and a net surplus is realized.
- Immediate financial impact to your company's bottom line
- No change required in existing health & benefit plans

ADVANTAGES TO THE EMPLOYEE



Allows employees to proactively manage their personal health to help diagnose, mitigate, and prevent disease and illness



Participation historically reduces employees' overall medical costs



Provides unlimited access to telehealth with no copays, a convenient alternative to costly urgent care and emergency room visits



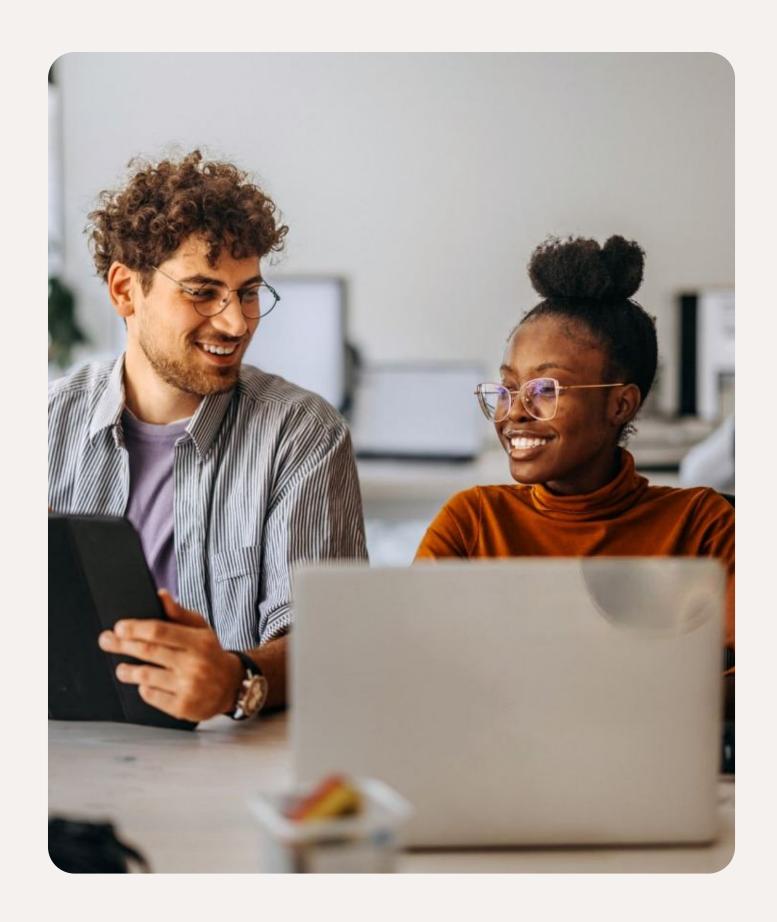
Works with current medical plan to help fill the gaps and enhance existing employee benefits



Generates an average of \$150 per employee per month to be used for supplemental insurance



Tax savings will fund the program so there is no reduction in employees' take-home pay



OUR PRODUCTS



Critical Illness

Pays a lump-sum cash benefit when diagnosed with a covered critical illness. Preventative care management program benefit included.



Life

Provides a lump-sum cash benefit to help pay final expenses, bills, and more. Term or Whole Life options.



Accident

Pays a benefit for a covered accidental injury. Provides 24-hour coverage, on or off the job.