

Introducing

# WisePlus Flex Plans

Powered by iWise Insurance



## What is a WisePlus Flex plan?

WisePlus Flex, a Section 125 plan, also known as a cafeteria plan, is an employer-sponsored benefits program that allows employees to choose from a menu of pre-tax benefits. These benefits can include health insurance, flexible spending accounts (FSAs), dependent care assistance, and other qualified expenses. One of the main advantages of a Section 125 plan is the tax savings it offers to employees.

This is an all-inclusive preventative healthcare management program that supplements group health insurance plans. With no out-of-pocket cost, iWise prioritizes and incentivizes preventative health care for employees.

## What can WisePlus Flex offer me?

### Health Benefits

DNA screenings, health coaching, biometric screenings, telemedicine, behavioral health, and more.

### Increase Take Home Pay

Employees on the program will see an increase in take-home pay with participation and no out-of-pocket cost

### Well-being Services and Solutions

Using online apps, this program offers state of the art health tracking software, 24/7 telemedicine with \$0 co-pay, online learning modules, health screenings and more.

## Additional Benefits under WisePlus Flex plans



### Health Coaching

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



### Telemedicine

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



### Benefits on PHD app

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

## Exploring WisePlus Flex and its Tax Advantages

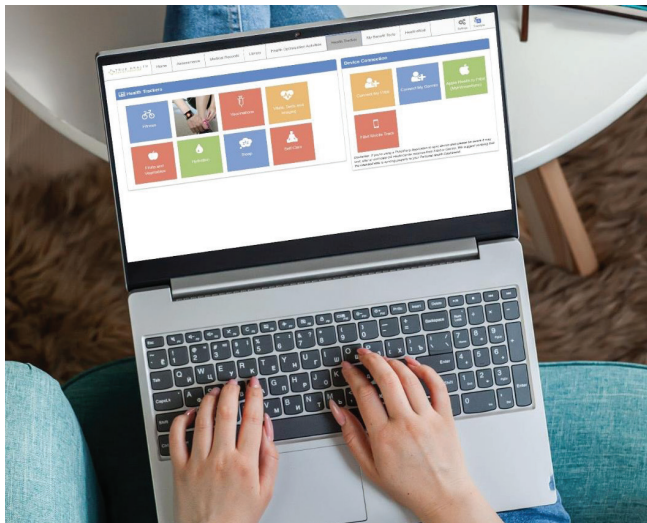
By participating in this plan, employees can contribute pre-tax dollars towards their chosen benefits. This means that the amount they contribute is deducted from their gross income before taxes are applied, resulting in lower taxable income. As a result, employees save money on their federal income tax, state income tax (where applicable), and even Social Security and Medicare taxes.

For example: an employee making \$31,200 a year would see a \$77.04 monthly increase in their paychecks (\$924.48 per year).\*

### Example paycheck with WisePlus Flex plan participation:

	Without WisePlus Flex	With WisePlus Flex	Difference
Monthly Gross Income	\$2600.00	\$2600.00	\$0.00
Pre-tax Premium Payment	\$0.00	\$1200.00	\$1200.00
Taxable Income	\$2600.00	\$1400.00	\$1200.00
Tax Withholding	\$439.17	\$162.13	\$277.04
WisePlus Flex Claim Payment	\$0.00	\$1000.00	\$1000.00
Net Take-Home Pay	\$2160.83	\$2237.87	\$77.04

\* This is an example only. iWise cannot guarantee the same favorable tax outcome in all situations as federal and state tax laws are continuously changing.



### How it works

- Employees manage their tasks and benefits on the employee Personal Health Dashboard™ (PHD), which includes an individual risk profile, a customized monthly action plan, a risk resolution center, and health reminders.
- Employees begin by activating their account and watching the intro video prior to the effective date.
- Employees then complete one activity per month to remain compliant.
- Employees can also opt-in to receive important text reminders.

### What is the Personal Health Dashboard™?

The PHD is an online app that can be translated in over 60 languages and has many functions to keep you on track with your health and wellness goals. With it you can:

- Complete monthly health optimization activities on the convenient mobile app or dashboard online
- Track compliance and incentives
- Complete behavior identification modules
- Watch over 250 multimedia videos
- Connect your wearable to the fitness tracker
- Participate in challenges such as step, blood pressure, back care, fitness, financial, nutrition and more
- Use “My Benefit Tools” tab to learn more about additional free benefits