

# Wellness Reward Plan Proposal For Management Co & 4 SNFs

## **Subject: Wellness Reward Plan Proposal**

Dear,

Thank you for the opportunity to present our Wellness Rewards Plan for your employees. This program leverages savings from both employer and employee taxes to deliver a comprehensive package of wellness and healthcare benefits—at zero net cost.

The plan combines customized educational modules, with active engagement opportunities including live sessions with health coaches and counselors which are completely confidential.. Employees can access all services through an intuitive online dashboard that simplifies participation and compliance.

### **How It Works**

- Employees contribute via a pre-tax payroll deduction.
- A corresponding post-tax reward is added in the same paycheck, so there is no reduction in take-home pay.
- Employees save on their tax withholdings and Employers save on payroll FICA taxes, which fund the program.
- UnifyWell and ACA Solutions administer compliance monitoring, employee engagement, and reporting on behalf of your organization.

This structure is supported by independent legal and CPA reviews confirming compliance with IRS Sections 105, 106, 125 and 213(d), ERISA, and Affordable Care Act (ACA). These compliance documents can be made available for review.

## Plan Options

Based on payroll analysis, employees will be enrolled into one of the plan options below. It is an increase in take-home pay that determines the selection of the plan for the employee. Benefits in Bold font are available to all dependents as well:

- **1500 Plan Benefits**

- Personalized Wellness Content
- MEC Plan (if needed)
  - Free Preventive Services as required the ACA
- **Zero Cost Virtual Health**
  - **Primary Care**
  - **Urgent Care**
  - **Behavioral Health**
- **Discounted In-person Office Visits**
- **Free acute & chronic care generic medications at 70,000+ retail outlets**
  - **60-80%+ savings on all other medications, including International Pharmacy program for brand name medications**
- **40-60% savings on diagnostics like labs, imaging, procedures, etc.**
- **50%+ savings on Dental services at 263,000+ service locations**
- **60%+ savings on eyeglasses and contact lens**

- **1200 Plan Benefits**

- Personalized Wellness Content
- MEC Plan (if needed)

- Free Preventive Services as required the ACA
- **Zero Cost Virtual Health**
  - **Primary Care**
  - **Urgent Care**
  - **Behavioral Health**
- **Discounted In-person Office Visits**
- **Free acute & chronic care generic medications at 70,000+ retail outlets**
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- **1000 Plan Benefits**
  - Personalized Wellness Content
  - MEC Plan (if needed)
    - Free Preventive Services as required the ACA
  - **Zero Cost Virtual Health**
    - **Urgent Care**
    - **Behavioral Health**
  - **Discounted In-person Office Visits**
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  - **50%+ savings on Dental services at 263,000+ service locations**

- **675 Plan Benefits**

- Personalized Wellness Content
- MEC Plan (if needed)
  - Free Preventive Services as required the ACA
- **Zero Cost Virtual Health**
  - **Urgent Care**
  - **Behavioral Health**
- **Discounted In-person Office Visits**
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### **Employee Qualification Analysis**

Of 383 employees reviewed:

- 365 qualify for the Plan

**With the 365 qualifying employees, the employer annual FICA savings are projected to be \$306,872.**

### **Employer Advantages**

- Increased employee take-home pay with no added payroll expense
- Significant employer payroll tax savings
- Compliance with ACA
- Enhanced employee retention and satisfaction with wellness and healthcare access

## Implementation & Enrollment

Our payroll experts will work directly with your HR team to ensure accurate code setup. Once contracted, employees will receive plan materials and will have:

- A 30-day pre-start opt-out window
- A 30-day post-start opt-out window
- After this 60-day period, changes are only permitted with a qualified life event

## Conclusion

The tax-advantaged Wellness Reward Plan is a unique, compliant, and tax-efficient way to provide your workforce with meaningful wellness and healthcare benefits. It improves employee well-being, enhances take-home pay, and reduces employer payroll tax liability—all at no net cost for the plan.

We look forward to partnering with you to deliver these innovative benefits to your employees.

Sincerely,

A handwritten signature in blue ink that reads "Jawad Arshad".

Jawad Arshad, MD, FACEP  
CEO, UnifyWell Benefits