



Employer's Choice

Preventive Care Plan

**A Section 125 Preventive Care
Management Program**



- Founded in 2003
- Thousands of clients, 150k+ members, 7500 locations throughout NA
- 100's of different engagement plans designed, built and managed
- Currently working with many TPAs, benefit firms, healthcare providers
- Over 20,000 health care providers using the PredictiMed™ AI platform
- >40,000 Wholeistic™ Coaching events with 92% referral rate
- 100's of onsite screenings events managed, with 98% satisfaction rating
- Average risk reduction of 25% per group, ~\$8000 per case
- >99% client retention rate the last 5 years
- www.ushealthcenterinc.com

Your Team



Gavin Quinnies is USHC's CEO and Co-founder since 2003 and Dr. G Raymond Gavery served as Chief Medical Officer



USHC is a **Leader in PredictiMed™ AI** with an extensive technology stack that has won Multiple Awards



We've strategically partnered with USHC and Employer's Choice to bring you the **Best of Wellness** designed to minimize your effort and maximize your health

Industry Leading Science Technology and Advocacy

 validationinstitute
BY INTEL · GE CARE INNOVATIONS™

2015

Validation in Predictive Modeling

Ability to identify and lower the predisease high risk level, in thirteen major disease categories to a lower level where the preemptive intervention can be applied and thus reduce the incidence of ER visits and hospitalizations between 80 and 93%

HealthValueAwards

Presented by ValidationInstitute

2019
Winner

Gold Winner – Care Navigation

www.ValidationInstitute.com



ValidationInstitute

2022

Validation in Risk Burden Prediction

The Institute had the opportunity to validate PredictiMed's™ AI's ability to predict the amount of Risk Burden, or potential spend for future patients with a margin of error of 8%.

HealthValueAwards

Presented by ValidationInstitute

2020 & 2023
Winner

Validation in
Population Health Management
Gold Winner

www.ValidationInstitute.com

What is the Cost of Chronic Disease?

Direct Medical Costs		
Predisease Risk	Significant Risk Cases	Risk Burden
Heart Disease (Male)	40	\$1,091,890
Back Problems	63	\$971,038
Lung Cancer	27	\$519,381
Hypertension	191	\$517,035
Colorectal Cancer	24	\$386,131
Diabetes	158	\$277,228
Breast Cancer	13	\$242,659
Prostate Cancer	19	\$178,632
Heart Disease (Female)	4	\$109,189
Peripheral artery disease	5	\$75,553
Stroke	5	\$55,275
Depression	20	\$54,291
Total:	593	\$4,908,611

Total Predisease Risk Burden per HRA participant [595] = \$8,250

Predisease USHC book of business range = \$6,000 - \$12,000

SAVING LIVES

Validated



Validated Algorithms Save Lives

USHC has helped improve thousands of lives.

Disease / Condition	Lives saved since 2015
Breast Cancer	93
Cervical Cancer	22
Colorectal Cancer	252
Coronary Heart Disease	424
Diabetes II	1906
Endometrial Cancer	24
Hypertension	3839

Disease / Condition	Lives saved since 2015
Lung Cancer	109
Ovarian Cancer	15
Peripheral Artery Disease	53
Prostate Cancer	68
Skin Cancer	69
Stroke	39



What is Employer's Choice Preventive Health Plan?

- 01** An *all-inclusive* preventative healthcare management program that **supplements group health insurance plans**.
- 02** A HIPAA-compliant *participatory Medical Expense Reimbursement Wellness plan*, compliant with IRS codes 125, 213, and 105, and backed by a Legal Protection Plan.
- 03** With **no out-of-pocket cost**, Employer's Choice *prioritizes and incentivizes preventative health care for employees* and at the same time benefits employees & employers through tax savings.



Personal Health Dashboard™

Online or Mobile

The PHD™ can be translated into over 60 languages and has many functions

- Complete Health Risk Assessment (HRA).
- Complete behavior modification modules.
- Watch over 250 multimedia videos.
- Connect your wearable directly to the fitness tracker.
- Use “My Benefits” tab to learn more about additional free benefits.

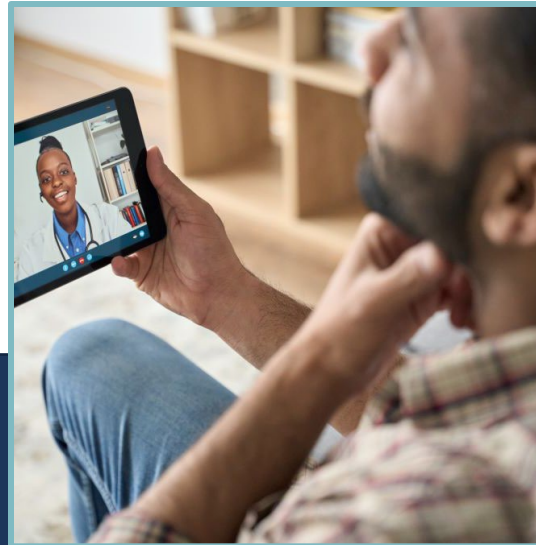


Employee Benefits Include:



RN Wholeistic™ Health Coaching

- Telephonic Coaching
- Nutrition Education
- Disease Management
- Behavior Change Counseling
- Smoking Cessation



Telemedicine for Whole Family

- \$0 Cost
- 24/7/365
- Board-Certified Physicians
- Prescriptions Available
- Behavioral Health



Personal Health Dashboard

- Stress & Sleep Programs
- Medical & Video Library
- Harassment Advocacy
- DNA Testing
- Online behavior change modules



A Dual Approach

SECTION 125 CAFETERIA PLAN

This provides participants the opportunity to receive certain benefits on a pre-tax basis and has the potential to generate healthcare savings while also utilizing tax advantages under Section 125.

WELL-BEING SERVICES AND SOLUTIONS

This offers state-of-the-art health tracking software, 24/7 telemedicine with \$0 cost, online learning modules, health screenings, and more.

Benefits provided at no out-of-pocket cost to the employee.



Employee Paycheck Example

Example of employee pay making \$31,200.00 (~\$15/hr.) with and without Employer's Choice program.

	WITHOUT Employer's Choice	WITH Employer's Choice	DIFFERENCE
MONTHLY GROSS INCOME	\$2,600.00	\$2,600.00	\$0.00
Pre-tax Premium Payment	\$0.00	\$1,200.00	\$1,200.00
Taxable Income	\$2,600.00	\$1,400.00	\$1,200.00
Tax Withholding	\$439.17	\$162.13	\$277.04
Employer's Choice Claim Payment	\$0.00	\$1,000.00	\$1,000.00
Net Take Home Pay	\$2,160.83	\$2,237.87	\$77.04

PREMIUM PAYMENT
TELEMEDICINE PREVENTIVE HEALTH CARE PROGRAMS

	Tax Withholding without Employer's Choice	Tax Withholding with Employer's Choice
Federal Tax	\$169.92	\$35.42
Social Security	\$161.20	\$86.80
Medicare	\$37.70	\$20.30
State Tax	\$39.15	\$2.81
SDI	\$31.20	\$16.80
Total Tax Withholding	\$439.17	\$162.13

Increase in take-home pay using Employer's Choice program

\$77.04
PER MONTH INCREASE

\$924.48
PER YEAR INCREASE

Employer's Choice cannot guarantee the same favorable tax outcome in all situations as federal and state tax laws are continuously changing.

Employer Payroll Savings Example

	WITHOUT Employer's Choice	WITH Employer's Choice	DIFFERENCE
GROSS INCOME	\$2,600.00	\$2,600.00	\$0.00
ABC Company Medical Pre-tax Premium	\$0.00	\$1,200.00	\$1,200.00
Employee's Monthly Gross Taxable Income	\$2,600.00	\$1,400.00	\$1,200.00
Employer's Monthly FICA Contributions	\$198.90	\$107.09	\$91.80
Employer's Annual FICA Contribution	\$2,386.80	\$1,285.20	\$1,101.60
Gross Annual Employer's Savings	\$0.00	\$1,101.60	\$1,101.60
NET ANNUAL EMPLOYER'S SAVINGS PER EMPLOYEE	\$1,881.60	\$1,200.00	\$681.60

Employer's Choice

Cost Per Employee
Per Month: \$35
Per Year: \$420

Savings Per Employee
Per Month: \$91.80
Per Year: \$1,101.60

NET SAVINGS PER
EMPLOYEE
AFTER Employer's Choice FEE
Per Month: \$56.80
Per Year: \$681.60



Bottom Line

- Improving Employee Health
- Improved Employee Benefits
- All while REDUCING COST
 - ✓ Enhance Employee Take-Home Pay
 - ✓ Increase Employer Profits



Next Steps



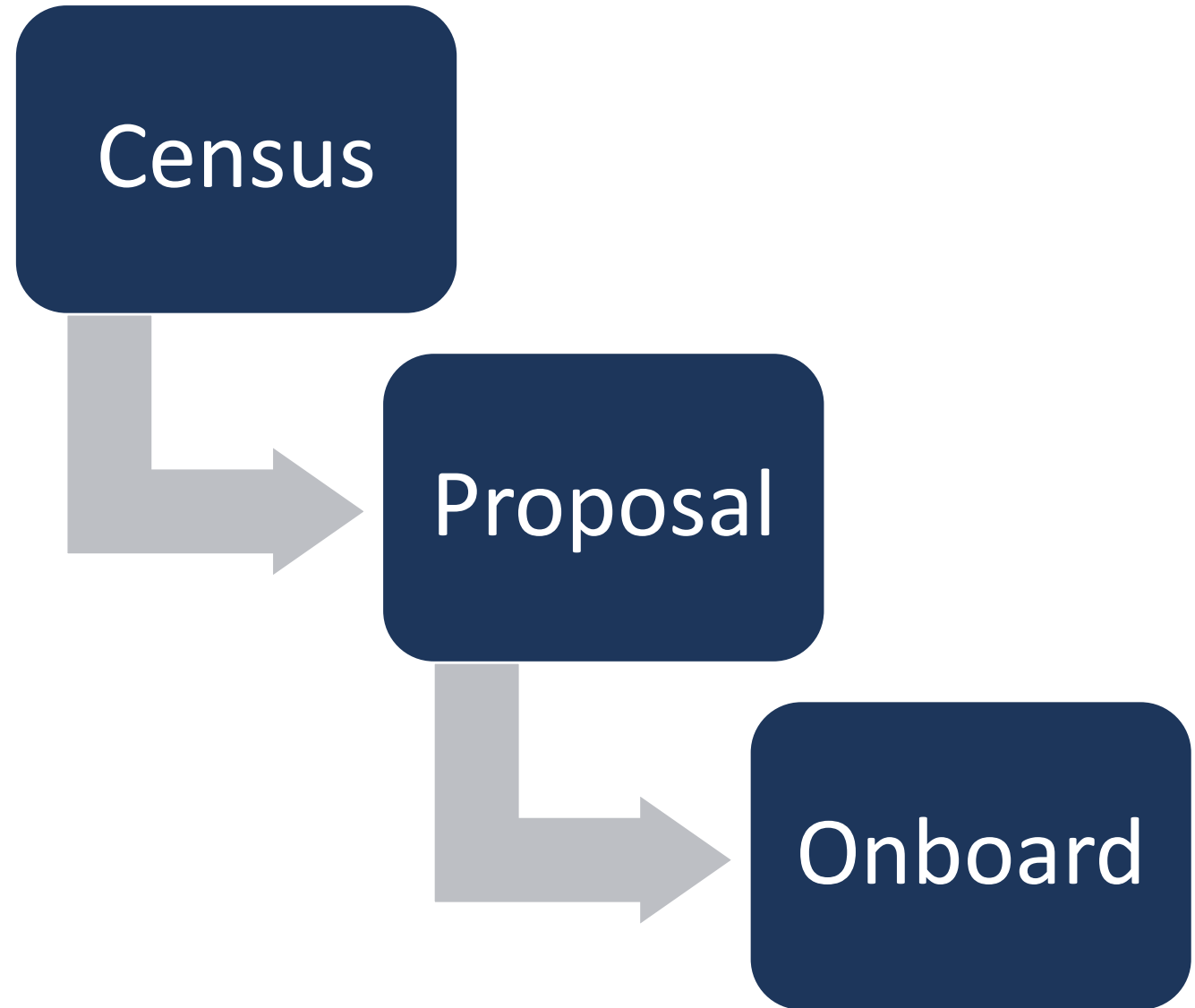
Provide us with your payroll data, commonly called a Census.



Our team will analyze the Census and provide you with a detailed proposal.



During the Onboarding Step your Employees will activate their account and start using their Personal Health Dashboard™ (PHD) app; also will integrate with your payroll process





THANK YOU

FOR CHOOSING



Employer's Choice

Preventive Care Plan

A healthier, happier workforce
starts with Employer's Choice



Additional Employer Benefits

Insurable

Legal protection up to \$500,000 for the employer and \$10,000 for each employee.

Employee Harassment Protection

Addresses workplace sexual harassment and discrimination issues.

Health Plan Options

Add an America's Choice Group Plan to round out your Program.



What Employer's Choice Offers ...



Health Benefits: The program offers health coaching, biometric screenings, telemedicine, behavioral health, EAP, and more!

Increased Education & Engagement: Increase employee engagement with preventative health care and educate them about health risks before they become serious.

Proactively Reach Employees With the Highest Medical Claims: Research shows that it's mostly your healthy population that participates in programs. Our program incentivizes all parties to engage - even the unhealthiest.

Employees Boost Their Net Income: Employees on the program will see an increase in take-home pay with participation and no out-of-pocket cost.

Employer Savings: Employers on average will save \$600/employee per year in payroll tax savings with no out-of-pocket cost.





What is the Cost of Chronic Disease?

- **Heart Attack** – just the hospital stay along averages \$20k
- **Diabetes** – average annual cost is \$19.7k per person
- **Cancer** – 1.8M new cases/yr; \$5.6B in out-of-pocket costs/yr¹
- 10% to 20% of all cancers are hereditary but you have a **four times (4X) greater chance of beating it** if you catch it before you actually get it

¹ American Cancer Society (ACS) on July 18, 2023



RN Wholeistic™ Health Coaching



Telemedicine for Whole Family



Personal Health Dashboard

Healthy Dashboard Statistics

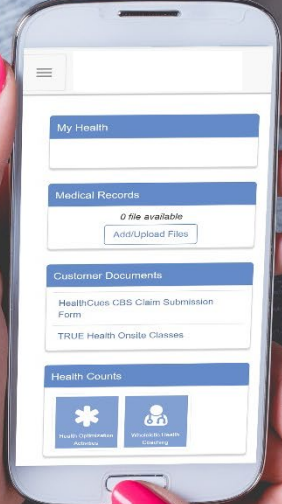
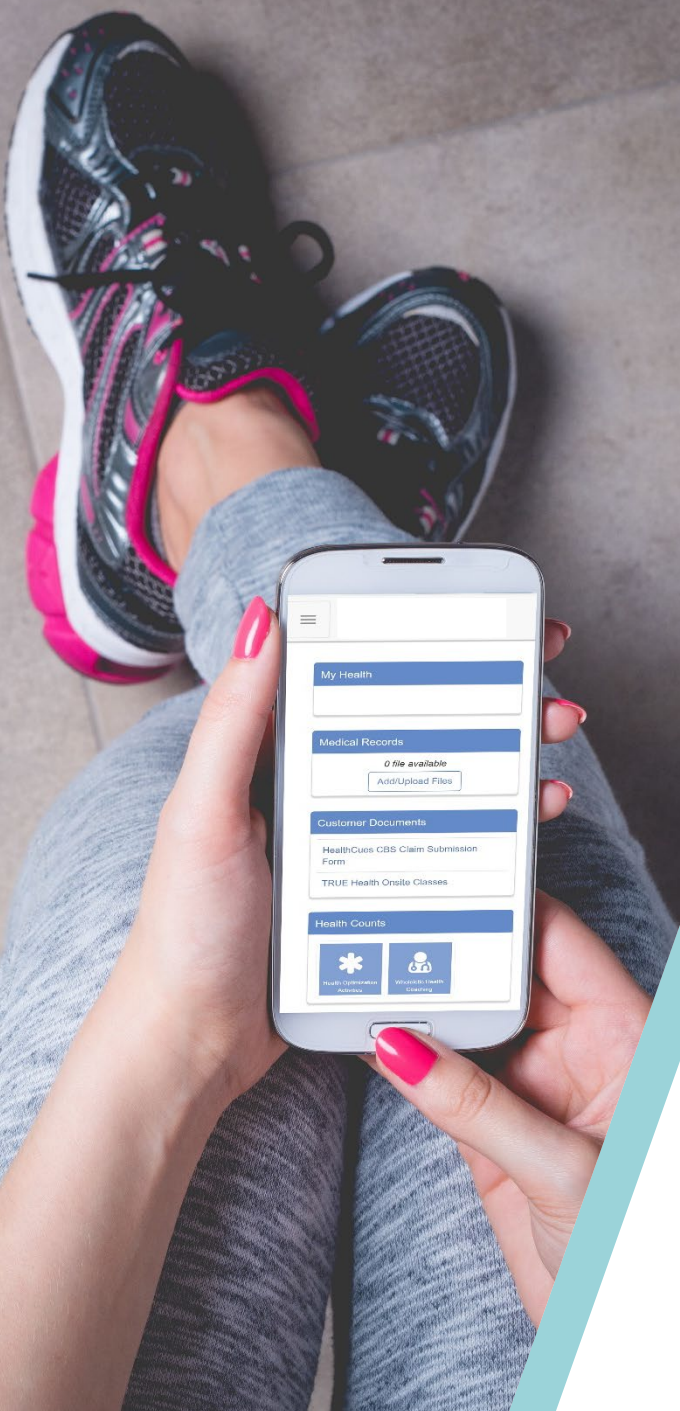
100% Retention: once enrolled our clients stick – we haven't lost one client, ever, since we started over 20 years ago!

Employee Engagement: over 90% of eligible employees will stay enrolled and over 65% will actively engage in wellness activities.

Weight Management: employees in our Wellness Program lost over 1,000,000 pounds in 2023!

Chronic Disease Avoidance: Cancer? Heart disease? Pain? Diabetes? Those predisposed but took steps to mitigate their risk

Ripple Effect from having Healthier Employees: Sick days went down x%; Retention went up y%; etc.



Employee Monthly Health Optimization Activities

Employees perform **1 activity per month** of their choice. Only the 15 minute Health Risk Assessment is required in any month.



11 Months

Online Activities
Health Coaching
TelMed EAP,
dozens more



Any Month

Must Complete the
online Health Risk
Assessment once
per year

How it Works for Employees



Employees begin by activating their account and watching the intro video on their effective date.



Employees manage their tasks and benefits on the Personal Health Dashboard™ (PHD), including an individual risk profile, a risk resolution center, and health reminders.



Employees then complete their online Health Risk Assessment (HRA) and read a monthly newsletter via email, text, or snail mail.



