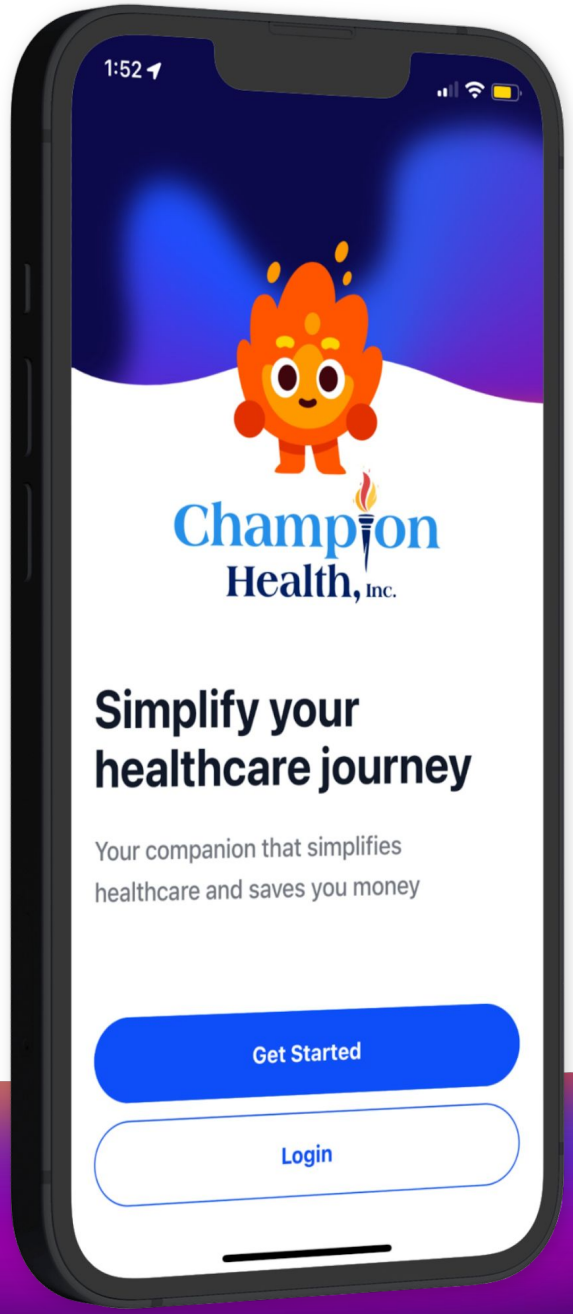


Champion Health, Inc.

Introducing

The **CHAMP** Plan ™

Engage | Educate | Monitor | Manage

Companies The CHAMP Plan™ Works With































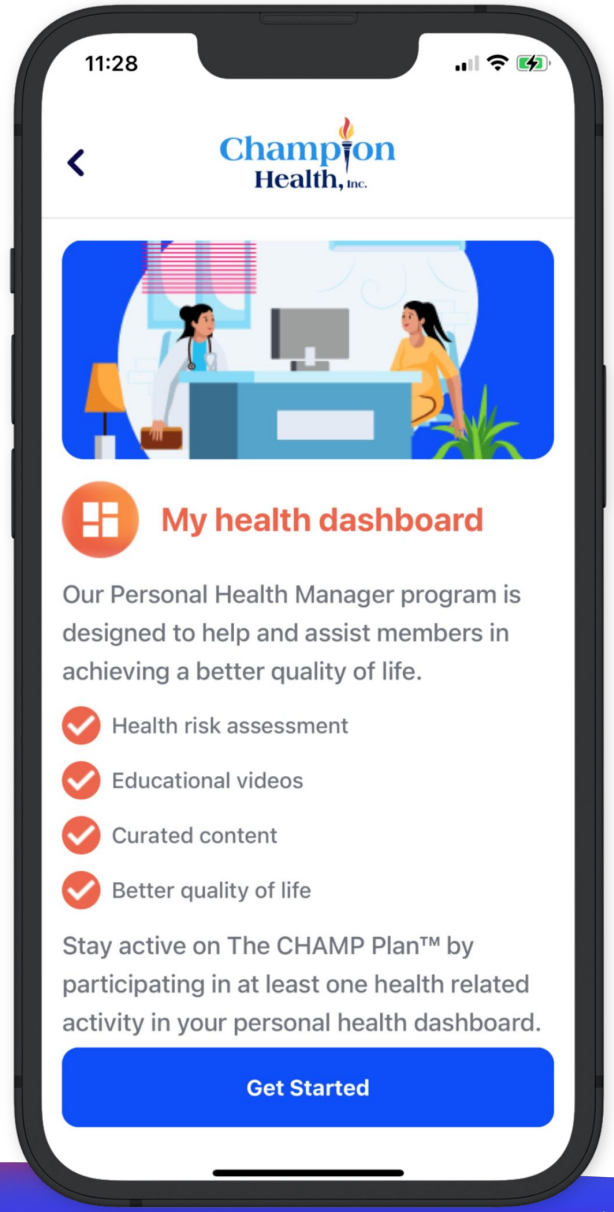




Champion Health, Inc.

First Things First on The **CHAMP** Plan™

- The **CHAMP** Plan™ is intentionally designed not to replace or compete with your major medical plan.
- It is designed to be a compliment or even a frontline of defense to your major medical. However, it is strong enough to stand on its own.
- Full-time employees enrolled in The **CHAMP** Plan™ will generally see a net increase to their paychecks due to their participation.
- While there is an associated cost for employers implementing The **CHAMP** Plan™ they will realize a net savings due to offering the plan.



Champion Health, Inc.

The **CHAMP** Plan™ Benefits

Unlimited Primary Care Doctor / Urgent Care Visits

- The Plan pays 100% of the office visit charges for First Health Providers for the employee. **(Employee Only)**

100% Preventative Care

- The Plan pays 100% of services required by the Patient Protection and Affordable Care Act through First Health Providers. **(Employee Only)**

Unlimited Prescriptions $0-$1 Copay

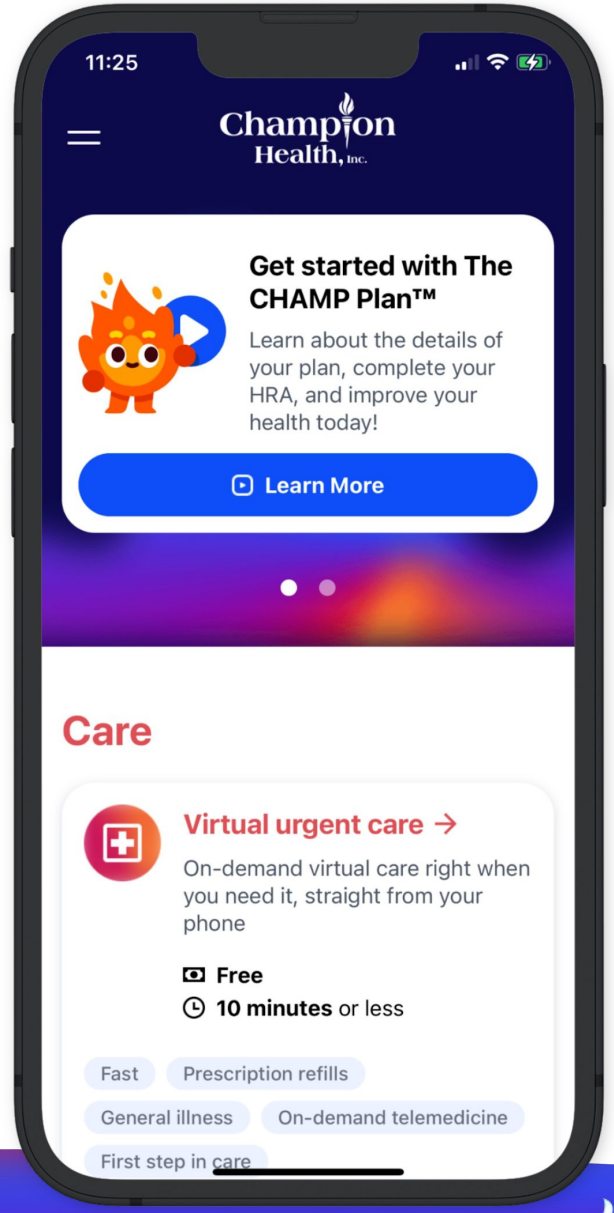
- No copay or cost for 85% of the most commonly prescribed medications within the Champ formulary **(Employee plus family)**

Champion Health, Inc. Direct Primary Care **(Employee plus family)**

- $0 Cost Unlimited access to a Concierge's advocate approach to health care.
- It's having a doctor available 24/7 at your beck and call.

Personal & Mental Health Care **(Employee Plus Family)**

- Proactive Medical Care to help identify potential health risks
- Access to private consultations



Benefits are available to Employees, Employees + Spouse/Partner and Children. See details on Fulfillment documentation.

Champion Health, Inc.

The **CHAMP** Plan™ Partners with WILDFIT®

What is WILDFIT?

WildFit is a transformative health and wellness program designed to reshape our relationship with food. Drawing inspiration from our ancestors' natural eating habits it helps individuals make sustainable changes in their diet and lifestyle.

- No macro-counting
- No dieting (no food plans etc)
- no daily scale check-ins

700+ coaches worldwide
85% program completion rate

What people have said about WILDFIT:

- Reversed infertility
- Diabetes Reversal (type 2 diabetes)
- Resolved autoimmune disorders
- Lessens menopause symptoms
- Lessened depression and anxiety

What's included in WILDFIT:

- Guided Daily Videos for 90 days
- Check-ins Required
- Recipes, Guides, and plans
- Discounted Access to personalized coaching

People who love WILDFIT:

- Jordan Peterson
- Brad Lea
- Tony Robbins
- Mark Hyman MD

TONY ROBBINS

JJVIRGIN ZUMBA

mindvalley JACK CANFIELD

Program Value: $895
Now Included in Champ Plan!

Champion Health, Inc.

The **CHAMP** Plan™ Benefits

Direct Primary Care

Our Board-Certified Doctors can diagnose your symptoms, prescribe medication and send prescriptions to your pharmacy of choice. We treat most non-emergency conditions such as:

- Abdominal Pain/Cramps
- Abscess
- Acid Reflux
- Allergies
- Animal/Insect Bite
- Arthritis
- Asthma
- Backache
- Blood Pressure Issues
- Bronchitis
- Bowel/Digestive Issues

Mental & Behavioral Health

Licensed Therapists and Counselors available anytime, anywhere. Talk to us for issues such as:

- ADHD
- Addictions
- Anger Management
- Anxiety
- Bipolar Disorders
- Bullying
- Career/Job Related Stresses
- Child and Adolescent Issues
- Depression
- Divorce
- Eating Disorders

Champion Health, Inc.

Additional Benefits of The **CHAMP** Plan™

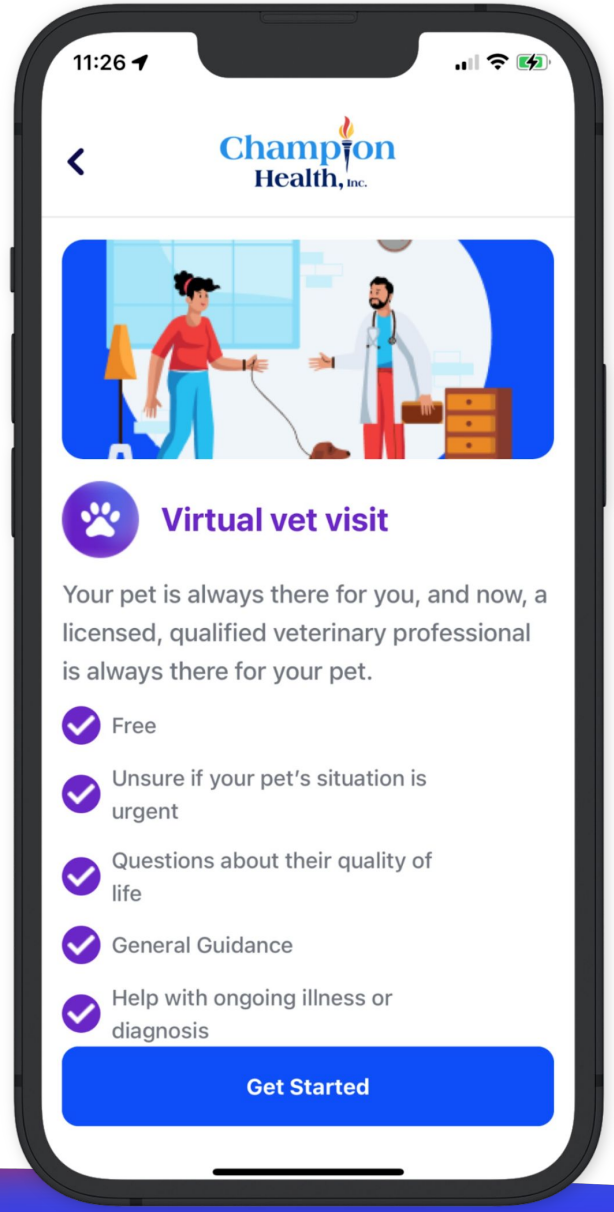
Unlimited Virtual Veterinary Visits

- Our Licensed Veterinary professionals inform, advise and guide you on the steps to take for the health and well-being of your dogs and cats. **(Employee plus Family)**

CHAMP SHIELD
Powered by WORK SHIELD

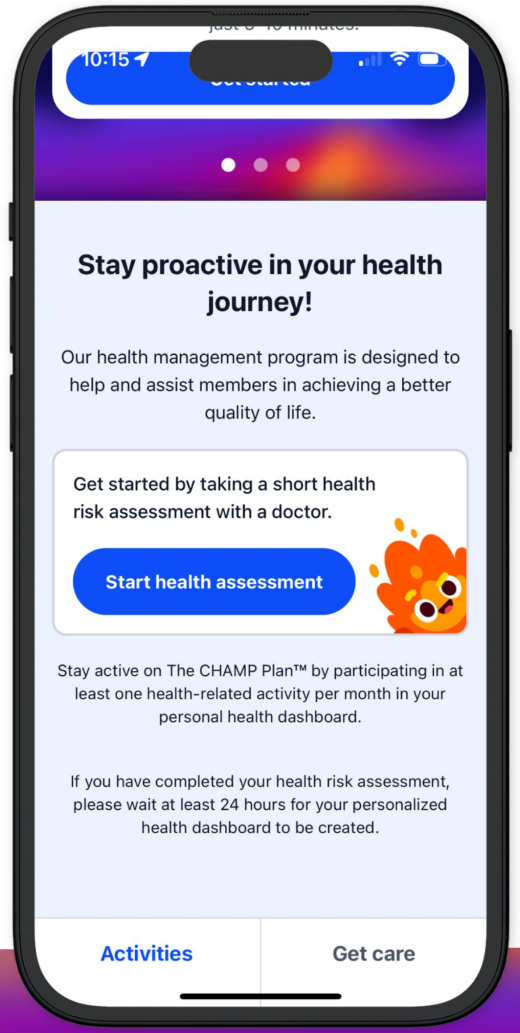
CHAMP Shield

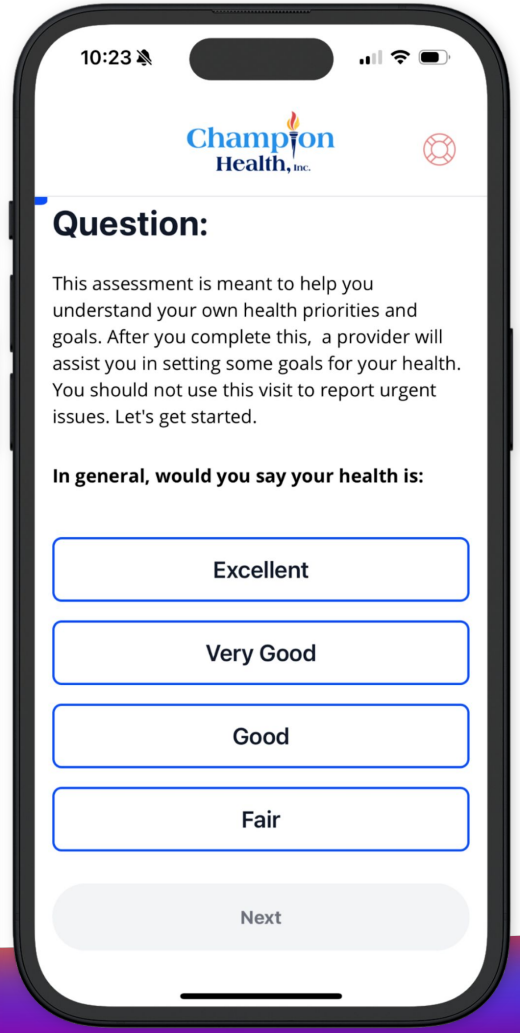
- Work Shield is a team of specialized, caring professionals who provide a safe and impartial way to ensure your workplace harassment and discrimination concerns are heard, investigated and resolved without fear of retaliation. **(Employee Only)**

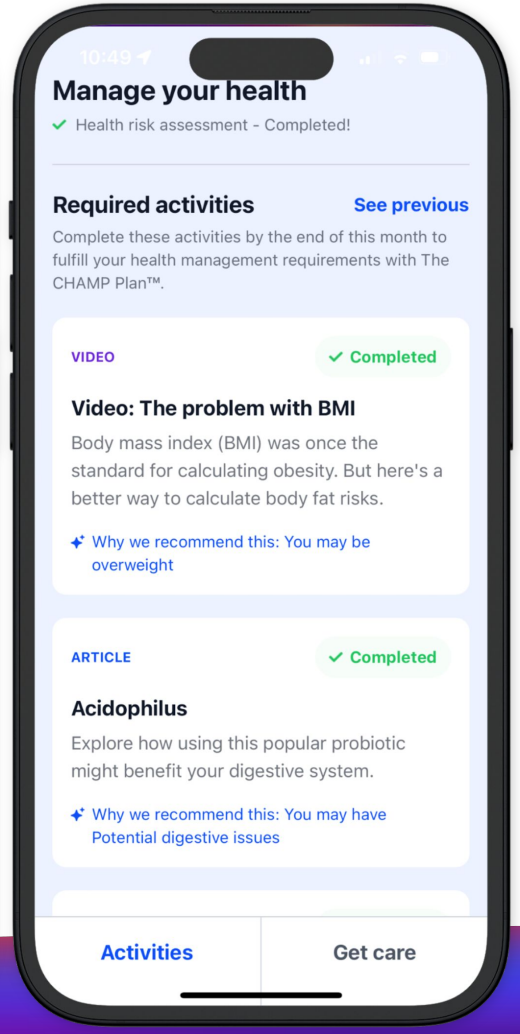


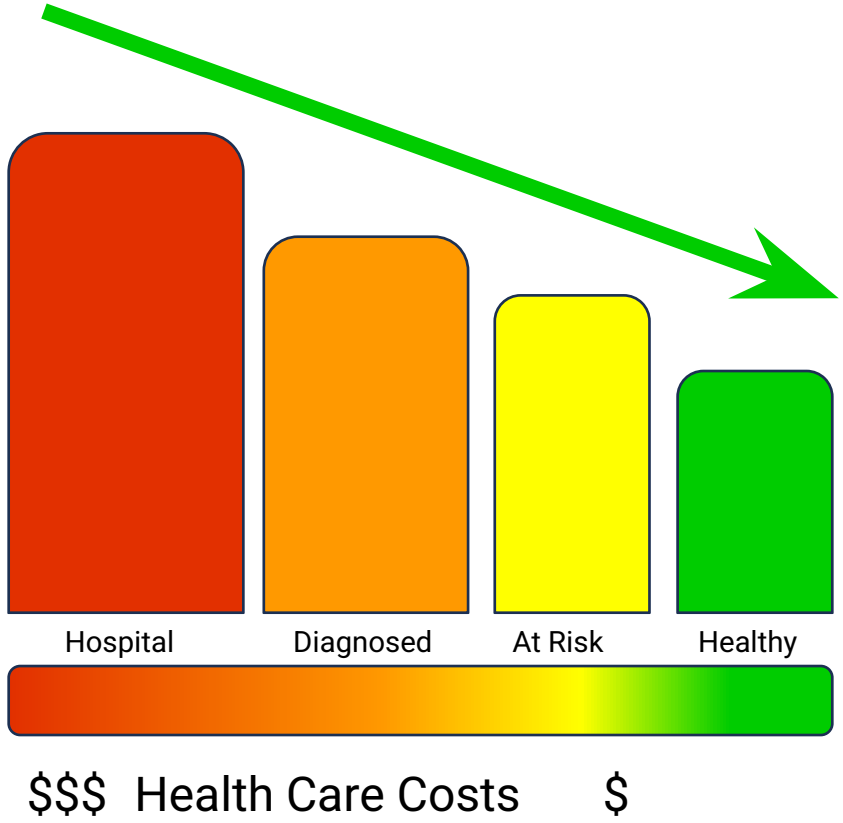
Champion Health, Inc.

The **CHAMP** Plan™ Introducing CHAMP Proactive









Champion Health, Inc.

The **CHAMP** Plan™ Qualifying Triggers



Watch Video and Complete Clinical Quiz

CPT 96161

Keeping Your Back Healthy / Depression / Prediabetes / Managing Your Weight / Guide to Physical Activity / Relaxation Exercises / Smoking Cessation / Stages of Change / How Your Heart Works



Coaching with RN CPT 98967



Complete Wellness Modules

CPT 98969

Nutrition / Stress / Fitness / Tobacco Cessation



Biometric Screening CPT 80047-86849



Visit with Telemedicine Provider CPT 99091



Complete Assessments and Risk Resolution Guidelines

CPT 96161

Health Risk Assessment with Champ™ Score / CHAMP Wellcentive / Absenteeism & Presenteeism / Quality of Life / Readiness to Change / Health Utilization / Alcohol / Overweight / Sedentary Lifestyle / Stress / As applicable based on risk



Coaching with Doctor or Physician CPT 98967

Champion Health, Inc.

Before and After Employee Paycheck Example

Current Paycheck Example

Smith, John		Required Deductions	
Pay Period	Monthly	Federal Income Tax	$ (431.34)
Gross Pay	$ 4,549.00	State Tax	$ (124.55)
Marital Status	S	Medicare	$ (64.35)
Allowances	0	Social Security	$ (275.16)
Dependents Amount		SDI	$ (39.94)
Additional Withholding	$ -		
Major Medical Premium	$ (111.00)		
Other Deductions	$ -		
401k	$ (262.42)		
Roth	$ -		
		NET PAY	$ 3,240.24

Check # 1234

PAY TO THE ORDER OF: **Smith, John** $ $3,240.24

Memo: *Paycheck Examples*

Example With Coverage

Smith, John		Required Deductions	
Pay Period	Monthly	Federal Income Tax	$ (286.24)
Gross Pay	$ 4,549.00	State Tax	$ (58.70)
Marital Status	S	Medicare	$ (46.95)
Allowances	0	Social Security	$ (200.76)
Dependents Amount		SDI	$ (29.14)
Additional Withholding	$ -	**Champion Benefit**	**$ 1,010.00**
Major Medical Premium	$ (111.00)		
Champion Health	**$ (1,200.00)**		
Other Deductions	$ -		
401k	$ (262.42)		
Roth	$ -	NET PAY	$ 3,363.79

Check # 1234

PAY TO THE ORDER OF: **Smith, John** $ $ 3,363.79

Memo: *Paycheck Examples*

Employee Paycheck Increase Per Month

$ 123.55

Champion Health, Inc.

Employer Savings for 100 Employees

Potential Annual Savings for Company

$48,960.00

Individual Employee Monthly Breakdown

Claims Funding	$1,200.00
x 7.65 % FICA Payroll Savings	$ 91.80
Less Admin Fee	$ (51.00)
Monthly Per Employee Saving	**$ 40.80**

Champion Health, Inc.

General Overlook of The **CHAMP** Plan™ Transactions

The great thing about The **CHAMP** Plan™ is there is a net savings for the employer, but we want to clarify the costs.

There will be a **$241** per employee per month Invoice sent to the company.

- **$51** PEPM is the administration fee for the company.

- **$190** PEPM is coming from the withholding of the individual employee that the company will send to Champion Health on the employees' behalf.

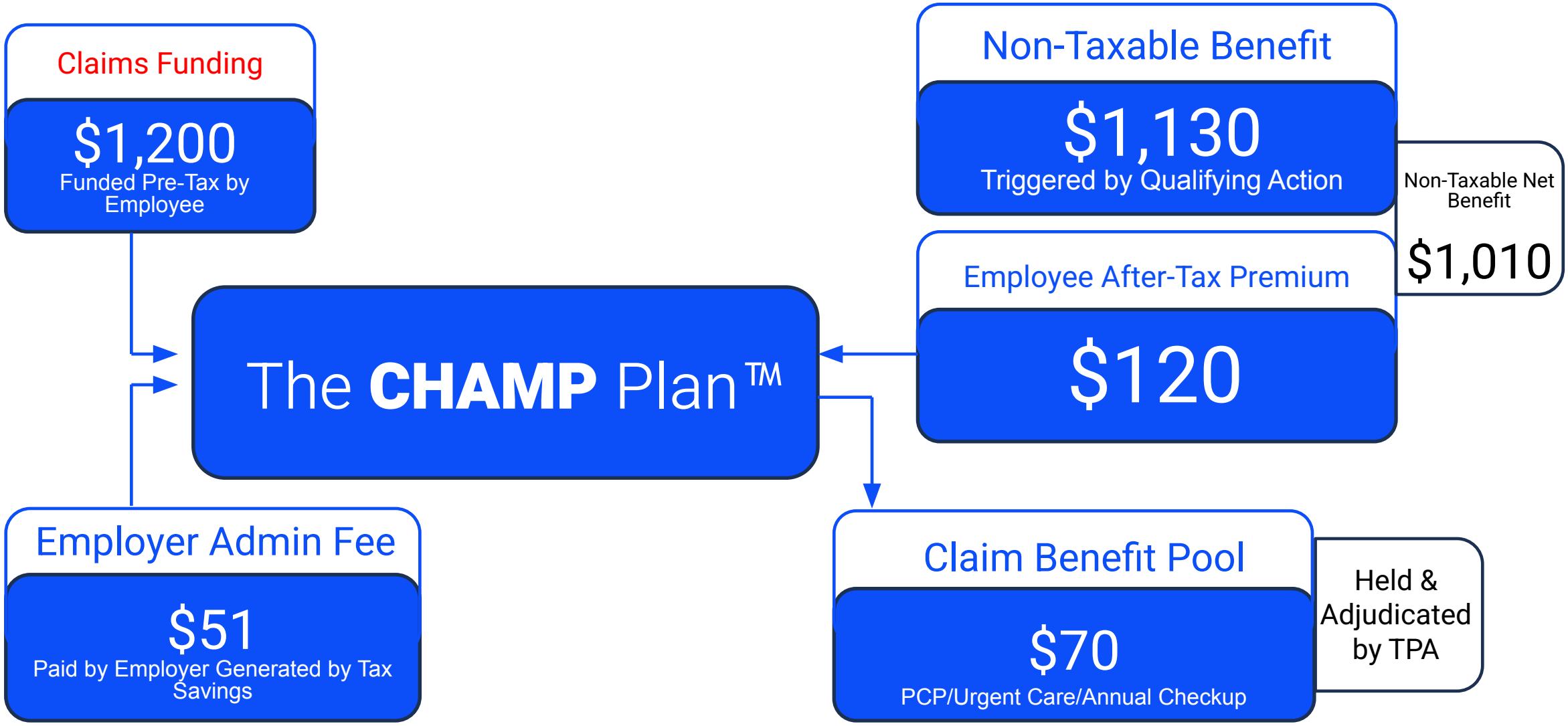
*Reminder these are dollars you would have paid the employee normally without having the Champ Plan.

Employee Sec 125 Deduction	$1,200.00
x 7.65 % FICA Payroll Savings	$ 91.80
Less Admin Fee (Paid to Champion)	**$ (51.00)**
Monthly Per Employee Saving	**$ 40.80**

Employee Sec 125 Deduction	$1,200.00
Less Net Champion Benefit	$(1,010.00)
Monthly Paid to Champion	**$ 190**

Champion Health, Inc.

General Overlook of The **CHAMP** Plan™ Money Flow



The **CHAMP** Plan™ Cost/ Funding Breakdown

The Champ Plan Funding is divided into (3) categories:

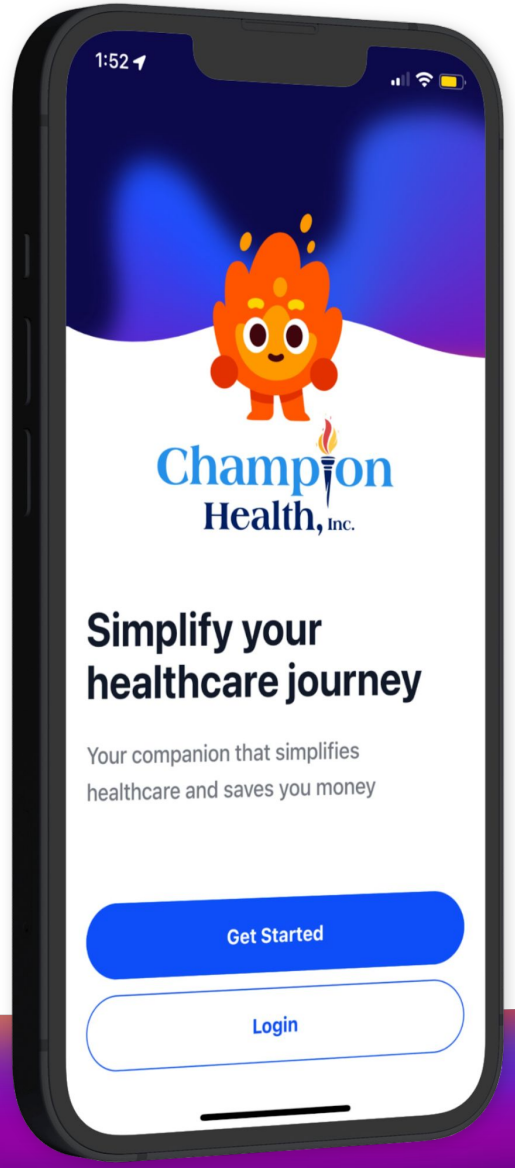
1. Claim Funding - An employer sponsored self-funded health plan is set-up to overlay the traditional medical plan. The plan covers primary care visits, urgent care visits, and pharmacy for prevention and acute care at $0 cost share for the employee. The plan is completely (100%) funded by the employees through a Section 125 cafeteria plan. The cost of the plan is $1,200.00 per month on a pre-tax basis. The $1,200.00 is coded into an account of claims administered by a Third-Party Administrator (TPA) to process, adjudicate, and pay claims. In the plan document and the benefits schedule, the definition of a claim covers two (2) criteria: 1) claims paid to providers, and 2) claims paid to employees. A claim is triggered by an applicable CPT code and the creation of an explanation of benefits (EOB). Each month, the employee will receive a non-taxable $1,130.00 claim benefit. The balance of $70.00 is used to pay for other covered benefits as they incur.

2. Program Cost - A premium of $120.00 is paid on a post-tax basis by deducting it from the employees benefit payment to cover all program enhancements. It includes but not limited to: • Predictive Modeling Platform • Enrollment Benefit Counseling Support • Consumer Technology App

3. Administration Cost - There is a $51 per enrolled per month cost funded by the employer. This fee covers but not limited to: • Program Fees • TPA Fees • Network Fees

Champion Health, Inc.

The **CHAMP** Plan™ Implementation Process



What You Do:

- Provide a census
- Participate in pre-enrollment logistics
- Sign Plan Documents and approve marketing materials
- Provide ongoing support of plan

What We Do:

- Generate a proposal/analysis and review it with you
- Design employee education materials
- Educate all employees on their benefits and how to use them
- Host Employee Education calls during open enrollment
- Provide employee support with a dedicated benefits hotline
- Help with payroll coordination
- Monitor employee engagement
- Initiate engagement with employees to ensure compliance

Champion Health, Inc.

The **CHAMP** Plan™ Testimonials

IRS Corporate Auditor (1987-2019)

IRS

During my time as a corporate auditor representing the IRS, I saw many wellness plans that came under scrutiny because there were gaps between the design of the plan and the interpretation of the IRS rules. The CHAMP plan closed those gaps. If I were still in practice with the IRS, there would be no potential exposure as they designed their plan within the letter of the law.

Jay (Arby's Owner)

JH

As a fast food chain we always had an issue offering benefits to our employees and the CHAMP plan has been the perfect fit to accomplish that. Not only does it increase their pay but it provides minimum essential coverage and useful benefits they can use as standalone and with their current plan. The rollout was seamless to all our employees and despite the initial complexities of the plan, the employee experience has been very easy for them to understand. I can honestly say our only regret was not doing it sooner as the tax benefits have been real and tremendous. Our employees have been happy with their benefit plans and the competitive rates. We were pleasantly surprised to see the renewal rates come in lower than we anticipated that shows the effectiveness of the CHAMP plan reducing the claims that hit our major medical. The CHAMP team has been great to work with and we appreciate their level of detail and expertise to help us manage our claims internally which has kept our rates down.

National Payroll and Staffing PEO

NP

As one of only a handful of IRS certified PEO's in the United States, our business is providing Human Resources and Payroll to over 50,000+ lives around the United States. As a result, compliance was at the heart as the most important factor of our decision to participate in the CHAMP plan. After carefully reviewing all the inner workings of the plan we are completely assured that the CHAMP plan is fully compliant from an IRS audit and businesses we recommend it to are held harmless since it is our EIN number behind it. The businesses we support want the best for their employees. Including the CHAMP plan as part of every proposal allows us to provide greater benefits at a more cost-effective price than our competitors.

Curt (Piggly Wiggly Owner)

CS

We've been with the CHAMP plan for over 3 years now.

At first, we were hesitant because we didn't know if our employees would actually see the benefit. Looking back, we now wish we rolled it out years sooner. Our employees are healthier and they love the added medical benefits along with their higher paychecks. To date we have saved our company and our employees millions.. The CHAMP plan has been the single greatest benefit we have implemented for our employees and our bottom line.

Publicly Traded Manufacturing Company

MC

As a publicly traded company, we face a lot of scrutiny over the benefits package we provide. Add to that our company employees over 16,000 lives the rollout process is as crucial as the savings businesses we support want the best for their employees. Including the CHAMP plan as part of every proposal allows us to provide greater benefits at a more cost-effective price than our competitors.

450MM Revenue Software Analytics Company

4R

As a CFO, my job is to find ways to improve the bottom line of our business. When we were first introduced to the CHAMP plan, the immediate reaction was this is too good to be true. After talking with our CPAs and attorneys about the plan, they concluded that CHAMP plan was compliant on all fronts. We added the CHAMP plan to our benefit package with nearly 100% acceptance. Not only do our employees have a higher take-home pay, the bottom line of the business improved tremendously and we would highly recommend the Champion Health plan.

Champion Health, Inc.

The **CHAMP** Plan™ Disclosures

Please see, Summary Plan Description and controlling Plan Document, as required by the Employee Retirement Income Security Act of 1974, 29 U.S.C. et seq. (ERISA), for the full details of the CHAMP™ Employee Benefit Plan

Discrimination: The Plan is intended to not discriminate in favor of highly compensated individuals as to eligibility to participate, contributions and benefits in accordance with applicable provisions of the IRS Code. The Plan Administrator may take such actions as excluding certain highly compensated individuals from participation in the Plan or limiting the contributions made with respect to certain highly compensated Participants if, in the Plan Administrator's review and judgment, such actions serve to assure that the Plan does not violate the applicable nondiscrimination rules.

Privacy and Security: We are required by law to maintain the privacy and security of any personally identifiable health information. Although the CHAMP™ Plan and the Plan Sponsor may use aggregate information it collects to design a program based on identified health risks in the workplace, the Plan Sponsor will never disclose any personal information either publicly, except as necessary to respond to a request for a reasonable accommodation needed to participate in the CHAMP™ Plan, or as expressly permitted by law. Personally identifiable medical information provided in connection with the CHAMP™ Plan will not be shared with the employer and may never be used to make decisions regarding employment. Additional copies of our Notice of Privacy Practices are available by calling the Plan Sponsor at the phone number included in Article II - Introduction and Purpose; General Plan Information.

Mental Health Parity: Pursuant to the Mental Health Parity Act (MHPA) of 1996 and the Mental Health Parity and Addiction Equity Act of 2008 (MHPAEA), collectively, the mental health parity provisions in Part 7 of ERISA, If this Plan covers mental and substance benefits, it applies terms uniformly and enforces parity between covered health care benefits and covered mental health and substance disorder benefits relating to financial cost-sharing restrictions and treatment duration limitations. For further details, please contact the Plan Administrator.

Applicable Law: This is a self-funded benefit plan coming within the purview of the Employee Retirement Income Security Act of 1974 (“ERISA”). The Plan is funded with Employee and/or Employer contributions. As such, when applicable, Federal law and jurisdiction preempt State law and jurisdiction.

HIPAA: The Plan Sponsor agrees that the Plan will follow all requirements involving the use or disclosure of protected health information as provided for in 45 C.F.R. Part 164. The Benefits Coordinator’s duties and responsibilities in connection with the requirements imposed by HIPAA and regulations promulgated thereunder will be set forth in a separate agreement between the Parties. In the event the Plan submits claims or eligibility inquiries, or any other HIPAA Covered Transaction as defined in 45 C.F.R. Part 160 and 162 to the Benefits Coordinator through electronic means, the Plan and the Benefits Coordinator shall comply with all applicable requirements of HIPAA and the Plan and the Benefits Coordinator shall require any of their respective agents, business associates or subcontractors to comply with all applicable requirements of HIPAA.

HIPAA Privacy: The Plan provides each member with a separate Notice of Privacy Practices. This Notice describes how the Plan uses and discloses Personal Health Information. It also describes certain rights of enrollees regarding this information.

Tax Disclaimer: The information provided in this document is intended for general informational purposes only and does not constitute legal, tax, or financial advice. The accuracy, completeness, adequacy, or currency of the information is not warranted or guaranteed. It is your responsibility to verify any information before relying on it. This document may not cover all applicable tax laws or rules, which are subject to change at any time without notice. You should seek the advice of a qualified tax professional or other advisor to determine the most appropriate tax treatment for your individual circumstances. We assume no liability for any reliance on the information provided in this document or for any errors or omissions in its content.

Brand Identification: Any reference to a recognized brand does not constitute or imply any relationship or affiliation with, CHAMP™, or any of its business associates. Client relationships may be limited to one or more franchise owners of the national brands and is not intended to imply they entire brand is utilizing CHAMP™

Testimonial Disclaimer: Any testimonial provided by, a satisfied customer of CHAMP™, or any of its affiliated business associates. They were not compensated or provided with any incentive for providing these testimonials. Champ is not responsible for any opinions or statements made by any party in these testimonials.

Please see the full plan document for a list of exclusions and limitations.

Champion Health, Inc.