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SECURING VALUE

PREVENTATIVE HEALTHCARE PLAN

Primary Health Insurance

Helps when employees are sick or injured.

The Preventative Healthcare Plan (“PHP”)

Promotes health and prevents disease.

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PREVENTATIVE HEALTHCARE BENEFITS

THAT PROMOTE HEALTH & PREVENT DISEASE

PHYSICAL HEALTH

- **Urgent Care Services (Virtual)**
- **Primary Care Services (Virtual)**
- **Dermatology (Virtual)**
- **Musculoskeletal (Virtual)**
- **Medically Managed Weight Loss**
- **Complete Metabolic Panel/Profile**

Resources designed to help individuals **maintain health & prevent illness**

Patients can consult with healthcare professionals through virtual platforms to provide

- Convenience
- Flexibility.
- Real-time consultation
  - Diagnoses
  - Treatment plans
  - Regardless of location

Most PHP benefits available **24/7/365** with

- No claims or co-pays
- National care coverage/access
- Entire household coverage
- Easy mobile app or website access

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PREVENTATIVE HEALTHCARE BENEFITS
THAT PROMOTE HEALTH & PREVENT DISEASE

VIRTUAL PRIMARY HEALTHCARE

- NO COPAY
- FAMILY COVERAGE
- EASY ACCESS TO DOCTORS
- PROGRAMS FOR PREVENTION

Virtual primary care results in

- No copays for doctor visits
- More accessible healthcare
- Reduced financial barriers

PHP extends beyond the employee to cover

- All family members
- Needed medical care
- Without additional expense

OVER 30 MILLION AMERICANS ARE WITHOUT REGULAR ACCESS TO PIMARY CARE.

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VIRTUAL URGENT CARE

80% faster medical care to save time and money

24/7

NATIONWIDE PROVIDERS

NO COPAYS OR CLAIMS

- **Help Within Minutes**
  Urgent medical care needs within minutes not hours
- **24/7/365**
  Urgent medical care access available any hour, any day
- **Top-Notch Providers**
  Exclusive network of doctors are ready to respond
- **Efficiency**
  Expert medical advice, prescriptions & referrals in about 20 minutes.

- **Immediate Access to Care**
  Prompt treatment for non-life-threatening conditions such as infections, injuries, or illnesses for quicker recovery fewer complications, and without stress of high medical bills
- **Improved Preventive Care**
  No cost urgent care encourages early medical intervention to reduce risk of chronic conditions developing or worsening & promote long term health
- **Reduced Emergency Room Visits**
  With no out-of-pocket costs, reduced reliance on expensive emergency room visits while avoiding long wait times and unnecessary costs.
- **Lower Healthcare Expenses**
  Urgent care at no personal cost rewards earlier treatment, preventing more serious, intensive, and costly medical interventions.

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MENTAL HEALTH COUNSELING

SERVICE HIGHLIGHTS

- **In-The-Moment Support**
  Mental health support available 24/7, since every minute counts
- **Master's Level Clinicians**
  Counseling by master's level clinicians
- **Regular Check-ins**
  Regular follow-ups and check-ins to track goal progress
- **Always Confidential**
  Confidential care always and anytime
- **Meeting Options**
  Option to meet virtually or in person (when feasible).

ADDED BENEFITS

- **No Claims/Copays**
- **Nationwide Coverage**
- **Clinical Coordination**
- **Provider Matching**

1 in 4 U.S. adults have experienced a mental health condition in the past year

MENTAL HEALTH CARE

VIRTUAL PSYCHOLOGY

- **$100/per visit**
  Significantly less compared to national average of $150/per visit
- **Increased Privacy**
  Discreet mental health support from own space to enhance openness in therapy
- **Immediate & Convenient Access**
  No travel barriers nor long wait times for licensed professionals
- **Broader Specialists**
  Wider range of therapists and specialists, including niche experts, regardless of location.
- **Nationwide Coverage/Clinical Coordination**
  Robust network in all 50 states

VIRTUAL PSYCHIATRY

- **$205 initial visit/$105 follow ups**
  Psychiatrist may order blood work, lab tests or psychological testing, and any other investigations to identify any other medical issues causing psychological symptoms.
- **Convenient Access to Specialists**
  Connect with board-certified psychiatrists from anywhere, reducing barriers to receiving care, especially in underserved areas.
- **Quick & Flexible Scheduling**
  Shorter wait times for appointments and even evening and weekend slots to fit individual schedules

1 in 4 U.S. adults have experienced a mental health condition in the past year

VIRTUAL DERMATOLOGY

Skin Concerns, Resolved Anytime, Anywhere

UPLOAD PHOTO

GET DIAGNOSED

RECEIVE TREATMENT PLAN

- ✓ Includes 3 visits per year with no co-pay
- ✓ Entire Household Coverage

Fast, convenient & cost-effective access to skin care specialists without the need for in-person visits.

Skin diseases affect 85 million Americans or one in four individuals.

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VIRTUAL MUSCULOSKELETAL

Prevent Injuries, Cut Costs, Boost Workplace Health

PAIN MANAGEMENT	AI-driven detection of potential musculoskeletal issues to reduce workplace injuries.
Job Specific Injury Prevention	Clinical team provides strategies customized to employee roles for better performance, injury prevention and recovery.
PREHAB & REHAB	Proactive education & personalized recovery plans to prevent reinjury.
Job Specific Injury Prevention	Clinical care team of multidisciplinary experts including health coaches, orthopedic physicians & physical therapists supported with AI.

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MEDICALLY MANAGED WEIGHT LOSS

GLP-1 - A Proven Solution for Sustainable Weight Loss.

$249/Mo

Covers medication, consultation & care management.

PERSONALIZED CARE

Clinical Qualifying Questionnaire to quickly assess eligibility.

From initial consultation to ongoing management, specialized experts personalize weight loss plans.

SAFE & EFFECTIVE

Supervised by medical professionals, including lab testing.

COMPLETE METABOLIC PANEL

What is CMP?
A Complete Metabolic Panel (CMP) is a blood test that provides essential insights into overall health. It helps monitor vital organ function, electrolyte balance, and blood sugar levels, making it a crucial tool.

Why is a CMP Important?

A CMP can help detect and manage conditions such as:
Diabetes
Kidney disease
Liver disease
High blood pressure

How Does a CMP Help?

- ***Early Detection*** – Identifies potential health issues before symptoms arise.
- ***Organ Function Monitoring*** – Checks liver & kidney health
- ***Electrolyte & Fluid Balance*** **–** *Ensures proper muscle & nerve function*
- ***Blood Sugar Regulation*** – *Helps detect diabetes or prediabetes*
- ***Overall Well-being*** **–** Encourages preventive care and healthier lifestyle choices

What does CMP test?
The 14 tests that make up a CMP include the following.

- ☑ **Proteins**
- ☑ **Total Protein**
- ☑ **Electrolytes (Sodium, Potassium, Carbon Dioxide, Chloride)**
- ☑ **Kidney Tests (BUN, Creatinine)**
- ☑ **Liver Tests (ALP, ALT, AST, Bilirubin)**
- ☑ **Glucose**
- ☑ **Calcium**

CARE NAVIGATION

70% of medical visits could be handled remotely

MESSAGE A SPECIALIST

Through the patient portal, communicate with healthcare specialists about

- Pharmacist –Medication guidance
- Dentist – Raise dental concerns before scheduling visit
- General Practitioner – Address common health questions
- Psychologist – Receive mental health support
- Dietitian –Personalized nutrition insights
- Sports Medicine Expert – Injury prevention and recovery
- Alternative Medicine Practitioner –Holistic health options
- Pediatrician – Support for children’s health concerns
- Ophthalmologist – Vision care & eye health.

This service is for educational purposes only.

CARE NAVIGATION

Our team of patient advocates can help

- Find an in-network provider to reduce out-of-pocket costs
- Resolve billing issues & ensure medical charge accuracy
- Obtain second opinion to ensure informed healthcare decision
- Negotiate pricing with facilities to save money on medical procedures
- Migrate the complex healthcare system to focus on health

Care Navigation helps avoid costly mistakes in accessing the best care

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PHARMACY BENEFITS

- Fast & Easy Refills
- No Claims/Copays
- Free Home Delivery
- Nationwide Coverage

- **No Cost Medications**
  Access 1,000+ maintenance & 70+ urgent meds
- **Pharmacy Savings Program**
  Expensive meds for less
- **Pharmacist Consultation**
  Quick, reliable answers to all medication-related questions
- **Pharmacy Discount Card**

1 in 4 Americans skip doses or don't fill prescriptions due to cost, leading to worsened chronic conditions, increased hospitalizations & lower quality of life

PREVENTATIVE HEALTHCARE PLANS

The Affordable Care Act created new rewards and builds on existing program policies to promote employer Preventative Health Programs and encourage opportunities to support healthier workplaces.

The Departments of Health and Human Services (HHS), Labor, Treasury released joint rules on preventative health programs. The rules encourage appropriately designed, consumer-preventative health programs in support of workplace **"participatory preventative health programs."**

- ☑ **Affordable Care Act**
- ☑ **Department of Health & Human Services**
- ☑ **U.S. Treasury**
- ☑ **Department of Labor**

(Copied from the Centers for Medicare and Medicaid services at CMS.gov)

UNIVERSAL LIFE INSURANCE

BENEFITS TO THE EMPLOYEES

Guaranteed Issue
No blood work or medical exams required for issuance.

Tax-Deferred Cash Value Part of the premiums paid go into this account where it can grow tax-deferred.

Living Benefits
Use of the death benefit while the policyholder is still alive in case of serious illness or injury.

Permanent & Portable
The insurance remains with the policyholder even after leaving a company.

Beneficiary Death Benefit
Peace of mind knowing loved ones will be taken care of.

Employees rewarded for their participation in the healthcare program

BENEFITS TO THE EMPLOYER

Provide a financial safety net for your employees. Plan is funded by the employee, using their Tax Savings.

The average yearly premium per employee is **$1,500**.

The average death benefit amount per employee is **$100,000**.

The premium and death benefits provided are through TAX SAVINGS

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ALL POWERED BY TAX SAVING

	WITHOUT PROGRAM	WITH PROGRAM
Gross Wages	$5,500	$5,500
Section 125 Deduction		**-1,250**
PRE-TAX DEDUCTIONS		
401K	-400	-400
Medical	-250	-250
Dental	-50	-50
Taxable Gross Wages	**4,800**	**3,550**
TAX WITHHOLDINGS *		
Federal	-367	-272
State	-491	-234
Social Security	-298	-220
Tax Total	**-$1,156**	**-$726**
Participation Reward		**+1,250**
PHP	+0	-150
UL Premium	+0	-280
Same Net Pay (Results)	**$3,644**	**$3,644**

-$1,250 represents the monthly cost of all benefits included in the program.
Single Employees $950
Employees with Dependents $1250

IRC 125 CAFETERIA PLAN

The S 125 deduction from gross wages, i.e., the tax savings, funds the Preventative Health Plan & Universal Life Insurance with money that would otherwise be sent to the government.

Tax Savings
$430

+$1,250 represents the reward or "Reward of Participation" for the monthly program cost of benefits.

Powered by Tax Savings

***Employees must have enough tax withholdings to qualify.**

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SAVINGS BREAKDOWN

Benefit Premiums Paid from Tax Savings

Employee Tax Savings Pays for this portion of Preventative Health Premium (deducted from pay and remitted monthly by employer).	**$150**
Employer Tax Savings Pays for the monthly Admin & Service Fees, including Participation Tracking.	**$30**
TOTAL Per Employee	**$180**

Total Number of Employees	**100**

Benefits ALL paid from Tax Savings

PREVENTATIVE HEALTH BENEFITS **Employer & Employee (premiums paid from Tax Savings)**	**$18,000**
UNIVERSAL LIFE INSURANCE PREMIUMS Benefits paid from **Employee** tax savings *(Average monthly premium (varies by employee) at $175/month*	**$17,500**

EMPLOYER FICA SAVINGS

Employer Tax Savings

- Employer FICA tax 7.65% of total gross wages
- Employee with W-4 election as **single** allowed **$950** wage deduction.
- Employee with the W-4 election **with dependents** allowed **$1,250** wage deduction
- Employer contributes $30/employee monthly for PHP paid from FICA Tax Savings to cover admin & service fees, participation tracking, etc.)

Monthly Savings per Employee

					Annual NET FICA Savings per Employee:
W-4 ELECTION SINGLE $950 X 7.65% =	$72.67	LESS $30 ADMIN FEE =	$512.04	X	50
W-4 ELECTION WITH DEPENDENTS $1,250 X 7.65% =	$95.63	LESS $30 ADMIN FEE =	$787.56	X	50

Total Preventative Healthcare Plans	100
Total Annual Employer FICA Savings	$ 64,980

**All savings are based on the benefit eligible employees enrolled in the program.*

QUALIFICATIONS

HEALTH INSURANCE	EMPLOYMENT TYPE	INDIVIDUAL
Employees offered health insurance from their employers	Employees FULL-TIME, or at least 30 hours. Part-time & seasonal employees do not automatically qualify.	Eligible employees determined by their tax withholdings. To assess eligibility, the following information is collected and analyzed: • Previous payroll journals • ALL pre-tax deductions • W-4 Status Tax withholdings must be sufficient to support benefits.

NEXT STEP

It's easy and seamless

1

Execute Client Acknowledgement Agreement

2

Data Collection

Privacy Act Compliant

3

Custom Proposal

Take the next step to start saving

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Avant Advisory Group is Biblically based and serves God and our clients with the highest honor and integrity.