



Employer's Choice

Preventive Care Plan



Putting Health First

A Section 125 Preventive Care Management Program



What is Employer's Choice Preventive Health Plan?

- 01** An *all-inclusive* preventative healthcare management program that **supplements group health insurance plans**.
- 02** A HIPAA-compliant **participatory Medical Expense Reimbursement Wellness plan**, compliant with IRS codes 125, 213, and 105, and backed by a Legal Protection Plan.
- 03** With **no out-of-pocket cost**, Employer's Choice *prioritizes and incentivizes preventative health care for employees* and at the same time benefits employees & employers through tax savings.

Validated

Using validated and award-winning AI and Care Navigation, Employer's Choice Preventive Care *Puts Health First* By:

1. Predicting future medical issues
2. Predicting cost of these issues
3. Engaging EEs to prevent disease
4. Rewarding EEs for engaging
5. Improving your bottom line

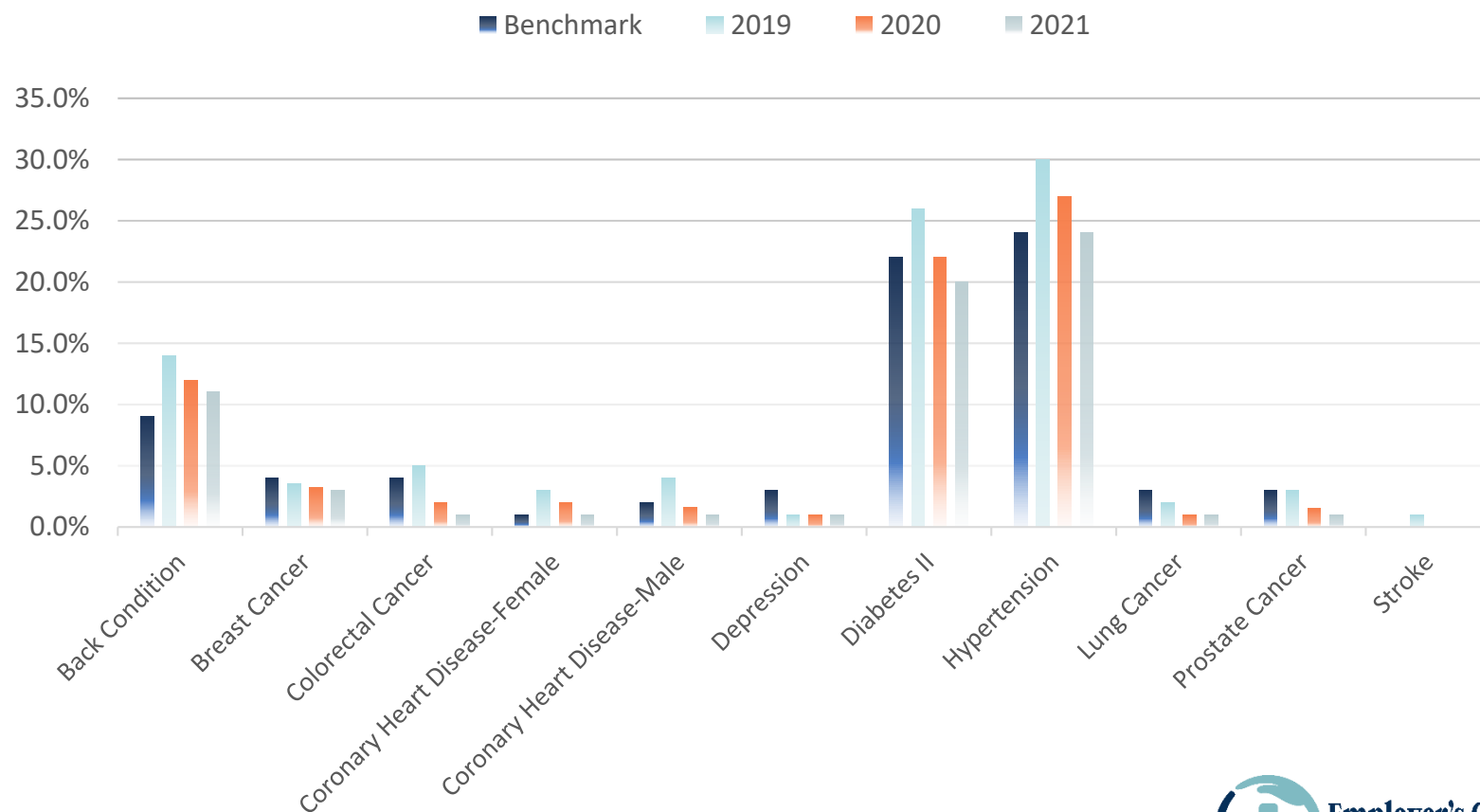
At no out-of-pocket cost to you or your employees



Why Employer's Choice Preventive Health Plan?

It's all about Employee Health!

PREDISEASE COMPARISON SIGNIFICANT RISK PERCENT



Predict and Prevent Future Conditions

Significant Risk = Ticking Time Bombs



Predisease Risk	Significant Risk Cases	Risk Burden
Heart Disease (Male)	40	\$1,091,890
Back Problems	63	\$971,038
Lung Cancer	27	\$519,381
Hypertension	191	\$517,035
Colorectal Cancer	24	\$386,131
Diabetes	158	\$277,228
Breast Cancer	13	\$242,659
Prostate Cancer	19	\$178,632
Heart Disease (Female)	4	\$109,189
Peripheral Artery Disease	5	\$75,553
Stroke	5	\$55,275
Depression	20	\$54,291
Total	593	\$4,908,611

Total Predisease Risk Burden Per
HRA Participant [595] = \$8,250

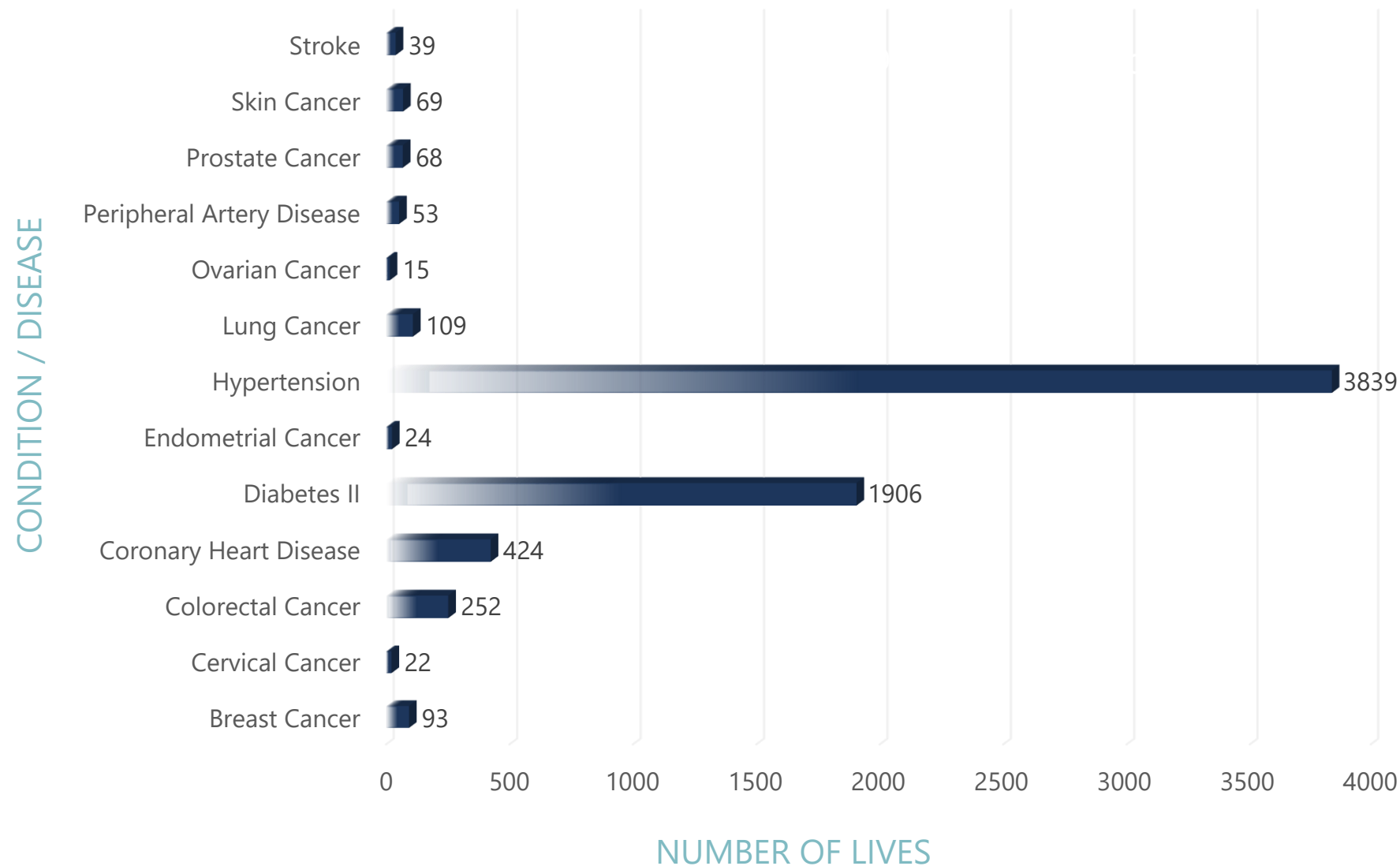
Facts:

- 15% of individuals drive 85% of the cost
- 59% of next year’s high-cost population comes from this year’s low-cost population (50% of all claims)

Source: United Healthcare

Validated Algorithms Save Lives

Diseases averted reflected in a 5-year case study



How it Works for Employees



Employees perform **ONE activity per month** of their choice.
The 15-minute Health Profile is the only requirement.



Required Activity: Health Profile (any month)

We recommend employees start by completing the online Health Profile, however, they can complete it any month of their program year. The Health Profile will personalize the Personal Health Dashboard™ to the employee and predict future risk burden.

Other Health Activities (1 per month)

- Wholeistic™ Health Coaching
- 24/7 no cost TeleMed
- Health Videos
- Behavioral Health Modules
- HealtheMail, HealtheDigest
- Surveys
- And much more...



Personal Health Dashboard™

The PHD™ can be translated into over 60 languages and offers numerous features. It allows you to oversee your tasks and benefits, including an individual risk profile, a risk resolution center, and health reminders.

Begin by activating your account and watching the intro video on your effective date. Other activities include:

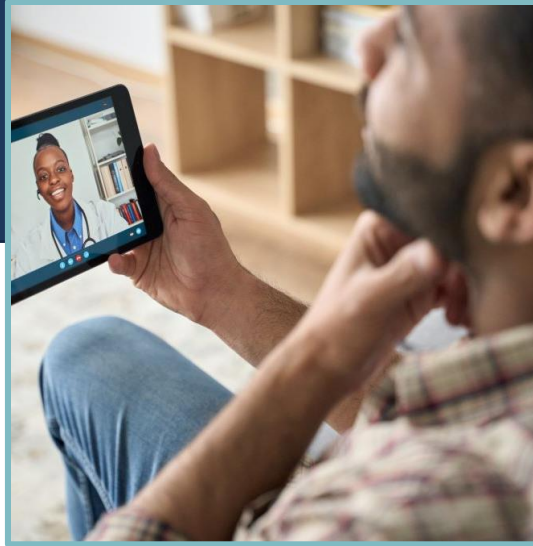
- View your Personal Health Profile
- Complete Health Risk Assessment (HRA)
- Complete behavior modification modules
- Watch over 250 multimedia videos
- Connect your wearable directly to the fitness tracker
- Use “My Benefits” tab to learn more about additional free benefits
- After you activate your account, you can access your Personal Health Dashboard™ (PHD) on the mobile app.

Employee Benefits Include:



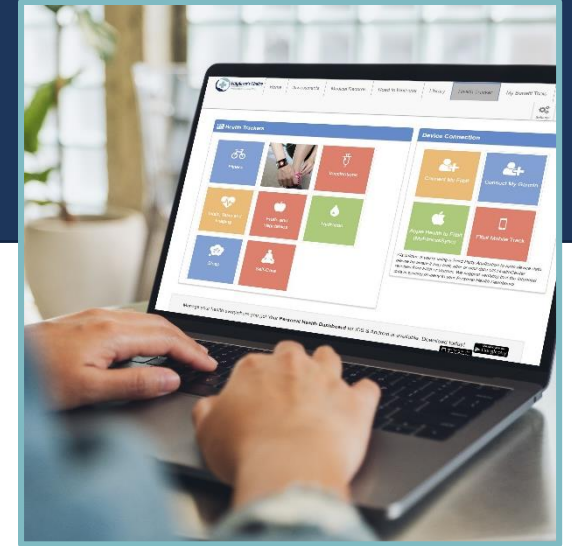
RN Wholeistic™ Health Coaching

- Telephonic Coaching
- Nutrition Education
- Disease Management
- S.M.A.R.T. Goals
- Behavior Change Counseling
- Smoking Cessation



Virtual Medical Care for the Whole Family

- \$0 copay or cost
- Primary Care with same doctor
- 24/7 Urgent Care
- Mental Health Therapy
- Prescription and Pharmacy Care
- 70+ urgent care medications at no cost



Personal Health Dashboard™

- Personal Health Profile
- Stress & Sleep Programs
- Medical & Video Library
- DNA Testing
- Health Tracker
- Online Behavior Change Modules

A Dual Approach

1

SECTION 125 CAFETERIA PLAN

This provides you the opportunity to receive certain benefits on a pre-tax basis and has the potential to generate healthcare savings while also utilizing tax advantages under Section 125 integrated with your Group Health Plan.

2

WELL-BEING SERVICES AND SOLUTIONS

This offers state-of-the-art health tracking software, 24/7 telemedicine with a \$0 co-pay, online learning modules, Wholeistic™ Coaching, and more.

Benefits provided at no out-of-pocket cost to the employee.



Employee Paycheck Example #1



Example of employee pay making \$31,200.00 annual salary. (~\$15/hr.)
with and without the Employer's Choice program using 2020 W4 federal filing rules:

	WITHOUT Employer's Choice	WITH Employer's Choice	DIFFERENCE	
MONTHLY GROSS INCOME	\$2,600.00	\$2,600.00	\$0.00	
Employer's Choice Pre-Tax Deduction	\$0.00	\$1,200.00	\$1,200.00	PRE-TAX DEDUCTION
Taxable Income	\$2,600.00	\$1,400.00	\$1,200.00	Preventive Health Care Programs such as Telemedicine, Coaching, and more
Tax Withholding	\$435.50	\$159.43	\$275.07	
Employer's Choice Post-Tax Reimbursement	\$0.00	\$1,000.00	\$1,000.00	
Net Take Home Pay	\$2,165.50	\$2,240.57	\$75.07	

	Tax Withholding without Employer's Choice	Tax Withholding with Employer's Choice
Federal Tax	\$146.67	\$18.33
Social Security	\$161.20	\$86.80
Medicare	\$37.70	\$20.30
State Tax	\$39.15	\$2.81
Total Tax Withholding	\$434.50	\$159.43

Increase in take-home pay using Employer's Choice program

\$75.07

PER MONTH INCREASE

\$900.84

PER YEAR INCREASE

Employer's Choice cannot guarantee the same favorable tax outcome in all situations as federal and state tax laws are continuously changing.

Employee Paycheck Example #2



Example of employee pay making \$100,000.00 annual salary. (~\$48/hr.)
with and without the Employer's Choice program using 2020 W4 federal filing rules:

	WITHOUT Employer's Choice	WITH Employer's Choice	DIFFERENCE
MONTHLY GROSS INCOME	\$8,333.33	\$8,333.33	\$0.00
Employer's Choice Pre-Tax Deduction	\$0.00	\$1,200.00	\$1,200.00
Taxable Income	\$8,333.33	\$7,133.33	\$1,200.00
Tax Withholding	\$2,223.42	\$1,794.42	\$429.00
Employer's Choice Post-Tax Reimbursement	\$0.00	\$1,000.00	\$1,000.00
Net Take Home Pay	\$6,109.91	\$6,338.91	\$229.00

PRE-TAX
DEDUCTION

Preventive Health Care
Programs such as Telemedicine,
Coaching, and more

	Tax Withholding without Employer's Choice	Tax Withholding with Employer's Choice
Federal Tax	\$1,153.42	\$889.42
Social Security	\$516.67	\$442.27
Medicare	\$120.83	\$103.43
State Tax	\$432.50	\$359.30
Total Tax Withholding	\$2,223.42	\$1,794.42

Increase in take-home pay using Employer's Choice program

\$229.00

PER MONTH INCREASE

\$2,748.00

PER YEAR INCREASE

Employer's Choice cannot guarantee the same favorable tax outcome in all situations as federal and state tax laws are continuously changing.



Employer Payroll Savings Example

	WITHOUT Employer's Choice	WITH Employer's Choice	DIFFERENCE
GROSS INCOME	\$2,600.00	\$2,600.00	\$0.00
Employer's Choice Pre-tax Payment	\$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	\$0.00	\$0.00	\$681.60

Employer's Choice

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

Savings Per Employee
Per Month: \$91.80
Per Year: \$1,101.60

NET SAVINGS PER
EMPLOYEE
AFTER Employer's Choice FEE
Per Month: \$56.80
Per Year: \$681.60

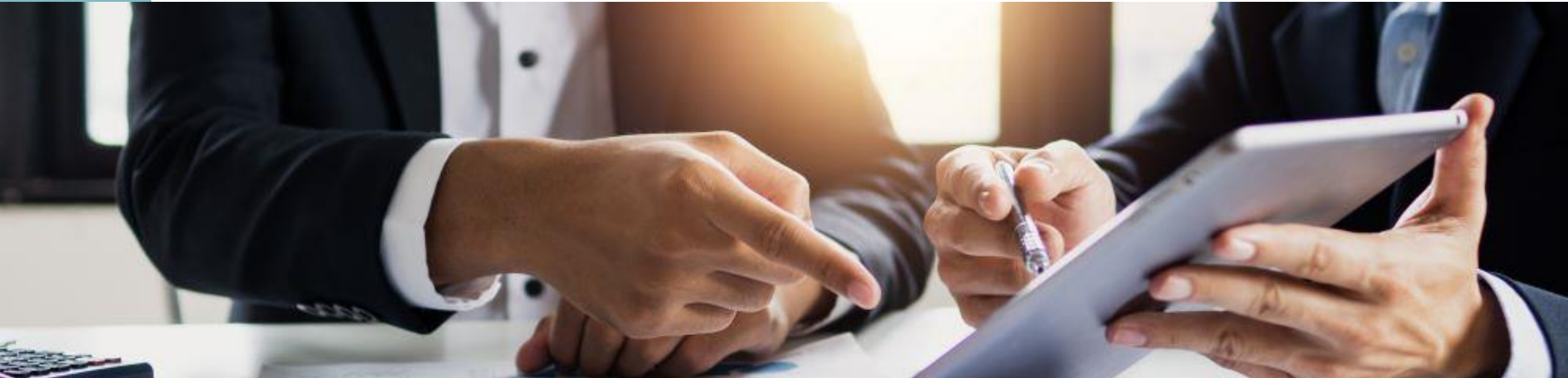
Additional Employer Benefits

Insurable

Legal protection up to \$500,000 for the employer and \$10,000 for each employee.

Health Plan Options

Add an *America's Choice* Group Plan to round out your Program.



Implementation Timeline

TASK	Wk. 1	Wk. 2	Wk. 3	Wk. 4	Wk. 5	Wk. 6	Wk. 7	Wk. 8	USHC Task	Group Task
Initial Payroll Analysis										
Proposal										
Contracting: BAA , Employer Agreement , New Client Setup Form										
Detailed Payroll Analysis										
Banking Ach Form										
Cafeteria Agreement										
Payroll Setup, Codes & Dry Run										
Member Communications, Planning & Strategy										
Go Live (First Payroll)										
Invoicing										

Note: Underlined tasks above are clickable links.



Bottom Line:

- Better Employee Health
- Improved Employee Benefits
- Enhanced Employee Pay
- Increased Profits

All While **REDUCING COST**

THANK YOU

FOR CHOOSING



Employer's Choice
Preventive Care Plan

Putting Health First