

Preventative Healthcare Plan

BENEFITS THAT SAVE DOLLARS & MORE

- Implement a “qualified” preventive healthcare plan
- Reduce payroll taxes
- Bank additional savings as the tax reduction alone is greater than program cost

A win-win for both employees and employers

EMPLOYEE BENEFITS

- **No Out-of-Pocket Costs** – Coverage funded entirely through tax savings.
- **Comprehensive Health Support** – Access to preventative healthcare resources, including mental & behavioral.
- **Guaranteed Issue Universal Life Policy** – No medical exams or blood work.
- **Portable & Flexible Life insurance** – Policies remain with employees even if they leave the company.
- **Builds Cash Value** – Investment feature grows over time.
- **Financial Protection for Families** – Loved ones are covered.
- **Seamless Payroll Deduction** – Benefits without impact on take-home pay

EMPLOYER BENEFITS

- **No Net Cost Program** – Covered entirely by tax savings.
- **Payroll Tax Savings** – Reduces FICA/FUTA payroll taxes.
- **Improved Retention, Productivity & Recruitment** – Healthier employees contribute to increased morale, lower turnover, easier recruitment.
- **Reduced Workers' Comp Costs** – Fewer claims due to a healthier workforce.
- **Customizable Plan Options** – Suitable for fully insured or self-insured organizations.
- **Simplified Administration** – Efficient claims management and full compliance with IRS, DOL, and HHS guidelines.

Universal Life Insurance Benefits

- Guaranteed issue
- No questions, no health exams
- Permanent & portable
- Death benefit
- Living / disability benefit
- Cash value with loan options
- Guaranteed interest

Mental & Behavioral Health Covers the Whole Household

- Virtual counseling: unlimited 24/7
- Virtual behavioral health
- Psychology & psychiatry
- Caregiver support

Medical Services for the Whole Household

- Primary care (virtual)
- Dermatology (virtual)
- Urgent care (virtual) for the entire household
- Zero-cost annual wellness lab panel
- Health risk assessment

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Avant Advisory Group

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Specialized Preventative Healthcare Benefits

- Care Coordination & Specialist Support
 - Care Navigation & Coordination
 - Customer Support
 - Call Center