



**FUELED
GROWTH**
—PARTNERS—

The Future of Employee Benefits at Net Zero Cost!

PROGRAM OVERVIEW

Presented By:

Deely Varble

www.FueledGrowthLLC.com



WHY ALL THE FUSS?



Case Studies



	COMPANY	NUMBER OF ENROLLED EMPLOYEES	(EMPLOYEE) NET PAY INCREASE	(EMPLOYER) TOTAL SAVINGS
1	MADDOX RANCH HOUSE	165	\$199,938	\$169,466
2	LIFE TECH	315	\$290,074	\$299,401
3	FULL STEAM STAFFING	390	\$226,500	\$407,700
4	STAFF PRO WORKFORCE SOLUTIONS	475	\$292,500	\$497,835
5	PEOPLESARE	1,690	\$1,408,800	\$1,643,600
6	NEWGEN HEALTH	7,400	\$12,846,457	\$8,036,797
	TOTALS	10,435	\$15,264,269	\$11,054,799
	AVERAGE PER EMPLOYEE		\$1,462.80	\$1,059.40



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ASSOCIATION MODEL

Structured to accomplish the following:

1. Meet objective of the Association to “Add Value” to the members
2. Generate recurring source of “non-dues revenue” for the Association
3. Cash savings to the Members (Employer)
4. Increase the Net Pay to the Employees
5. Enhance employee benefit program offered to employees
6. Save employees \$\$\$ on basic healthcare services
7. Provide easy to use/access healthcare solutions for employees
8. Improve recruiting and retention

All at **no additional cost** to the Association, Member or the Employees!



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OUR FORMULA



FIXED INDEMNITY HEALTH PLAN:

An insurance policy that pays the insured person a set amount of money when a specific qualified medical event occurs. A premium is paid for the plan and upon the event occurring, the employee receives a benefit payment.

CAFETERIA PLAN:

Provides participants an opportunity to receive certain benefits on a pre-tax basis pursuant to section 125 of the Internal Revenue Code.

INCREASE TAKE HOME PAY:

Offers a suite of health services through a proprietary platform all that qualify under IRC 125.

FUELED GROWTH PARTNERSHIPS



INSURANCE CARRIER



- Established 1899
- AMBest Rated - "AA"
- One of the largest insurance carriers in the world
- Known for superior customer service and creating innovative products and programs to meet market needs

www.FederalLife.com

THIRD-PARTY ADMINISTRATOR



- Wealth of experience in supporting innovative solutions
- Leadership Team: seasoned, dynamic, and reliable
- Service Levels: unparalleled

www.SydneyAdministrators.com

VIRTUAL HEALTHCARE SOLUTION



- Nationally ranked provider of virtual healthcare services including:
- Primary Care
 - Behavioral Health
 - Urgent Care
 - Chronic Care
 - Pharmacy
 - Physician Locator
 - Proactive health management
- * NO COPAY OR DEDUCTIBLE

www.RecuroHealth.com

COUNSELING & COACHING



- Leading provider of:
- Emotional well-being solutions
 - Behavioral change workshops
 - Digital Coaching
- * NO COPAY OR DEDUCTIBLE

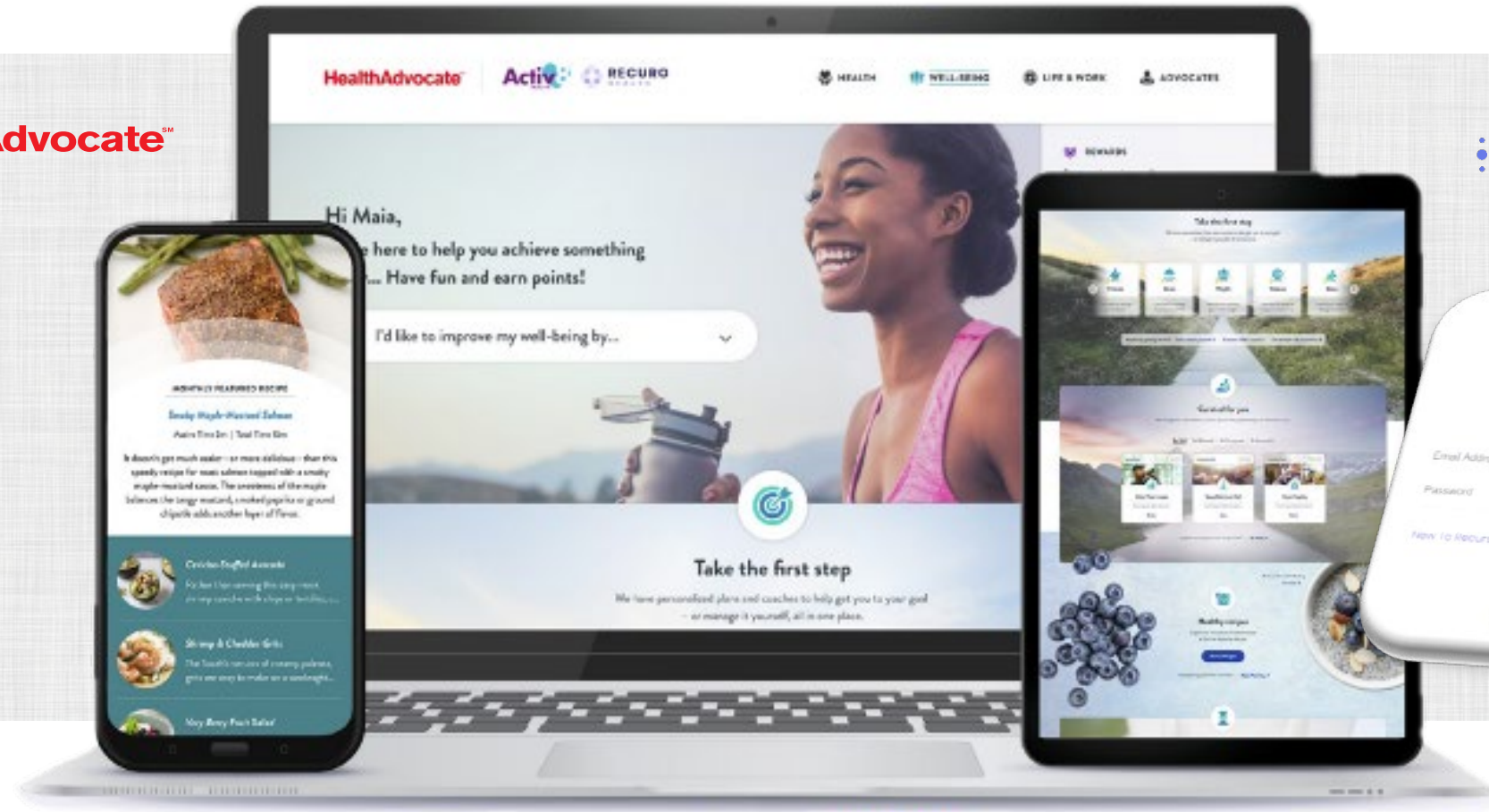
www.HealthAdvocate.com



www.FueledGrowthLLC.com

MEMBER WELLBEING SOLUTION PLATFORM

HealthAdvocate™



www.FueledGrowthLLC.com

VIRTUAL URGENT CARE



VIRTUAL PRIMARY CARE

Speak With a Doctor Fast!

24/7 unlimited access to a national network of licensed doctors via phone or video chat for the member and their family.

Providers can help diagnose acute, non-chronic conditions and prescribe in real-time directly from your mobile device.

All services accessible through the LLH App and online portal.



Convenient and Flexible

Select a dedicated, board-certified physician who you will see for your annual check-up and any follow-up visits. Depending on your needs, at-home lab testing kits can be conveniently delivered to your doorstep to personalize your treatment with a tailored care plan. Video and telephone-based visits are available.

EXAMPLE CONDITIONS TREATED INCLUDE:

- DIABETES
- HYPERTENSION
- CHOLESTEROL
- ALLERGIES
- GI ISSUES
- RESPIRATORY
- ARTHRITIS
- ANEMIA

Sign in Online or in the App

Request a Consultation

Speak with a Doctor

\$0 Co-pay | Unlimited Use | Family Benefit

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Ships Right to Your Door

Members receive lab testing kits shipped to their doorsteps, collect their samples, and mail them to the lab in a pre-paid package, all from the comfort of their homes.

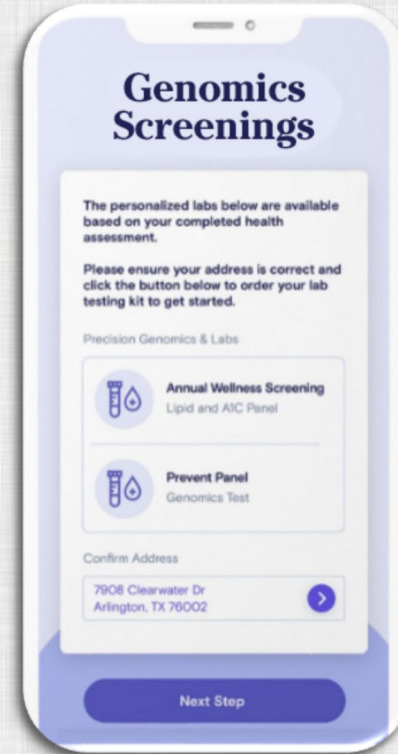
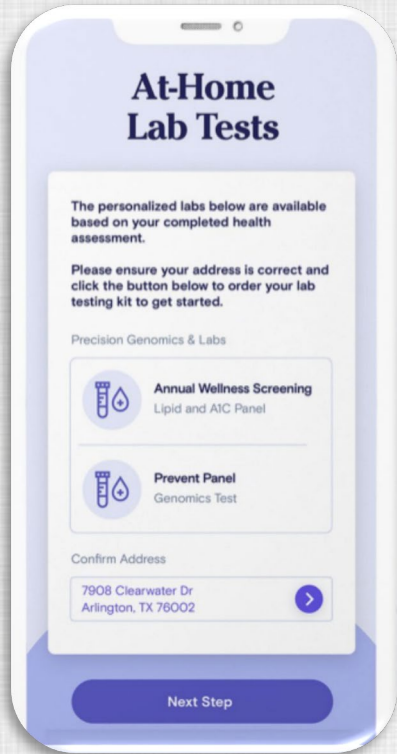
STANDARD BLOOD PANEL

- Measuring standard blood markers such as cholesterol, lipids, blood sugar, A1C, etc.

RECURO'S DNAWARE GENOMICS PANEL

- Risk of specific hereditary cancers so prevention can start early
- Familial hypercholesterol-emia (risk for heart disease and stroke due to high cholesterol)
- Optimized medications to maximize effectiveness and minimize adverse effects

Completely Optional





Maintenance & Urgent Care

<p>Reduced Health Plan Costs</p> <p>Employer and health plan pharmacy expenditures are managed through a benefit that provides access to covered prescriptions at a PEPM rate.</p>	<p>Convenient Prescriptions</p> <p>Members can pickup urgent care medications from the pharmacy with a conveniently placed digital card, or order ongoing medications by mail from the convenience of home.</p>	<p>More Favorable Health Outcomes</p> <p>Increased adherence to care plans and follow through on medication pickup due to \$0 prescription copay model and ease of access.</p>

FREE-no copay

* 265 of the most commonly prescribed medications

* Accepted at over 70K retail pharmacy locations across the U.S.

SAMPLE MEDICATIONS INCLUDE:

- Albuterol
- Amoxicillin
- Atorvastatin
- Benazepril
- Cephalexin
- Clindamycin
- Fluoxetine
- Lisinopril
- Metformin
- Prednisone
- Sertraline
- Sucralfate

- Prescription Benefit Card
- Medication Delivery
- Extensive List of Prescriptions
- National Pharmacy Network
- Easyto-Use Member Portal

\$0 Co-pay | Unlimited Use | Family Benefit



CONDITIONS TREATED INCLUDE:

- ADHD / ADD
- Anger Management
- Anxiety
- Bipolar Disorder
- Sleeping Disorders
- Smoking Addiction
- Substance Abuse
- Depression
- Stress
- Eating Disorders
- Grief & Loss
- PTSD
- OCD
- And More

First Meeting Within 48 Hours

Comprehensive behavioral health care from therapy and counseling to psychiatry and medication management.

PRODUCT DETAILS:

PSYCHIATRY Psychiatry and behavioral health medication management.

ELECTRONIC PRESCRIPTION ORDERING Prescriptions are immediately sent to the patient's preferred pharmacy for easy pickup.

HEALTH RISK ASSESSMENT Behavioral health focused risk assessment.

THERAPY AND COUNSELING Services from social worker and psychologists.

RISK STRATIFICATION Analytics to identify those most at risk of behavioral health challenges to proactively engage and treat.



Psychiatry



Therapy and Counseling



Health Risk Assessment



Risk Stratification



Electronic Prescription Ordering



\$0 Co-pay | Unlimited Use | Family Benefit




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HealthAdvocateSM COACHING

Dozens of Coaching Categories

A Coach can help you meet your wellbeing goals and thrive.

-  **HEALTH EDUCATION SESSION**
Unlimited sessions with a Human Performance Coach to discuss health screening results, PHP, and/or health goals
-  **PERSONAL COACHING**
Work with a coach to address a specific area of interest or for general wellbeing goals
-  **JUMPSTART COACHING**
Unlimited engagements with a Human Performance Coach to work on specific goals to get started on your path to better health

\$0 Co-pay | Unlimited Use | Family Benefit



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- Employees receive coaching that helps change behaviors to control or prevent chronic conditions
- Monthly messages to keep employees engaged
- Helps employees stay compliant on the plan



HEALTH MANAGEMENT PLAN

Through LLH Healthcare's Health Management plan, a fixed claim payment occurs within payroll for participating in specified Health Management activities.

Claim payments vary based on plan enrollment. Plans are conveniently assigned to employees for an optimized auto -enrollment process.

Health Management Plan	PLAN D	PLAN C	PLAN B	PLAN A
Live Life Healthy Plan Premiums per Month	\$600	\$900	\$1,200	\$1,600
LLH Health Management Claim Payment per Month	\$500	\$750	\$1,000	\$1,333



Occurs on paycheck

HOSPITAL PLAN SCHEDULE OF BENEFIT

Offset CoPays & Deductibles

In addition to the Health Management claim payment received in payroll each pay cycle; employees are also eligible to receive a Hospital Indemnity payment when a claim is filed.

Limited Benefit Health Plan Premium Options	Plan 600	Plan 900	Plan 1200	Plan 1600
Initial Hospital Admission				
Benefit Payable	\$250	\$500	\$750	\$1,000
Per Plan Month	Once	Once	Once	Once
Daily Hospital Confinement				
Benefit Payable	\$200	\$300	\$400	\$500
Per Plan Month	5 Days	5 Days	15 Days	30 Days
ER Treatment				
Benefit Payable	\$100	\$150	\$250	\$500
Per Year	2 Days	2 Days	4 Days	5 Days
Ambulance Benefit				
Benefit Payable	\$100	\$150	\$250	\$500
Per Year	2 Days	2 Days	2 Days	10 Days

\$0 Co-pay | Employee Only



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EMPLOYEE ECONOMICS

EMPLOYEE ECONOMICS

TAX ALLOWANCE SETTINGS:
Federal: S0 AL: S/0

* Claim payments in excess of the employee's annual medical out-of-pocket expenses may be taxable. The plan provides employees with 24/7 and on-demand personal tax advice with tax professionals at no additional cost to the employee.

	Without Program	With Program
Semi-Monthly Gross Pay	\$1,300.00	\$1,300.00
Major Medical Premium	\$0.00	\$0.00
Additional Pre-Tax Deductions	\$0.00	\$0.00
LLH Insurance Premium	\$0.00	(\$600.00)
Taxable Income	\$1,300.00	\$700.00
Federal Withholding	(\$146.33)	(\$74.33)
Social Security	(\$80.60)	(\$43.40)
Medicare	(\$18.85)	(\$10.15)
State Withholding	(\$63.33)	(\$33.33)
Post-Tax Deductions	\$0.00	\$0.00
Post-Tax Income (From Employer)	\$990.89	\$538.79
Health Management Claim Payment	\$0.00	\$500.00
Total Amount To Bank Account	\$990.89	\$1,038.79
Approximate Increase In Take-Home Pay	\$0.00	\$47.90
Approximate Annual Increase In Take-Home Pay	\$0.00	\$1,149.60

EMPLOYER ECONOMICS (\$\$\$ Savings)

Per Enrolled Employee	<i>Monthly</i>	<i>Annually</i>
Gross (Total) Savings	\$122	\$1,468
Administrative Fee	(\$30)	(\$360)
Annual Net Savings	\$92	\$1,108
Number of Employees		100
Qualified Employee Percentage		70%
Employees Participating in Plan		70
Employer Net Savings	\$6,463	\$77,560



CURRENTLY SERVICING LIVES ACROSS MAJOR PAYROLL PLATFORMS CUSTOM INTEGRATIONS AVAILABLE INCLUDING:

Deduction import | Outgoing reporting | Direct contact to design architects



IMPLEMENTATION PROCESS

Analysis and Setup | 1-2 weeks



PROPOSAL SNAPSHOT

- Proposal Call—Within 2-3 days of receiving payroll census data



SIGNED MASTER SERVICE AGREEMENT



KICKOFF CALL & PAYROLL CENSUS SETUP

- Code setup for Premiums & Claims
- Deduction Submittal Reporting

Enrollment | 4-6 weeks



DISTRIBUTION OF PRINT MEDIA



STAFF TRAINING



EMPLOYEE COMMUNICATIONS



PAYCHECK COMPARISONS



FIRST PAYROLL PROCESSED

- Premiums Deducted
- Claims Paid



ONGOING SUPPORT

5 STAR SUPPORT

Dedicated Bilingual Help Line

Employee Questions?

Our Call Center is available to answer plan questions, or to request to opt out of the Plan.

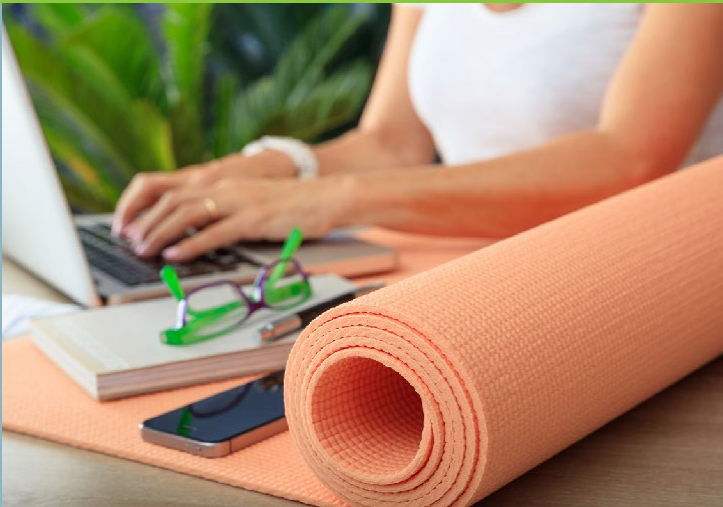


Monday-Friday
8am to 7pm CST

Call: (888) 308085



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Thank you

