



HealthCues

WORKPLACE HEALTH SOLUTIONS



What is HealthCues?

- ❖ With no out-of-pocket cost, HealthCues prioritizes and incentivizes preventative health care practices for employees and targets some of the most at risk members of your population
- ❖ Applying pre-tax wages to benefit premiums allows employees to receive a net increase in take home pay up to 3-4%
- ❖ Also, allows employers to save between \$600-\$850 per qualifying employee annually on FICA taxes
- ❖ HealthCues is a Section 125 preventative healthcare management program which includes a Limited Benefit Hospitalization Plan. It's officially a fixed indemnity program.
- ❖ Promoting healthy outcomes before medical concerns become health insurance issues



WHY HEALTHCUES?



INCREASED ENGAGEMENT

Although preventative health care programs have been around for over 20 years, research shows that it's mostly your healthy population that participate in programs. Our program incentivizes all parties to engage, even the unhealthiest.



PROACTIVELY REACH THOSE WITH THE HIGHEST MEDICAL CLAIMS

80% of major medical claims come from 20% of the population that is unhealthy or living with a chronic disease. How do you address major medical claims? You get people healthier. You get people healthier by proactively reaching them and educating them to lead healthier lifestyles.



FUNDED AND INSURED

Our program is HIPAA compliant, fully funded, fully insured and is approved by the department of insurance.



SAVES YOU AND THE EMPLOYEE MONEY

- ✓ No out-of-pocket cost
- ✓ Employee sees an increase in net take home pay
- ✓ Annual Average payroll tax savings of **\$600.00 - \$850 per employee**





HealthCues

WORKPLACE HEALTH SOLUTIONS

WHAT HEALTHCUES OFFERS

- **Health Benefits:** DNA screenings, health coaching, biometric screenings, telemedicine, behavioral health, and more
- **Hospitalization Plan:** Employees have access to hospitalization insurance to help with out-of-pocket costs
- **Increase Take Home Pay:** Employees on the program will see an increase in take-home pay with participation and no out of pocket cost
- **Happier, Healthier Employees:** Employers will have happier, healthier employees
- **Employer Savings:** Employers on average will save \$600-\$850 /employee per year in payroll tax savings with no out-of-pocket cost




**This program does not replace major medical insurance, It is intended to supplement your current offerings not replace them.*





MORE DETAIL OF EMPLOYEE BENEFITS



INITIAL HEALTH SCREENING



-  Self-assessment
-  Biometric & DNA Screening
-  Online Tracking

MULTI-CHANNEL COACHING











-  Web-based
-  Telephonic

TELEMEDICINE & THERAPY



-  24/7 Access
-  \$0 Copay

HEALTH COACHING & CONFIDENTIAL SUPPORT ASSISTANCE

- | | | | |
|---|--|---|---|
|  Licensed Health Coaches |  |  Nutrition Education |  Work Shield |
|  SMART Goals | |  Personal Training |  Medical Procedure Pricing |
|  Weight and Disease Management | |  Health Advocacy |  Smoking Cessation |

Limited Indemnity Hospitalization Plan

	Plan 1500	Plan 1200	Plan 1050	Plan 900	Plan 750	Plan 600
Hospital Admission Benefit						
Benefit payable per day of initial confinement	\$1,000	\$750	\$750	\$750	\$500	\$500
Maximum number of days payable	1 Day	1 day	1 Day	1 Day	1 Day	1 Day
Daily in Hospital Confinement Benefit						
Benefit payable per day of initial confinement	\$1,000	\$750	\$750	\$500	\$500	\$250
Maximum number of days payable	10 Days	10 Days	5 Days	5 Days	3 Days	1 Day
Intensive Care Unit (ICU) Confinement						
Benefit payable per day of initial confinement	N/A	N/A	N/A	N/A	N/A	N/A
Maximum number of days payable	N/A	N/A	N/A	N/A	N/A	N/A
Emergency Room Benefit - Injury						
Benefit payable per day of initial confinement	\$300	\$150	\$150	\$100	\$100	\$100
Maximum number of days payable	2 Days	2 Days	2 Days	2 Days	2 Days	2 Days
Emergency Room Benefit - Sickness						
Benefit payable per day of initial confinement	N/A	N/A	N/A	N/A	N/A	N/A
Maximum number of days payable	N/A	N/A	N/A	N/A	N/A	N/A
Ambulance Benefit						
Benefit payable per day of initial confinement	\$500	\$250	\$200	\$100	\$100	\$100
Maximum number of days payable	1 Day	1 day	1 Day	1 Day	1 Day	1 Day
Indemnity Benefit Payable						
Maximum number of months payable	12 Months	12 Months	12 Months	12 Months	12 Months	12 Months

Rx Free Prescription Program Formulary



HealthCues
WORKPLACE HEALTH SOLUTIONS

70 of the most commonly prescribed prescriptions for free

ANTIBIOTICS & INFECTION

Acyclovir
Amoxicillin
Amoxicillin/Clavulanate
Ampicillin
Azithromycin (Z-pack)
Bacitracin
Cefdinir
Cefuroxime Axetil
Cephalexin
Clarithromycin
Clindamycin
Doxycycline
Fluconazole
Erythromycin
Erythromycin Stearate
Gentamycin
Ketoconazole
Levofloxacin
Metronidazole
Minocycline
Mupirocin
Neomycin
Ofloxacin
Penicillin

Polymyxin
Sulfacetamide
Sulfamethoxazole/
Trimethoprim
Tetracycline
Tobramycin
Triamcinolone
Trimethoprim
Tobramycin

ALLERGY

Brompheniramine
Cetirizine
Celecoxib
Chlorpheniramine
Cyproheptadine
Diphenhydramine
Fexofenadine
Hydroxyzine
Levocetirizine
Loratadine
Methylprednisolone
Montelukast
Prednisone

ANTIFUNGAL

Clotrimazole Topical

ASTHMA/BRONCHITIS

Methylprednisolone
Montelukast
Prednisone

CONSTIPATION/DIARRHEA

Docusate
Loperamide

COUGH

Benzonatate
Guaifenesin
Promethazine

EAR

Amoxicillin
Amoxicillin/Clavulanate
Cephalexin
Sulfamethoxazole/Trimethoprim

EYE

Sulfacetamide
Tobramycin
Trimethoprim

FEVER

Ibuprofen
Tylenol

INFLAMMATION

Dexamethasone
Hydrocortisone

INFLUENZA

Oseltamivir
Zanamivir (Relenza) brand
covered

NAUSEA/VOMITING

Cyclobenzaprine
Meclizine
Promethazine

PAIN

Ibuprofen
Naproxen
Tylenol
Aspirin

RASH/ITCH

Cyproheptadine
Hydrocortisone
Triamcinolone

SORE THROAT/STREP

Amoxicillin
Amoxicillin/Clavulanate
Azithromycin (Z-Pack)
Cephalexin

SUPPLEMENT

Prenatal Vitamins

SWELLING

Fluticasone
Naproxen
Prednisone

UTI

Amoxicillin
Amoxicillin/Clavulanate
Ampicillin
Ciprofloxacin
Cotrimoxazole
Doxycycline
Fluconazole
Fosfomycin
Levofloxacin
Nitrofurantoin
Sulfamethoxazole/trimethoprim
(Refer to Antibiotics/Infection)

powered by
AcuteCare Rx™



**INCREASE IN
TAKE-HOME PAY
(PAY LESS IN TAXES)**



**STATE-OF-THE-ART
HEALTH TRACKING
SOFTWARE**



**ACCESS TO
HOSPITALIZATION
PROGRAM**



**24/7
TELEMEDICINE &
TELETHERAPY
WITH \$0 COPAY
(FOR FAMILY)**

MONTHLY PAYCHECK EXAMPLE



EXAMPLE OF EMPLOYEE PAY MAKING \$31,200.00 WITH AND WITHOUT WELLNESS PROGRAM.	WITHOUT HEALTHCUES
GROSS INCOME	\$2,600.00
HealthCues Pre-tax Premium	\$0.00
Taxable Income	\$2,600.00
Tax Withholding	\$443.91
HealthCues Claim Payment	\$0.00
Net Take Home Pay	\$2156.09
Tax Withholding	
Federal Tax	\$189.67
Social Security	\$161.20
Medicare	\$37.70
State Tax	\$26.74
SDI	\$28.60
Total Tax Withholding	\$443.91

*The above is an example using sample information. HealthCues cannot guarantee the same favorable tax outcome in all situations as federal and state tax laws are continuously changing. The benefits paid under this program may be taxable income. We recommend each group seek tax advice from a professional tax advisor prior to purchasing.

MONTHLY PAYCHECK EXAMPLE



EXAMPLE OF EMPLOYEE PAY MAKING \$31,200.00 WITH AND WITHOUT WELLNESS PROGRAM.	WITHOUT HEALTHCUES	WITH HEALTHCUES
GROSS INCOME	\$2,600.00	\$2,600.00
HealthCues Pre-tax Premium	\$0.00	\$1,200.00
Taxable Income	\$2,600.00	\$1,400.00
Tax Withholding	\$443.91	\$176.67
HealthCues Claim Payment	\$0.00	\$1,000.00
Net Take Home Pay	\$2,156.09	\$2,223.33
Tax Withholding		
Federal Tax	\$189.67	\$54.17
Social Security	\$161.20	\$86.80
Medicare	\$37.70	\$20.30
State Tax	\$26.74	\$0.00
SDI	\$28.60	\$15.40
Total Tax Withholding	\$443.91	\$176.67

*The above is an example using sample information. HealthCues cannot guarantee the same favorable tax outcome in all situations as federal and state tax laws are continuously changing. The benefits paid under this program may be taxable income. We recommend each group seek tax advice from a professional tax advisor prior to purchasing.

MONTHLY PAYCHECK EXAMPLE



EXAMPLE OF EMPLOYEE PAY MAKING \$31,200.00 WITH AND WITHOUT WELLNESS PROGRAM.	WITHOUT HEALTHCUES	WITH HEALTHCUES	DIFFERENCE
GROSS INCOME	\$2,600.00	\$2,600.00	\$0.00
HealthCues Pre-tax Premium	\$0.00	\$1,200.00	\$1,200.00
Taxable Income	\$2,600.00	\$1,400.00	\$1,200.00
Tax Withholding	\$443.91	\$176.67	\$267.24
HealthCues Claim Payment	\$0.00	\$1,000.00	\$1,000.00
Net Take Home Pay	\$2156.09	\$2223.33	\$67.24
Tax Withholding			
Federal Tax	\$189.67	\$54.17	\$135.50
Social Security	\$161.20	\$86.80	\$74.40
Medicare	\$37.70	\$20.30	\$17.40
State Tax	\$26.74	\$0.00	\$26.74
SDI	\$28.60	\$15.40	\$13.20
Total Tax Withholding	\$443.91	\$176.67	\$267.24

PREMIUM PAYMENT

- TELEMEDICINE
- PREVENTATIVE HEALTH CARE PROGRAMS
- LIMITED BENEFIT HEALTH

TAX SAVINGS OF
\$267.24
OFFSETS NET COST
OF \$200.00


\$67.24

PER MONTH INCREASE

\$806.88

PER YEAR INCREASE

INCREASE IN TAKE HOME PAY USING HEALTHCUES PROGRAM


WITHOUT  **HealthCues**
WORKPLACE HEALTH SOLUTIONS

DATE: _____

PAY TO THE ORDER OF: John Doe \$ **\$2156.09**

Two Thousand One Hundred Fifty Six and Nine Cents DOLLARS

MEMO: _____

WITH  **HealthCues**
WORKPLACE HEALTH SOLUTIONS

DATE: _____

PAY TO THE ORDER OF: John Doe \$ **\$2223.33**

Two Thousand Two Hundred Twenty Three and Thirty Three Cents DOLLARS

MEMO: _____ *Employer*

*The above is an example using sample information. HealthCues cannot guarantee the same favorable tax outcome in all situations as federal and state tax laws are continuously changing. The benefits paid under this program may be taxable income. We recommend each group seek tax advice from a professional tax advisor prior to purchasing.

EMPLOYER DISTRIBUTION*




	WITHOUT HEALTHCUES
GROSS INCOME	\$2,600.00
HealthCues Pre-tax Premium	\$0.00
Employee's Monthly Gross Taxable Income	\$2,600.00
Employer's Monthly FICA Contributions	\$198.90
Employer's Annual FICA Contribution	\$2,386.80
GROSS ANNUAL EMPLOYER'S SAVINGS	\$0.00
NET ANNUAL EMPLOYER'S SAVINGS PER EMPLOYEE	ON PLAN 1200
	ON PLAN 900
	ON PLAN 600

*This material has been prepared for informational purposes only and is not intended to provide, and should not be relied on for tax, legal or accounting advice. Employees and employers should consult their own tax, legal and accounting advisors before engaging in any transaction.

The above is an example using sample information. HealthCues cannot guarantee the same favorable tax outcome in all situations as federal and state tax laws are continuously changing. The benefits paid under this program may be taxable income. We recommend each group seek tax advice from a professional tax advisor prior to purchasing.

EMPLOYER DISTRIBUTION*




	WITHOUT HEALTHCUES	 HealthCues <small>WORKPLACE HEALTH SOLUTIONS</small> WITH HEALTHCUES
GROSS INCOME	\$2,600.00	\$2,600.00
HealthCues Pre-tax Premium	\$0.00	\$1,200.00
Employee's Monthly Gross Taxable Income	\$2,600.00	\$1,400.00
Employer's Monthly FICA Contributions	\$198.90	\$107.09
Employer's Annual FICA Contribution	\$2,386.80	\$1,285.20
GROSS ANNUAL EMPLOYER'S SAVINGS	\$0.00	\$1,101.60
NET ANNUAL EMPLOYER'S SAVINGS PER EMPLOYEE	ON PLAN 1200	<small>EMPLOYEE PREMIUM</small> \$1,200.00
	ON PLAN 900	<small>EMPLOYEE PREMIUM</small> \$900.00
	ON PLAN 600	<small>EMPLOYEE PREMIUM</small> \$600.00

*This material has been prepared for informational purposes only and is not intended to provide, and should not be relied on for tax, legal or accounting advice. Employees and employers should consult their own tax, legal and accounting advisors before engaging in any transaction.

The above is an example using sample information. HealthCues cannot guarantee the same favorable tax outcome in all situations as federal and state tax laws are continuously changing. The benefits paid under this program may be taxable income. We recommend each group seek tax advice from a professional tax advisor prior to purchasing.

EMPLOYER DISTRIBUTION*



	WITHOUT HEALTHCUES	 HealthCues <small>WORKPLACE HEALTH SOLUTIONS</small>	DIFFERENCE
GROSS INCOME	\$2,600.00	\$2,600.00	\$0.00
HealthCues 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	ON PLAN 1200	<small>EMPLOYEE PREMIUM</small> \$1,200.00	<small>Annual Employer Savings</small> \$681.60
	ON PLAN 900	<small>EMPLOYEE PREMIUM</small> \$900.00	<small>Annual Employer Savings</small> \$406.50
	ON PLAN 600	<small>EMPLOYEE PREMIUM</small> \$600.00	<small>Annual Employer Savings</small> \$130.80

PLAN 1200

Savings Per Employee
Per Month: \$91.80
Per Year: \$1101.60

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

NET SAVINGS PER EMPLOYEE after HealthCues Fee
Per Month: \$56.80
Per Year: \$681.60

*This material has been prepared for informational purposes only and is not intended to provide, and should not be relied on for tax, legal or accounting advice. Employees and employers should consult their own tax, legal and accounting advisors before engaging in any transaction.

The above is an example using sample information. HealthCues cannot guarantee the same favorable tax outcome in all situations as federal and state tax laws are continuously changing. The benefits paid under this program may be taxable income. We recommend each group seek tax advice from a professional tax advisor prior to purchasing.

EMPLOYER BENEFITS



ANNUAL AVERAGE
TAX SAVINGS OF
\$600 PER EMPLOYEE



IMMEDIATE TAX SAVINGS
ONCE PROGRAM IS INITIATED
AND FIRST PAYROLL RUN



PROVIDES EMPLOYEES WITH
ALL-INCLUSIVE
PREVENTATIVE HEALTH
MANAGEMENT PLATFORM



PROVIDES EMPLOYEES WITH
LIMITED BENEFIT INDEMNITY
INSURANCE



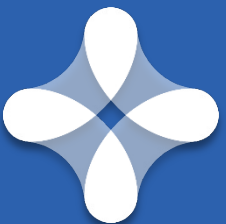
IF NEEDED, CAN ADD MEC PLAN
FOR ACA COMPLIANCE



ADDRESSES ALL WORKPLACE
SEXUAL HARASSMENT &
DISCRIMINATION ISSUES

**COMPLETE YOUR HEALTH
OPTIMIZATION ACTIVITIES
RIGHT ON OUR MOBILE APP.**

Search “Personal Health Dashboard”
to download the app now.



Companies We Work With



Onboarding Process: 3 Stages

Step 1: Endorse Customer Service Agreement

- ❖ Tax code since 1978
- ❖ Section 125, or the “cafeteria plan,” lets employees pick between cash compensation or tax-free benefits like health insurance and FSAs
- ❖ Reduces tax burden for both employers and employees
- ❖ Promotes benefit programs and adds flexibility to compensation packages

Step 2: Building the Census & Integrating with Payroll

Objective

Gather employee data and ensure payroll integration.

Key Activities

- ❖ Collecting employee information.
- ❖ Integrating HealthCues program with existing payroll systems.

Responsible Party

Cassie Nix, Operations / Payroll Logistics

Step 3: Enrollment & Education

Objective

Educate and enroll employees to enhance program understanding & participation.

Key Activities

- ❖ Conducting employee education sessions.
- ❖ Facilitating enrollment process.

Responsible Party

Kate Hawn, Operations / Enrollment



HealthCues

WORKPLACE HEALTH SOLUTIONS

**Together, We Can Make Preventative
Health Care
Worth It For Your Employees**

A healthier, happier workforce starts with HealthCues

(972)670-8788 | sprince@abihr.net

ENHANCED MEC PLAN BENEFIT SUMMARY

BASIC HEALTH BENEFIT MEETS ALL REQUIREMENTS OF THE AFFORDABLE CARE ACT (ACA)



Covered Medical Benefits ¹	Enhanced MEC
Annual Deductible	\$0
Preventive/Wellness	Covered 100%
Primary Care Visits	\$15 copay (first 3 visits) then network discount ²
Specialist Visits	Network discount ²
Urgent Care	Network discount ²
Laboratory Services	Network discount ²
X-Rays	Network discount ²
Prescription Discount Program	Included
¹ The Enhanced MEC plan excludes out-of-network services and covers ONLY the medical services listed above and on the covered services page.	
² Claims are repriced through the MultiPlan® PHCS network. Members will be responsible for paying the remaining balance after the network discount is applied. Discounts vary based on provider contracts.	

Preventive
Services
covered
100%

RX Discount
Program

Network
discounts on
medical care

PRESCRIPTION DISCOUNT

Save up to 80% on all FDA-approved prescription medications at the largest pharmacy chains in the United States. Simply provide your ID card at the pharmacy and save!

- No Claim Forms
- No Deductibles
- No Limitations or Maximums
- No Preexisting Condition Exclusions