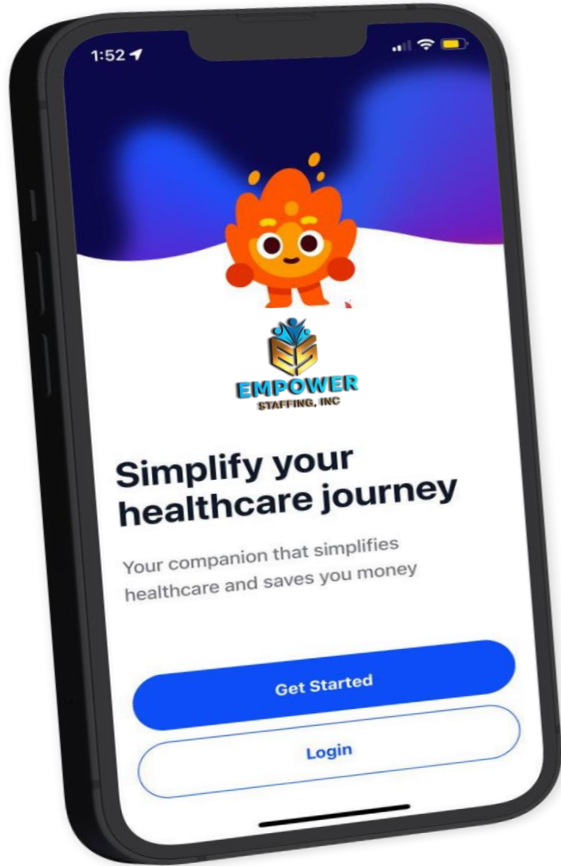




The Empower Staffing benefits plan is designed to help our clients retain high-quality talent. Employees enjoy these benefits at no out-of-pocket cost, with the flexibility to customize their coverage—whether they want enhanced benefits, additional life insurance, or just basic coverage. All employees are automatically enrolled, with the option to opt out within the first 30 days.



Investing in Employee Well-Being — At No Out-of-Pocket Cost to You

Join us to discover how our integrated preventative care solutions can:

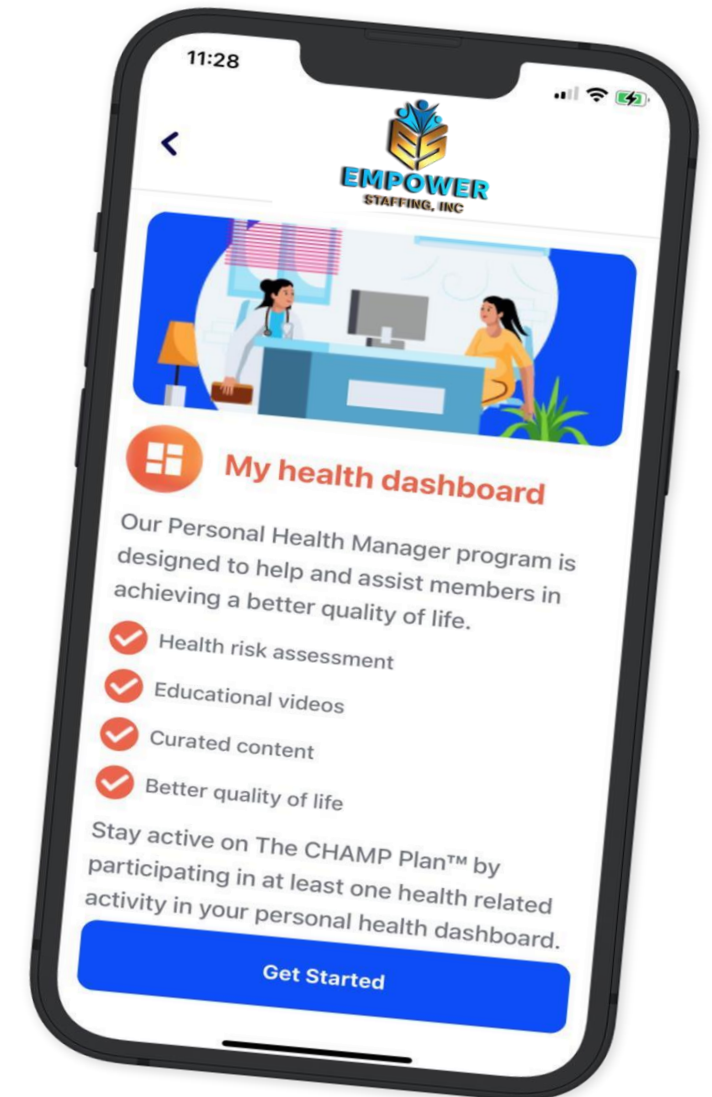
- Lower healthcare costs
- Improve employee retention
- Boost productivity
- Promote a healthier, happier workforce



Engage | Educate | Monitor | Manage



- **The Plan** is intentionally designed not to replace or compete with your major medical plan.
- It is designed to be a compliment and 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 Plan** will generally see a net increase to their paychecks due to their participation.
- There are 2 plan components: the pre-tax savings for employers implementing **The Plan** and a post-tax benefit of the plan as well.



Comprised Of Two Separate Components

“Super” MEC Plan

- **Pre-tax component of the plan through auto-enrollment**
- Reduces payroll and FICA taxes to both the employer and employee
- Every enrollee will receive Super MEC Plan Coverage, members have full access to in person physician office and urgent care services, prescriptions, and preventive care services, as set forth in the plan.
- Benefit claim payments are paid directly to providers for treatment provided to members.
- Accordingly, there are no tax implications for the member or the employer Plan Sponsor.

Health Population Management Plan Component

- **Post-tax component of the plan.**
- Funded exclusively with after/post tax dollars
- This plan generates CPT codes that corresponds with a claim and a nontaxable insurance payment to the employee (just like any other accident, hospitalization or cancer defined benefit policy)
- **This payment is properly excludable from the member’s gross income under Section 104(a)(3).**

Post Tax 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 Health Source Score
/ Health Source 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

Benefits to the Employee

Unlimited Primary Care and Urgent Care Office Visits (employee only)

- The plan pays 100% of office visit charges for First Health Providers
- \$0 Deductible / \$0 Copay



Unlimited Virtual Care, Anytime, Anywhere

- Consult with a doctor 24/7 for free
- \$0 Deductible / \$0 Copay
- Employee plus entire family
- On-demand virtual care right when you need it

Unlimited Prescriptions with \$0 Copay

- No copay or cost for 85% of the most commonly prescribed medications
- Employee plus entire family

Unlimited Hospitalization, Critical Illness & Accident Plan (employee only)

- \$0 Deductible / \$0 Copay

Benefits To The Employee

Universal Life Insurance Policy (employee only)

- Most employees will qualify for up to \$150K of Life Insurance
- Policy is permanent which means, it will never expire
- Zero out-of-pocket cost to employer & employee)
- Accumulates a cash balance at a minimum guaranteed interest rate of 3%

100% Preventative Care Services (employee only)

- Plan pays 100% of all services
- \$0 Deductible / \$0 Copay

DIRECT Primary Care / Mental Health Support & Therapy

- \$0 Deductible / \$0 Copay
- Employee plus entire family

Unlimited Virtual Pet Care

- \$0 Deductible / \$0 Copay
- Licensed Veterinary professionals



Plan Benefit Diagnose Coverages

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 | ♥ Constipation | ♥ Pink Eye |
| ♥ Abscess | ♥ Cough/Croup | ♥ Poison Ivy/Oak |
| ♥ Acid Reflux | ♥ Diarrhea | ♥ Rash/Skin Injury |
| ♥ Allergies | ♥ Dizziness | ♥ Respiratory Infection |
| ♥ Animal/Insect Bite | ♥ Eye Infection/Irritation | ♥ Sinusitis |
| ♥ Arthritis | ♥ Fever | ♥ Sore Throat |
| ♥ Asthma | ♥ Flu | ♥ Sprains & Strains |
| ♥ Backache | ♥ Gas | ♥ STD's |
| ♥ Blood Pressure Issues | ♥ Gout | ♥ Strep |
| ♥ Bronchitis | ♥ Headache/Migraine | ♥ Tonsillitis |
| ♥ Bowel/Digestive Issues | ♥ Herpes | ♥ Vaginal/Menstrual Issues |
| ♥ Cellulitis | ♥ Joint Pain/Swelling | ♥ Yeast Infection |
| ♥ Cold | ♥ Laryngitis | And More |

Mental & Behavioral Health

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

- | | |
|-------------------------------|------------------------------------|
| ♥ ADHD | ♥ Grief and Loss |
| ♥ Addictions | ♥ Life Changes |
| ♥ Anger Management | ♥ Nutrition Counseling |
| ♥ Anxiety | ♥ Panic Disorders |
| ♥ Bipolar Disorders | ♥ Parenting Issues |
| ♥ Bullying | ♥ Postpartum Depression |
| ♥ Career/Job Related Stresses | ♥ Relationship and Marriage Issues |
| ♥ Child and Adolescent Issues | ♥ Self-Image |
| ♥ Depression | ♥ Stress |
| ♥ Divorce | ♥ Substance Abuse |
| ♥ Eating Disorders | ♥ Trauma and PTSD |
| ♥ General Life Coaching | And more |



Plan Face Scanner

Employees & family can use the FDA registered scanning technology to capture a large range of health information that they can use to improve upon and track their progress over time.

