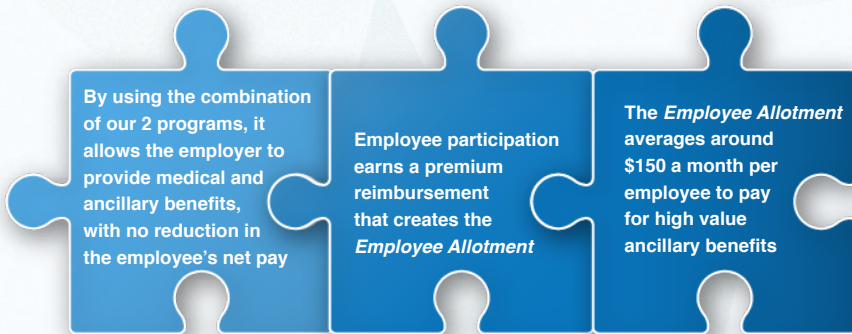




What if you were told you could give your employees a robust preventative care management program with telehealth (no copay) and about \$150 a month to spend on voluntary benefits like Accident, Cancer, Critical Illness and Life — all without it costing you any money and with it not reducing their take-home pay?

What would you say if you were told that on top of all of that, you will actually **save** an average of \$550 per employee per year on payroll taxes?

HOW DOES IT WORK?



ADVANTAGES TO THE EMPLOYER

- ✓ Save an average of \$550 per employee per year
- ✓ Lower health claims through preventive care by an average of \$1,400 per claim over 3 years
- ✓ Compliance-driven and voluntary
- ✓ Provide an enhanced benefit package to reward employees for their hard work and loyalty
- ✓ Reduce absenteeism and turnover
- ✓ Attract and retain quality employees
- ✓ All program costs are funded by savings
- ✓ No change required in existing health & benefit plans
- ✓ Administrative services are provided, reducing HR burden

ADVANTAGES TO THE EMPLOYEE

- ✓ Allows employees to proactively manage their personal health to help diagnose, mitigate, and prevent disease and illness
- ✓ Participation historically reduces employees' overall medical costs
- ✓ Provides unlimited access to telehealth with no copays, a convenient alternative to costly urgent care and emergency room visits
- ✓ Works with current medical plan to help fill the gaps and enhance existing employee benefits
- ✓ Generates an average of \$150 per employee per month to purchase supplemental insurance
- ✓ Savings will fund the program so there is no reduction in employees' take-home pay

OUR PRODUCTS

These products are designed to cover *out of pocket* expenses that are not covered by their major medical plans. There is a wide array of different options that they can use their *Employee Allotment* to purchase including but not limited to



accident

Pays a benefit for a covered accidental injury. Provides 24 hour coverage, on or off the job.



cancer

Pays cash benefits for a covered cancer diagnosis and several other specified diseases; the benefit can help pay for treatment, surgery, medical appliances and more.



critical illness

Pays a lump-sum cash benefit when diagnosed with a covered critical illness. Preventative care management program benefit included.



life

Provides a lump-sum cash benefit to help pay final expenses, bills, and more. Term or Whole Life options.



hospital indemnity

Pays benefits directly to employee for a covered accident or sickness. Helps pay deductibles and co-payments.



disability

Pays monthly cash benefit for a covered sickness or injury that leaves insured disabled, helping alleviate living expenses.