Presenting

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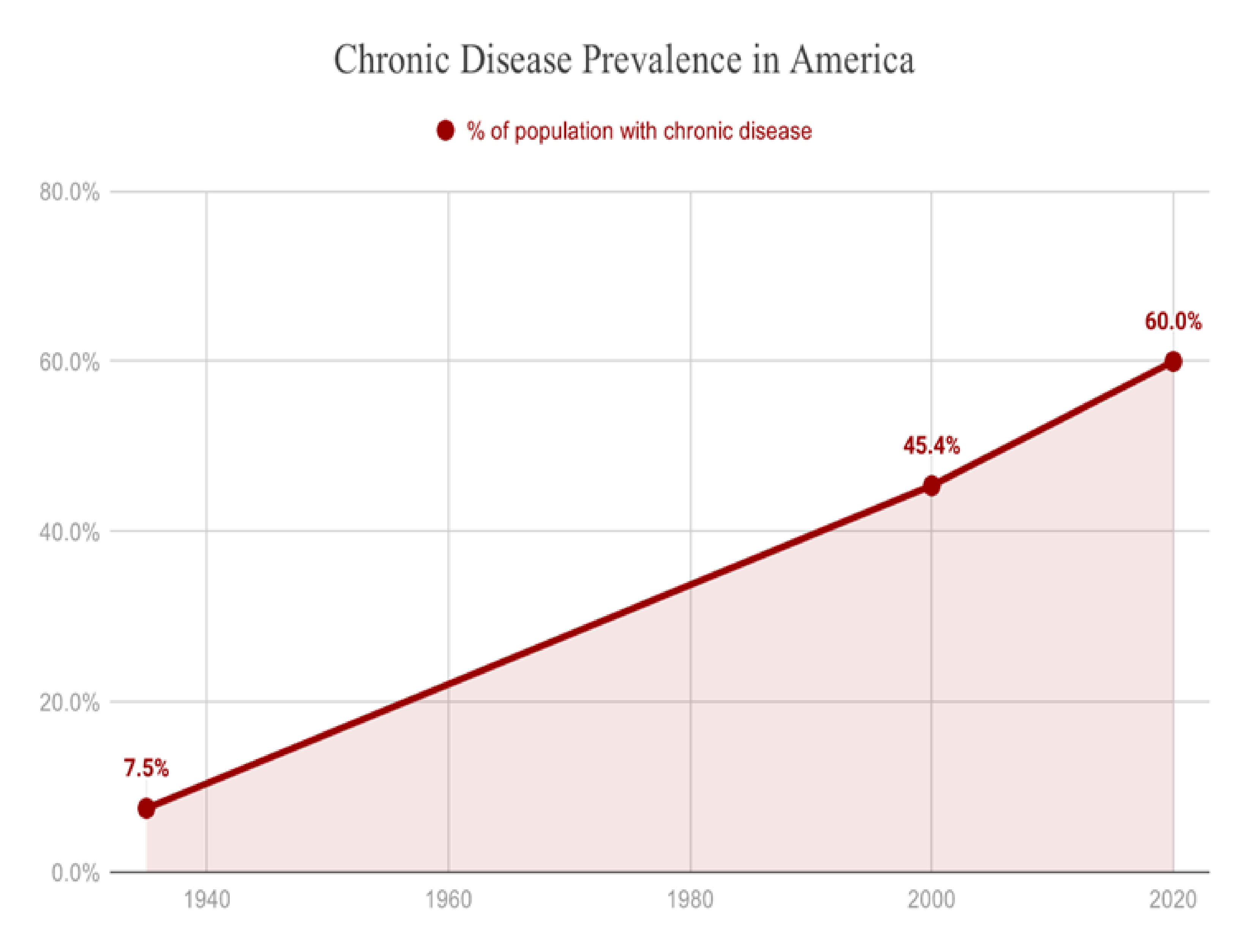
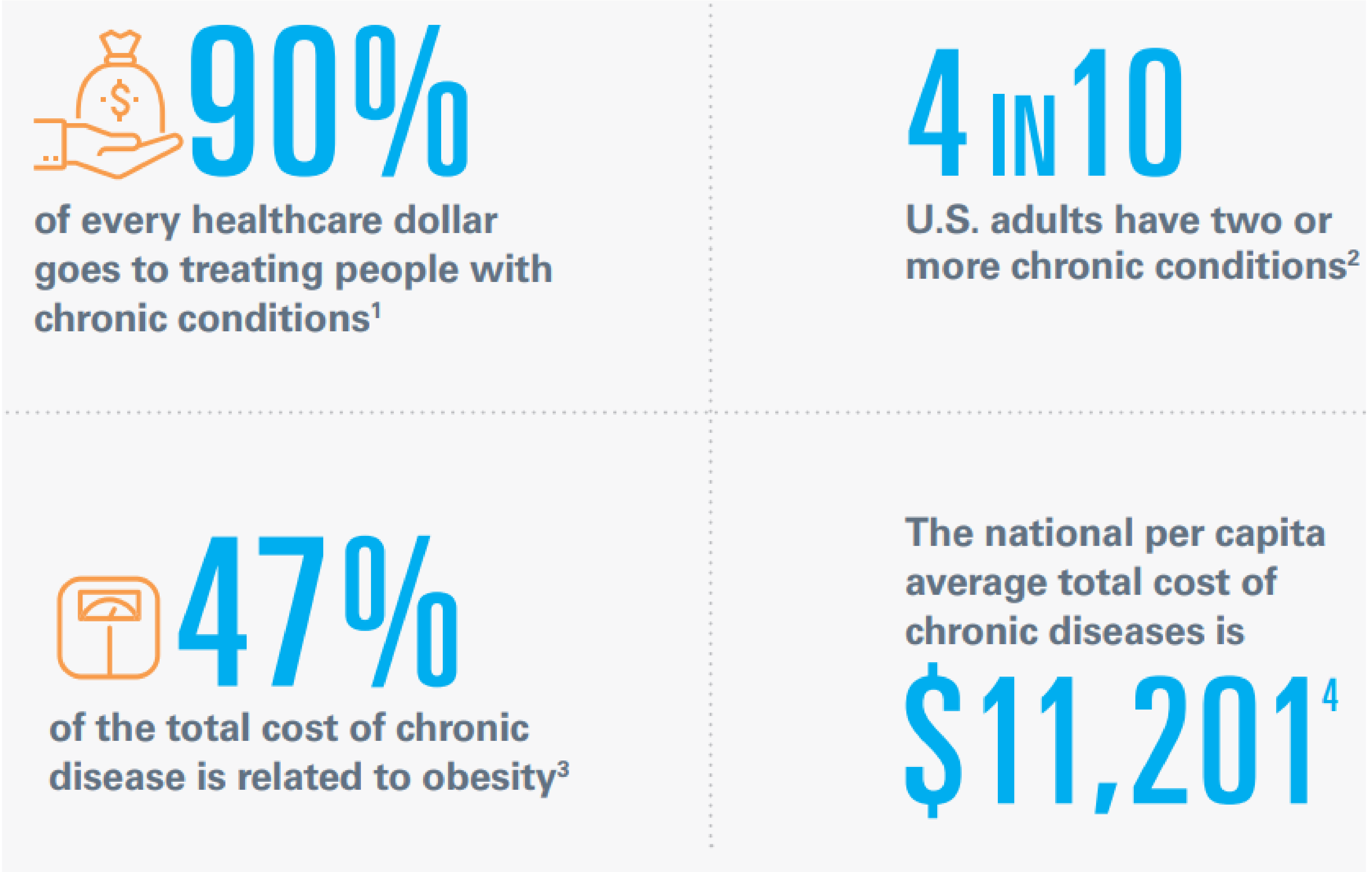
360° Wellness

Wellness begins with You!

Today, **133 million** Americans – nearly **half the population** – suffer from at least one chronic illness, such as hypertension, obesity, heart disease and arthritis. That figure is **15 million** higher than just a decade ago, and by **2030**, this number is expected to reach **170 million.**



Data from Centers for Disease Control and Prevention



U.S. Health Expenditures
2000 $1.4 Trillion escalated to $4.3 Trillion in 2021

THE STEPS TO WELLNESS

What is Wellness?

How to Achieve Wellness?

What is included?

How do I access my benefits?

How much does it cost?

How does it work?

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WHAT IS WELLNESS?

Wellness is a term that refers to the quality or state of being in good health, especially as an actively sought goal. It is not just the absence of disease or infirmity, but a complete physical, mental and social well-being. Wellness is also an active pursuit of activities, choices and lifestyles that lead to a state of holistic health, which involves multiple dimensions such as physical, environmental, and nutritional.

Physical Health and Wellness

Physical health and wellness is doing what you can to help care for and strengthen your body. Taking necessary actions before, during and after an issue arises can help prevent physical ailments.

Mental Health and Wellness

Mental Health and Wellness affects how we think, feel and act. Also, it helps us determine how we relate to others, handle stress, and make healthy choices. Mental health is a key factor in every stage of life.

Financial Wellness

Financial Wellness is having a sense of security and stability today, tomorrow and the years to come. Not having this in place can lead to mental and physical issues that effect every day life.

Wellness Assistance

Providing care for others can be overwhelming. As we get older, caring for others can become your responsibility for loved ones. Not knowing where to start can be scary. But not when you have someone who can help.

HOW TO ACHIEVE WELLNESS

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Wellness is comprised of many factors. Things like physical, mental and financial aspects of our lives.
Where we might be flourishing in some areas of our life, we might be struggling in others.
The 360 Wellness Plan benefits listed focus on how to achieve wellness in all areas of our lives through PARTICIPATION.

Physical

- Health Risk Assessment
- Predictive Disease Analysis
- Biometric Screening
- 24/7 Telemedicine $0/co-pay
- Health Tracking
- Discount Prescription
- Rx Ordering
- Wholeistic Coaching
- Health Coaching
- Smoking Cessation
- EAP

Mental

- Relationship Health
- Behavioral Coaching
- Identity Theft and Recovery
- Bankruptcy Foreclosure
- Sale/purchase or lease
- Agreements
- Separation or divorce
- Adoption
- Child custody/child support
- Simple will
- Traffic, civil or criminal matters
- Legal document review
- Simple dispute resolution

Financial

- Planning for retirement
- Preparing for life events
- Student Loan Debt Relief
- Help lowering your bills.
- Get paid to exercise.
- Tax-related issues
- College education
- Student loan coaching
- Home purchase education
- Credit report review
- Travel, Entertainment & Dining Discounts

Assistance

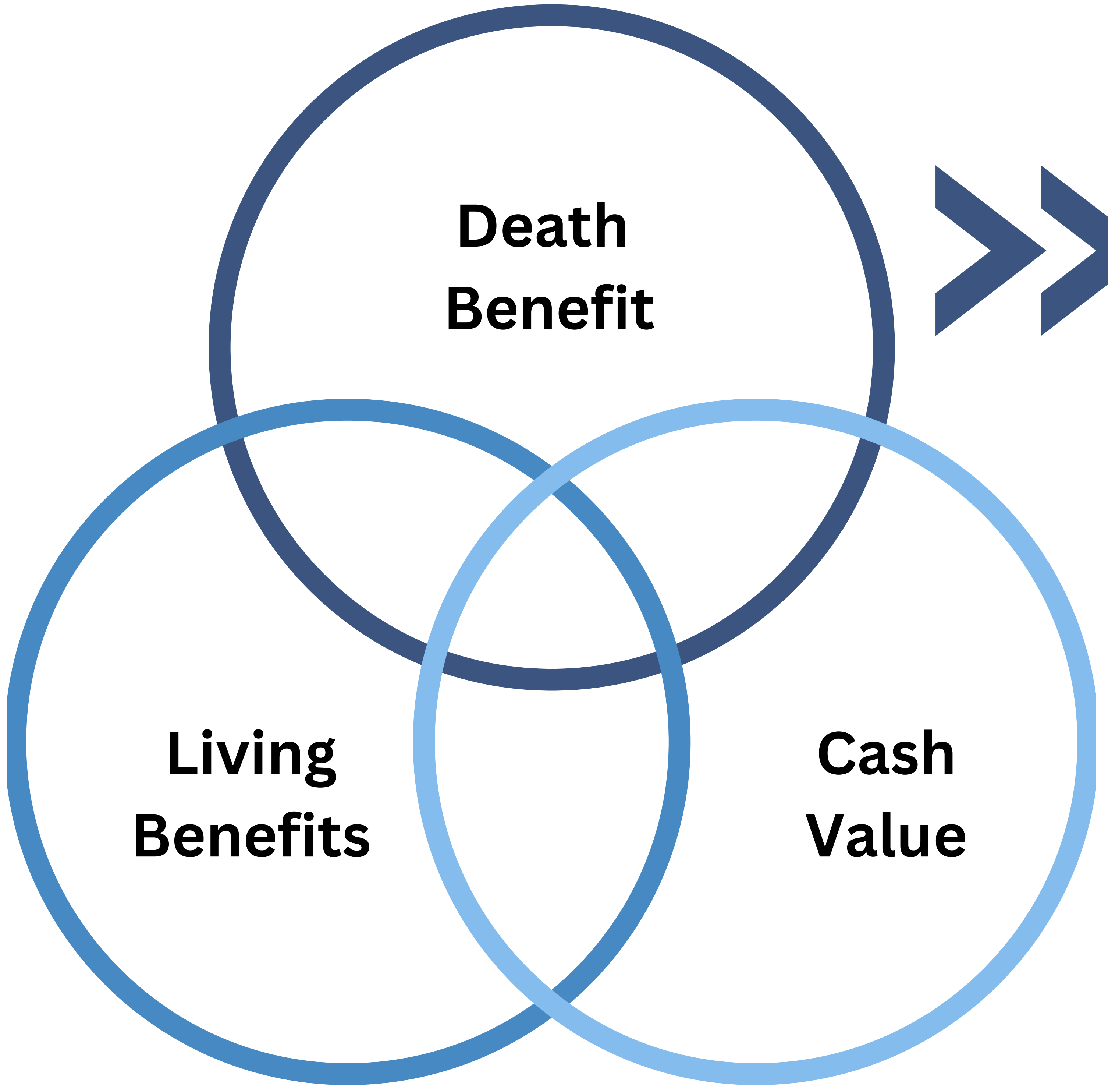
- Unlimited consultations
- Referrals
- Childcare
- Adoption
- Eldercare
- Dependent Care
- Medical Advocacy
- Life Coaching
- Personal Assistant

WHAT IS INCLUDED?

Universal Life Insurance

What does this mean for me?

- Guaranteed Issue - No medical exams.
- This is permanent life insurance - This belongs to you, so if you leave your company you can take it with you.



What is this?

A death benefit is a payout to the beneficiary of a life insurance policy.

What is this?

This is when you can accelerate part of the death benefit while you are still alive due to serious injury, chronic or terminal illness.

What is this?

A cash value life insurance policy is a permanent life policy that includes a cash account. A portion of the premiums paid goes into that account where it can grow tax-deferred.

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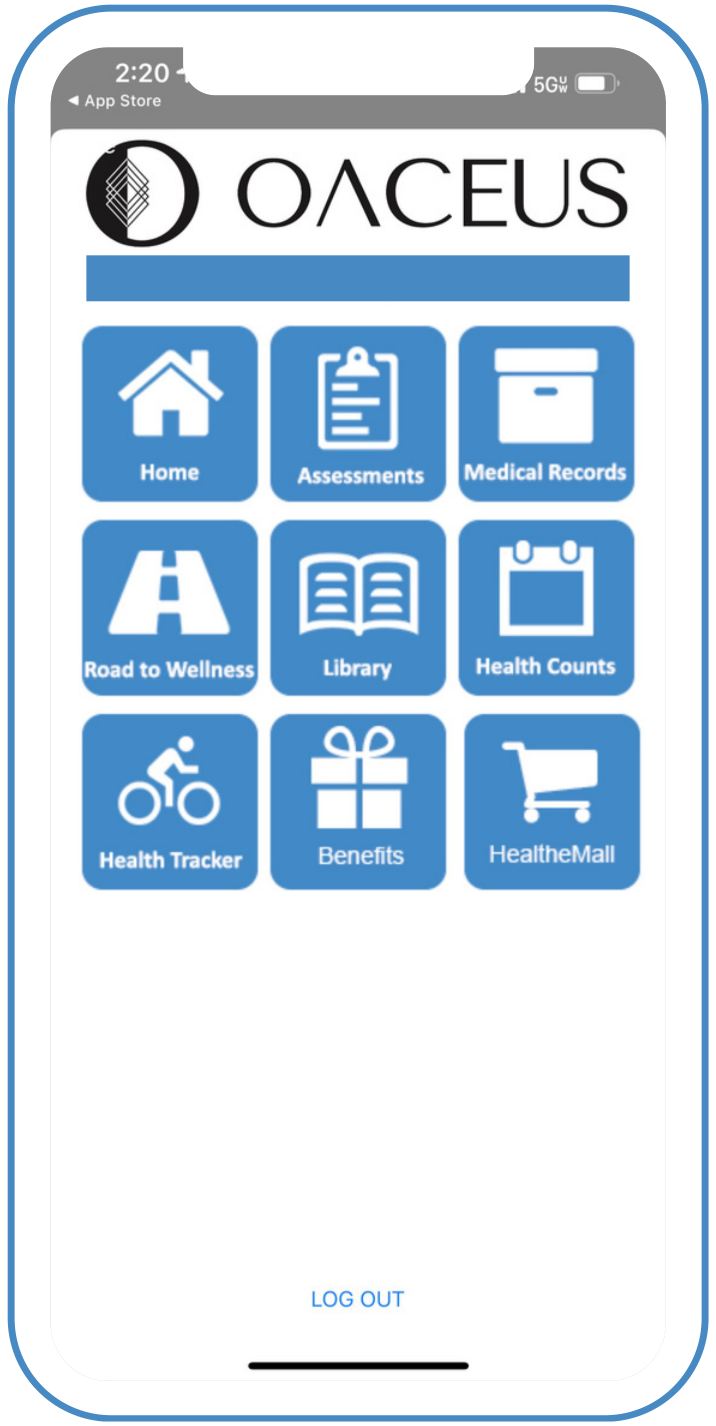
HOW DO I ACCESS MY BENEFITS?



Can I access my 360 Wellness Plan benefits on my phone?

YES!

PHD (Personal Health Dashboard) is accessible through the Apple Store or Google Play Store.

PHD

Can I get access online?

YES!

Your Wellness Plan and Universal Life Insurance will also be accessible online through your private portal.

HOW MUCH DOES IT COST?

$0 NET OUT-OF-POCKET COST!

	Without Program	With Program
Gross Wages	$5,500.00	$5,500.00
Gross wage deduction		-$1,250.00
<u>Pre-Tax Deductions:</u>		
401k	-$400.00	-$400.00
Medical	-$250.00	-$250.00
Dental	-$50.00	-$50.00
Taxable Gross Wages	**$4,800.00**	**$3,550.00**
<u>Tax Withholdings*:</u>		
Federal	-$367.20	-$271.57
State	-$491.04	-$234.30
Social Security	<u>-$297.60</u>	<u>-$220.10</u>
Tax Total	**-$1,155.84**	**-$725.97**
Gross wage reimbursement		**+$1,250.00**
Wellness Plan	+$0.00	**-$85.00**
Universal Life	+$0.00	**-$344.87**
	$3,644.16	**$3,644.16**

When this gets adjusted...

...It creates this...

...Which makes the difference

$429.87

..This gets readjusted

...To pay for this...

SAME NET PAY **RESULTS**

*Employees must have enough tax withholdings to qualify.

-$1,250 represents the monthly cost of all benefits included in the program. (Which are reimbursed in the same paycheck.)

Due to the adjustment of gross wages, the tax savings allows you the ability to fund the Wellness Plan and Universal Life Insurance with money that is normally sent to the IRS.

+$1,250 represents the reimbursement of the monthly cost of benefits in the program

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Criteria to calculate Employer FICA Tax Savings

- The Employer FICA tax contribution is 7.65% of wages.
- The Employee with the W-4 election as single is allowed a $950 wage adjustment.
- The Employee with the W-4 election with dependents is allowed a $1,250 wage adjustment.
- The Employer contributes $40/per employee. Money is deducted from the Employer's FICA Tax Savings with a remaining net savings.

Annual Savings per employee type:

- W-4 Election Single:
  - $950 X 7.65% = $72.67 - $40.00 = $32.67 x 12 months =
- W-4 Election with Dependents:
  - $1,250 X 7.65% = $95.63 - $40.00 = $55.63 x 12 months = $667.56 Annual Savings

Net Savings per Employee

$392.04

$667.56

Total Amount of Employee Benefits at NO COST

Total Amount of Wellness Plans Offered	# 1,000
Total Amount of Death Benefit Generated	$100,000,000
Annual Amount of Universal Life Insurance Premium Generated	$1,800,000.00

Total Amount of Savings per Qualified Employees

W-4 Election Single	$ 196,020.00
W-4 Election with Dependents	$ 333,780.00

Total Amount of Employer FICA Tax Savings

$ 529,800.00

This example is based on:
W4 Election Single:
500 Employees
W4 Election Dependents:
500 Employees

Average Benefit Bank:
$150/mo.
(This average will vary based on income, deductions and W4 Status.)

HOW DOES IT WORK?

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THE AFFORDABLE CARE ACT AND WELLNESS PROGRAMS

Implementing and expanding employer wellness programs may offer our nation the opportunity to not only improve the health of Americans, but also help control health care spending.

The Affordable Care Act creates new incentives and builds on existing wellness program policies to promote employer wellness programs and encourage opportunities to support healthier workplaces. The Departments of Health and Human Services (HHS), Labor and the Treasury are jointly releasing proposed rules on wellness programs to reflect the changes to existing wellness provisions made by the Affordable Care Act and to encourage appropriately designed, consumer-protective wellness programs in group health coverage.

The rules to support workplace wellness programs, including “participatory wellness programs” which generally are available without regard to an individual’s health status.

These include, for example, programs that reimburse for the cost that provide a reward to employees for attending a monthly, no-cost health education seminar; or that provides a reward to employees who complete a health risk assessment without requiring them to take further action.

The rules also outline standards for nondiscriminatory “health-contingent wellness programs,” which generally require individuals to meet a specific standard related to their health to obtain a reward like participation.

The IRS Tax Codes that allow these benefits to be adminstered

§ IRC 125 CAFETERIA PLAN

(Salary Reduction Agreement)

§ IRC 105 SIMRP

(Self Insured Medical Reimbursement Plan)
Balance used for Medical Expense Reimbursement

§ IRC 213(D) MEDICAL EXPENSES

Reimbursed Medical Expenses described in IRC 105(b) & defined in IRC 213(d) include insurance

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COME JOIN US FOR YOUR JOURNEY TO WELLNESS