

SIMRP

Employee Wellness Benefits

Discover what your new wellness plan includes: tons of services that have your health in mind!



A Wellness Plan, which is included with your coverage, can offer support for life's ups and downs. These benefits help with things like access to telehealth, health coaching, couples counseling, mental health treatment, addiction recovery, even travel benefits, all in an easy to use app! All of these resources are designed with you in mind.



CITADEL
BENEFITS GROUP

We're going to share info with you about your wellness plan with Citadel Benefits Group. Buckle up because this is going to make your day!

First off, did you know we're not just here for your employer, but for YOU too? That's right! We've got your back with a whole bunch of wellness benefits that are seriously awesome. We've broken all of them down in this booklet so you can check them all out.



Take advantage of things like a fully loaded app with all of your info and how to access coverage like virtual doctor's visits, addiction treatment, couples counseling, even travel discounts as well as a service to explain your treatment options and more to walk you through the tough times in life!

Let's break it down: Along with the insurance benefits included in the program, you'll have access to a variety of proactive, not just reactive, wellness benefits.

We're all about making sure you're covered in all the right ways, so you can focus on living your best life. Whether it's peace of mind or practical support, we're here to make sure you're taken care of.

If you have any questions or just want to chat about your plan, hit us up anytime.
Seriously, we love talking insurance (weird, right?).
Just drop us a line or give us a call.



My Benefit Tools



Wholeistic™ Health Coaching

Certified practitioners provide health coaching and guidance, goal setting and motivation for members to reach their co-created health goals to help manage lifestyle and prevent and manage disease.

- Set S.M.A.R.T. Goals
- Set up customized nutrition plan
- Stop Smoking
- Lose weight
- Manage chronic disease
- Become more physically active



CorpCare Employee Assistance Program

A Full service EAP program that offers services that support your employees' well-being and resilience in work, life. Counseling, legal and financial benefits included at no cost to you. There is no registration and it's completely confidential.

- Counseling (Critical incident, mental health, etc.)
- Work-life (Adoption, elder care, etc.)
- Legal (Will, divorce, bankruptcy, etc.)
- Financial (Budgeting, rebuilding credit, etc.)
- Much more!



Physician Access • Teledentistry • Mental Wellness

Provides virtual emergency medicine with a personal touch. Diagnose, prescribe medication, order labs, make referrals and triage any and all conditions.

- Available 24/7/365 via telephone, mobile, tablet or computer from your personal health dashboard
- Licensed physicians, and 100% follow-up for patients
- Your employee will pay a \$0 copay for a physician consultation



Counseling Services for all Stages of Life™

Develop the skills and healthy behaviors that are scientifically proven to lead to long-lasting, satisfying relationships.

- Available 24/7/365. Totally private & confidential from the comfort of home
- Learn how to resolve conflict & increase communication, and add more intimacy & romance to your relationship



Travel Benefits

Access to thousands of top-rated hotels and resorts worldwide.

- FREE \$500 Discount Card for activating. Use your \$500 to save on over 1,000,000 hotels and resorts worldwide.
- Search for the best deals on cruises, day trips, vacation packages, tours, and exclusive getaways!



Virtual Recovery System™

The World's First Ever Interactive Virtual Recovery System for addiction. 28-Day Interactive Kick Starter Video Course. Hundreds of insightful videos covering all aspects of substance use.



Stayhealthy Body Fat Index and Pediatric App

The mobile adventure to learn about health and the human body by coloring fun characters that come to life in magical augmented reality.

You get all this included!



On-demand, virtual care
designed for you.

Sam by UCM Digital Health

Convenient care where and when
you need it...

24/7 On-Demand
Access

Our integrated care team, including medical providers, mental health providers, and care coordinators, works together to treat your physical and mental health needs.

We take a holistic view of your health to ensure that you are getting high-quality, coordinated care.



Your health
always deserves the best.

Virtual Care For

- Urgent care
- Emergency care
- Primary care
- Mental health care



Download the
"Sam by UCM"
Mobile App

www.sambyucm.com
1-844-4-VIP-DOC

Set up Telemedicine access for your spouse or dependent



(877) 322-7398

help@ushealthcenterinc.com

Step One: Log in to the PHD

Employees, please start
by logging on to your own
Personal Health Dashboard™



PHD

<https://ushealthcarecenter.com>
or scan the code.



USERNAME

First initial of first name
+ entire last name + last
4 digits of Social Security
Number.



PASSWORD

Your password is: same as
your username until you
change it.



STEP TWO:

Click on **My Benefit Tools**.

STEP THREE:

Click on the **Set up UCM Access
Dependent/Spouse** tile.



STEP FOUR:

Enter the spouse or dependent's information
and click **Sign Up**.

You have successfully set up Telemedicine
access for your spouse or dependent.



we make
HEALTHCARE
easier

Trusted
support for
medical issues,
every step of
the way

WHOLEISTIC™ CARE MANAGEMENT

We provide employees and their families with confidential, one-on-one help from our Care Management Team who knows the ins and outs of the healthcare system. Whether it's deciding the right course of treatment, understanding care options, or resolving a billing issue, our experts will help employees no matter what the issue — saving time, money and worry.

OUR TEAM PROVIDES:

Advice, assistance and support:

- Explain diagnoses and treatment options
- Support following a difficult diagnosis
- Coordinate care for complex medical issues
- Arrange hospice and other services for terminally ill members
- Coordinate the transfer of medical records, X-rays and lab results
- Arrange for home care equipment following discharge from the hospital



Help with administrative issues:

- Find the right doctors, hospitals and other providers
- Coordinate benefits between doctors and insurance companies
- Schedule tests and appointments
- Resolve insurance claims and billing issues

Answers to benefit questions:

- Explain benefits coverage and resolve errors with providers and health plans
- Locate in-network providers
- Resolve eligibility issues and benefit/claim denials



TravNow™
book now. save now.™

US HealthCenter has partnered with TravNow to offer you extraordinary travel discounts! Whether you're planning a business trip, your next family vacation, or you just want to jump in the car and get away with that someone special, with literally hundreds of thousands of hotels to choose from, worldwide, TravNow™ has you covered.

We Offer Discounts on

- ✓ Hotels
- ✓ Resorts
- ✓ Condos
- ✓ Cruises
- ✓ Dining
- ✓ Shopping

Learn more >>



PARADIGM
HEALTH & WELLNESS

Log in and Save

Simply create your free account to earn \$500 in Premium TravCredits™!

1. Log onto your Personal Health Dashboard™ : ushealthcenter.com
2. Click on HealtheMall
3. Click on TravNow Rewards tile
4. Create your account and start saving!

877.322.7398 Ext. 2
help@ushealthcenterinc.com










Addiction Recovery Meets Technology

Freedom 365™ is the world's first interactive, Virtual Recovery System™ providing 365-days of addiction support and recovery strategy — no matter where you are, on any device

Why it Works

People with substance use issues are some of the most resourceful and capable people on the planet. Freedom 365 aims to redirect self-destructive behaviors and refocus that energy on life-improving behaviors. When your life is firing on all cylinders, it's easy to leave the pain and misery of substance use behind.

The Freedom 365 Virtual Recovery System™ loads your "recovery tool chest" with everything you need to succeed both in life AND in recovery. By following this system, we promise a rewarding journey that will lead to greater fulfillment in all areas of your life.

-  First of its kind, unmatched 365-day virtual recovery system - one-click away
-  Patent pending early warning screening tool
-  State-of-the-art, interactive video educational series and integrated web-based application
-  Completely automated and fully customizable
-  Highly measurable, data-driven results
-  Incorporating "smart," self improving technology
-  Offering the exclusive and integrated Full Recovery relapse prevention program



VIRTUAL RECOVERY SYSTEM
FREEDOM
365

The EAP program offers services that support your well-being and resilience in work and life. There is no cost to you, no registration, and is completely confidential. For more information or to access benefits, call **800-638.3327** to speak with a counselor and be connected with services.

Visit the EAP website for a wealth of information www.feieap.com username: **prodigy**. Register for the monthly webinar on a variety of topics; or listen to a replay in the archive.



Counseling Benefit

Up to 3 sessions per year for you or your dependents can help you

- Alleviate emotional stress
- Enhance interpersonal relationships
- Address family/parenting challenges
- Address substance abuse
- Manage strong feelings
- Build on personal strengths
- Navigate life transitions
- Work through grief and loss



Work-Life Benefit

Unlimited offers consultation and referrals for

- Child care
- Adoption
- K -12 & Higher Education Resources
- Elder care
- Dependent care



Legal Benefit

One consultation per issue; unlimited issues helps with

- Bankruptcy, foreclosure
- Home sale/purchase or lease agreement
- Separation or divorce
- Adoption
- Child custody/child support
- Simple will
- Traffic, civil or criminal matters
- Elder law
- Legal document review
- Simple dispute resolution
- Online legal content and document library



Financial Benefit

One consultation per issue; unlimited issues helps with

- Managing expenses and debt
- Preparing a realistic budget
- Dealing with tax-related questions
- Planning for retirement
- Identity theft solutions
- Investing in a college education
- Student loan coaching
- Home purchase education
- Credit report review
- Online financial resource center



SOLUTIONS

FOR COUPLES

couplewise™



PARADIGM
HEALTH & WELLNESS



Join NOW!

Log on to your
Personal Health
Dashboard™

ushealthcenter.com

About CoupleWise

CoupleWise is an online self-paced program that can be accessed 24/7 via a web browser or the app. It is designed to help any and all couples thrive and improve their relationship. Both partners are encouraged to fully engage in the program by completing a profile, clarifying their needs, and working towards common goals. CoupleWise is built on 60 years of research by a world-renowned advisory board, comprised of relationship experts. Healthy, stable relationships lead to healthy homes and improvements in mental, physical, and emotional well being. This in turn leads to longer, healthier, happier lives. Start improving your relationship today!

Features



Individual Profiles for Each Partner

Complete your profile, clarify needs, choose needs to work on



Work Together

Invite your partner to join, compare needs, and create goals and agreements together



Build Your Bond

Engage in fun activities and exercises to get to know each other better



Conflict Resolution

Complete a 5-week course that includes videos, exercises, and quizzes to improve

Contact US

250 S. Main Street Suite 201

877.322.7398

help@ushealthcenter.com



PARADIGM
HEALTH & WELLNESS

HEALTH ACTIVITIES

In order to remain compliant in the Paradigm Health & Wellness Program and continue receiving your benefits at no out-of-pocket cost, you must earn a total of 100 Health Counts Points by the end of your program year.



Complete any of the available health activities shown under your US HealthCenter Personal Health Dashboard™ to earn points towards your 100 point/year goal! On the Home Page, you can choose from 25, 5 or 1 point activities by clicking on the applicable tile to view your options.

Login at <https://ushealthcenter.com>

Your username is: the first initial of your first name + your entire last name + last 4 digits of your social security number (i.e. jdoel234)

Your password is: same as your username until you change it.



25 Point Health Activities

- Health Risk Assessment
- Road to Wellness
- Modules
 - Diet
 - Fitness
 - Stress
 - Tobacco/Nicotine
- Visit with UCM Telehealth Provider
- Biometric Screening
- Visit with Vision Provider
- Dental Visit
- FEI EAP
- Visit with Medical Provider



5 Point Health Activities

- Connect Device Tracker (Fitbit or Garmin)
- Watch up to 20 Health Education Videos
- Risk Resolution Guidelines (RRGs) - must complete Health Risk Assessment first
- Track a Vital sign
- Success story survey completion

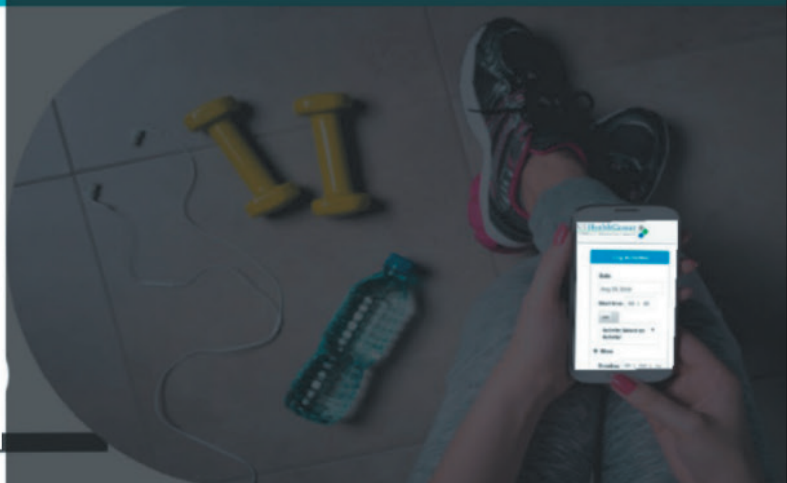


1 Point Health Activities

Up to 11 self awarded promises:

- wear seat belt
- don't text and drive
- wear helmet
- enjoy meals slowly
- be grateful
- lose electronics before bed
- stretch and move daily
- love yourself
- let things go
- be present

Fitness Tracker with device connection



Your Fitness Tracker allows you to manually or automatically download your steps or activity. You can also view a graph with a summary of all of your activity as well as your daily goals and your best day summary. Adjust the dates to create a custom graph. Simply go to the [Health Tracker](#) tab > Fitness tile to view your progress at anytime. The list of connectable devices include:



Fitbit

Sync minutes
& steps

- You will need to have a Fitbit Wearable and a Fitbit account already established before you connect your device.
- Data will automatically sync to the PHD once you are connected. Syncing occurs every 10 minutes.



Garmin

Sync minutes
& steps

- You will need to have a Garmin wearable and a Garmin account already established before you connect your device.
- Data will automatically sync to the PHD once you are connected. Syncing occurs every 10 minutes.



Apple Watch

Sync steps only

- You will need to have an Apple Watch and a Fitbit account already established to use one of the apps that syncs with the PHD.
- You will need to manually sync through a third party app called MyFitnessSync every 1-4 days. You may also connect to Fitbit through the Apple Health App. Once you sync your app your PHD tracker will update within 30 minutes.



Mobile Phone

Sync steps only

- You will need to have a Smart Mobile Phone and a Fitbit account already established to use MobileTrack to track your steps.
- Low-power step sensors inside your phone track your steps through MobileTrack and sends the data to the Fitbit app. Syncing occurs every 10 minutes.

No Tracker Device? Log manually

You can manually enter your activity on your PHD in the Fitness Tracker found in the Health Tracker tab. Choose from over 150 different activities. Enter your duration and intensity and click save.

How far back will my history sync?

Fitbit and Garmin data will begin showing up from the date you first sync your device with an active account to the US HealthCenter site. If your device disconnects from your account, you have 5 days to sync or data enter the steps for the missed dates. **Steps will not track for synced or manual entry after 5 days.** We recommend logging in frequently (every 1-4 days) to review your data to ensure your account is syncing properly.

Important:

**Your Paycheck Will Look A Bit Different
But Your Take-Home Pay Stays the Exact Same**

Current Paystub

GROSS WAGES	Salary	173.33	5,000.00	Federal Income Tax	714.98	573.8
				Social Security	291.40	3,496
				Medicare	68.15	817.80
				State Income Tax	179.28	2157.60
				Health Insurance	300.00	3600.00
YTD GROSS	YTD DEDUCTIONS	YTD NET PAY	CURRENT TOTAL	CURRENT DEDUCTIONS	NET PAY	
60,000.00	18, 646.08	41,353.92	5,000.00	1,553.32	3446.68	

New Paystub

ABC Trucking, INC. 123 Main Street Anywhere, UA 12345				EARNINGS STATEMENT		
EMPLOYEE NAME	SSN	EMPLOYEE ID	CHECK NO.	PAY PERIOD	PAY DATE	
Bob Askew	XXX-XX-1234	987	87652	12/01/23 - 12/31/23	01/01/24	
GROSS WAGES	Salary	173.33	5,000.00	Federal Income Tax	513.51	6162.12
*SIMRP	0.0	0.0	900.00	Social Security	236.60	2827.20
				Medicare	5510.00	66.20
				State Income Tax	144.32	1731.84
				Health Insurance	3	3,6
				*SIMRP PreTax	900.00	10,800
				Admin Fee	80.00	960.00
				Cancer	27.48	329.76
				Accident	9.45	33.40
				Disability	21.50	158.00
				Life	46.36	556.32
YTD GROSS	YTD DEDUCTIONS	YTD NET PAY	CURRENT TOTAL	CURRENT DEDUCTIONS	NET PAY	
60,000.00	18, 646.08	41,353.92	5,000.00	1,553.32	3446.68	

**New
Items**

Take-Home Pay Stays The Same

Employee Frequently Asked Questions About The SIMRP

So you just got your first paycheck after the Self-Insured Medical Reimbursement Benefit Program was put in place and you might be wondering, “what are all these new deductions???” Many employees have questions about why their paystubs look different and what all the new deductions mean. Below are some frequently asked questions in regards to the SIMRP that may help answer these questions. However, should you need any additional information or clarification, please do not hesitate to contact **Citadel Benefits Group** at 256-826-5674.

Will my gross income change when I enroll in the program?

No, this program will not change your gross income. It does reduce your taxable income, which is a good thing! This reduced income will be reflected on your W2 at the end of the year.

Will lowering my tax deductions from my check cause me to pay more in federal income taxes at the end of the year?

No, by lowering your taxable income, you have lowered the amount you owe in taxes. Your tax withholdings will drop as a result as well. You will not have to pay more, nor will it cause you to get back less.

Will my net pay or “take home” pay be lower?

No, your net take home pay will not be lower. (Unless you choose to spend more than the allotment given to you.) If you are experiencing a take home pay decrease, please email VIP@citadelbg.com immediately and we will assist in getting that resolved.

I noticed I am no longer paying federal withholding tax. Is this going to be an issue?

Below a certain taxable income point, the Federal Government no longer withholds taxes. When you lower your taxable income through enrollment in a Section 125 plan, you may hit that lower amount.

Will this change my tax refund I get next year?

It will not affect it in a negative way. We are lowering your taxable income which in turn lowers how much you owe in taxes. However much you “overpay the IRS” you will still get back. We are only dealing in the actual amount you owe the government. For specific questions please contact your tax advisor.

If I wish to increase my federal withholding, can I?

Yes, by changing the number of deductions on your W4 or by electing to have additional withholding, but it is not necessary, your income tax requirements will decrease. If you do decide to change your withholdings, please let us know by emailing VIP@Citadelbg.com

Payroll Codes You May See Added To Your Check

1. PHW Paradigm Health & Wellness -

This is the Pre-tax deduction for the Wellness Program.

2. SIMRP – Self-Insured Medical Reimbursement Program This is the reimbursement of the PHW Pre-tax deduction (see above). The pre-tax deduction and reimbursement is what is creating your “tax savings allotment” that you were able to spend on insurance benefits. These two numbers wash each other out.

Who Is Who in Regard to Your New Benefits Program?

1. Citadel Benefits Group We are the agency that facilitates & implements the SIMRP Benefit Program into your workplace. We are your point of contact for anything you need related to the SIMRP, Prodigy, or the insurance companies. Insurance policy information, claims, or general questions or concerns can be directed to us and we will assist you with anything you need! Always just email VIP@CitadelBG.com or call (256) 826-5674.

2. Allstate, American Heritage, Ameritas, Assurity, Licoa, Or Manhattan Life

These are the insurance carriers through which all your insurance policies are written for the SIMRP. For more information about your insurance carriers and policy coverages, please contact Citadel Benefits Group!

3. Paradigm Health & Wellness – USHC (US Health Centers) is the Preventative Health & Wellness Program that you and your family have access to through your participation in the SIMRP. The app that you must download to use the Wellness Program is the US Health Center Personal Health Dashboard or you may also log in via <https://ushealthcenter.com>. All participating employees will receive your initial credentials to login via email from Paradigm Health & Wellness.

I noticed my FICA tax dropped; will this affect my social security payments when I become eligible?

Depending on how much you have already contributed, it may lower your monthly amount. The savings you generate through participation will more than offset that reduction. If you have maxed out your 40 quarters, your benefits will not change. Most employees see little to no change. (Ask your agent for the "Social Security Letter" for a detailed explanation)

What products can be used with the tax savings (allotment) dollars?

Approved insurance products can be purchased with your tax savings. Your representative will provide you with the information for all the products available.

Is this program legal?

Yes, this is a tax qualified Self-Insured Medical Reimbursement Program with a wellness focus that uses tax advantage provisions under the Internal revenue Service codes "Section 125 Cafeteria Plan and codes 105, 106, and 213(d)" and ACA wellness rules.

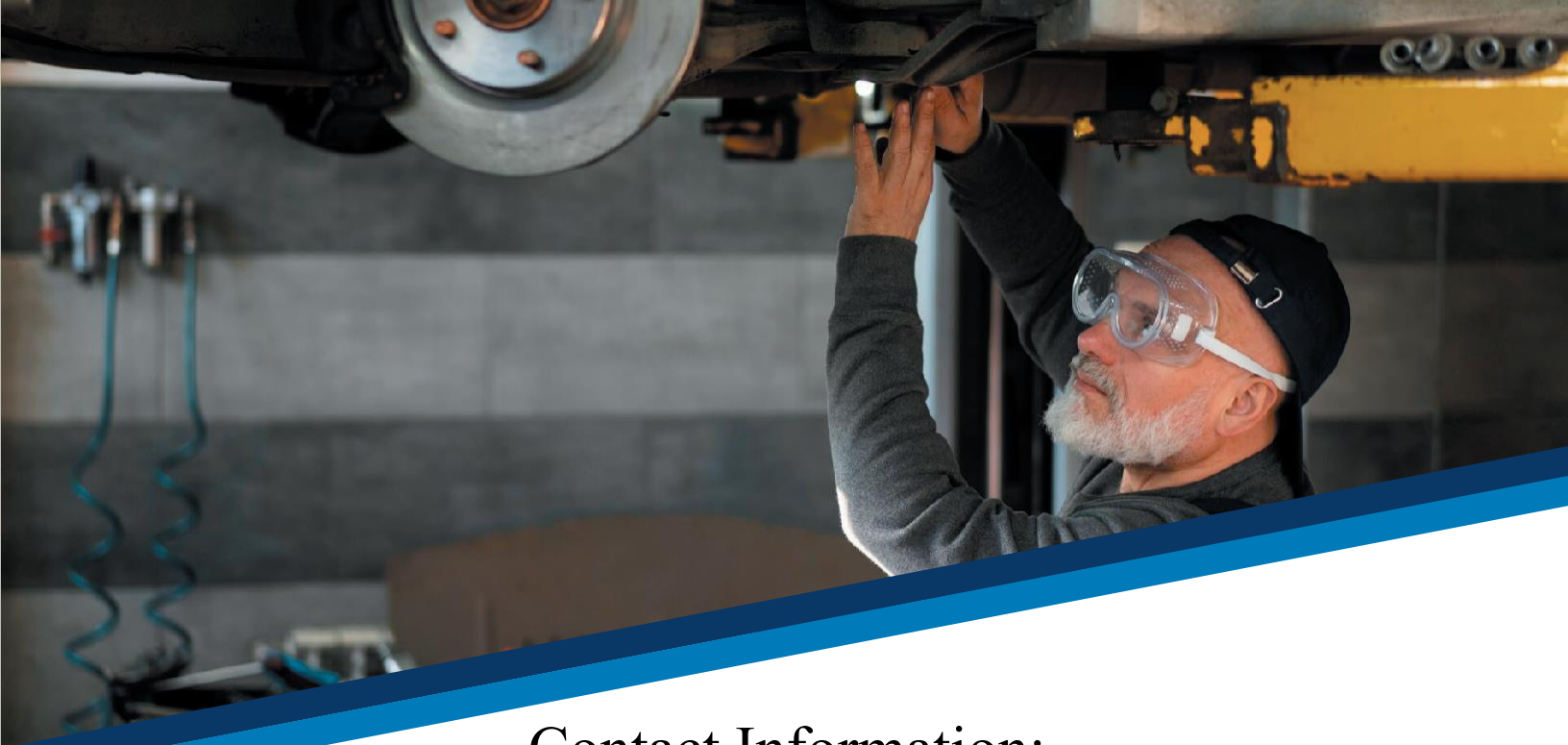
Are there any requirements for me to stay compliant on this program?

Yes, you must earn 100 points per year in the Paradigm Wellness Program. Please see the Paradigm Health Activities Flyer provided to your employer for more information on how to earn those points. Most general medical provider visits earn you 25pts, so earning the 100 points is really simple. You just need to remember to log into your personal wellness dashboard and make note of your health activities.
* Please note that failure to earn 100 pts per year could result in a loss of benefits.

Will my pay stub change?

Yes, you will notice new deductions and a SIMRP reimbursement. These changes will lower your tax withholdings and the amount you pay in FICA and state taxes. This is where we are creating your "tax savings".

The new deductions for your insurance products will be equal to or less than the amount of taxes you are no longer having to pay since the PHW & SIMRP codes are reducing the amount of income being taxed.



Contact Information:



**LANCE
HENDRIX
AGENCY**

Lance Hendrix
Agency Owner
256-320-7446

lance@lancehendrixagency.com
www.lancehendrixagency.com



CITADEL
BENEFITS GROUP

www.citadelbg.com

This is not tax advice. All numbers are estimates.