THRIVE
PREVENTIVE CARE

SECTION 125 PREVENTIVE CARE

Proactive Preventive Care—

At No Net Cost

Empowering a Healthier Future and a Stronger Bottom Line.

A Wellness Program That Pays for Itself.

PROGRAM STRUCTURE

Two Integrated Components

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The Program is built on two integrated components that work together to promote wellness while delivering pre-tax efficiency.

1

Preventive Care Plan

SELF-INSURED MEDICAL PLAN

Covers eligible preventive health services and medical care under IRS Section 213(d). Provides triggers for early detection, screening, and treatment to keep employees healthy before claims accumulate.

Code Authority: Sections 105 & 213(d)

2

Cafeteria Plan (Caf Plan)

PRE-TAX PAYMENT VEHICLE

Allows employees to pay for participation in the Preventive Care Plan using pre-tax dollars under IRS Section 125. The Caf Plan does not provide benefits itself—it enables tax efficiency.

Code Authority: Section 125

TOGETHER: These components promote wellness and offer a cost-effective way to access medical care.

HOW THE PROGRAM OPERATES

From Pre-Tax Pay to Tax-Free Reward

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1

Pre-Tax Salary Reduction

Eligible employee pays for the Preventive Care Plan on a pre-tax basis through salary reduction under the Caf Plan.

2

Trigger Event Occurs

Participant experiences a qualifying event in furtherance of diagnosis and early detection of disease.

3

Reward Payment Earned

The Preventive Care Plan pays the reward, distributed via paycheck for administrative convenience and clearly marked as a Plan payment.

4

Tax-Free Outcome

Section 213(d) medical care offsets the reward, leaving zero excess. The participant pays no tax on the benefit.

The Outcome: Employees access state-of-the-art preventive care while increasing take-home pay. Employers reduce FICA exposure. Compliant with ACA, Section 105/125/213(d), Rev. Rul. 69-154, ERISA, and HIPAA.

REGULATORY FOUNDATION

ACA Section 2705 Compliance

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Participatory Wellness

The Affordable Care Act (ACA) sets forth specific rules for participatory wellness programs that reward employees for engagement. These programs are designed to promote health and prevent disease without discriminating based on health status.

- Available to all employees
- No health status discrimination
- Reasonably designed to promote health
- Voluntary participation (Opt-out 30 day)

The Rising Cost of Healthcare

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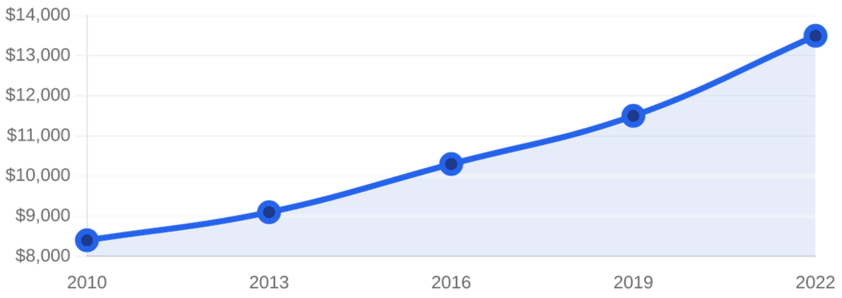
$13,493

Average healthcare spending for an American family in 2022.



The Chronic Illness Burden

Nearly 60% of the U.S. population suffers from at least one chronic condition, driving long-term costs and reducing productivity.

- Obesity
- Hypertension
- Cancer
- Depression
- COPD
- Diabetes
- High Cholesterol
- Heart Disease
- Asthma
- Kidney Disease

THE PHILOSOPHY

A Paradigm Shift in Healthcare

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Reducing healthcare spending is critically important to our nation's long-term fiscal and economic well-being.

60%

of the US population suffer from at least one chronic illness.

Reactive Model

Treating disease after it manifests. Higher costs, higher risks, lower quality of life.

Preventive Model

Identifying and mitigating risks early. Lower claims, healthier employees, zero net cost.

THE BUSINESS CASE

Why Engage in Wellness?

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Decrease Healthcare Costs

Workplace programs focusing on risk reduction see lower rates of chronic illness and significant savings.

Reduce Absenteeism

Investing in health helps reduce the number of sick days and improves workforce reliability.

Increase Productivity

Comprehensive programs reduce stress, allowing employees to focus on their best work.

Boost Retention & Loyalty

Employees value employers who care for them, leading to higher morale and loyalty.

THE THRIVE STRATEGY

Identify. Mitigate. Monitor.

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1

Identify

Utilize HRA data, biometrics, and predictive modeling to pinpoint future health risks before they become claims.

2

Mitigate

Engage high-risk individuals with RN health coaching, virtual primary care, and targeted behavior modification.

3

Monitor

Continuous outcome monitoring and engagement tracking to ensure long-term risk reduction and ROI.

70%
DECREASE IN HIGH RISK

45%
DECREASE IN SERIOUS RISK

38%
INCREASE IN LOW RISK POOL

Predictive Modeling & Engagement

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Engagement & Activation

Communication benchmarking and goal setting to ensure maximum participation.

Gather Data

Collecting HRA, biometrics, lifestyle, and medical history for a complete profile.

Predictive Modeling

Analyzing data to predict future condition risks and associated healthcare costs.

RN Health Coaching

Pre-emptive intervention and disease management through certified coaching.

Third-Party Validated Results: Our predictive science and intervention models have been proven effective across longitudinal studies from 2015 to 2023.

CORE BENEFITS

A Comprehensive Suite of Care

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Personal Health Dashboard™

DIGITAL HUB

Health Communications

ENGAGEMENT

RN Health Coaching

PERSONALIZED

Employee Assistance Program

SUPPORT

Virtual Primary Care

24/7 ACCESS

Virtual Urgent Care

ON-DEMAND

Mental Health Therapy

WELL-BEING

Program Management

COMPLIANCE

THE DIGITAL HUB

Personal Health Dashboard™

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Real-Time Health Risk Assessment

Proprietary HRA that identifies **21+ key health indicators** and provides instant feedback.

Biometric Data Integration

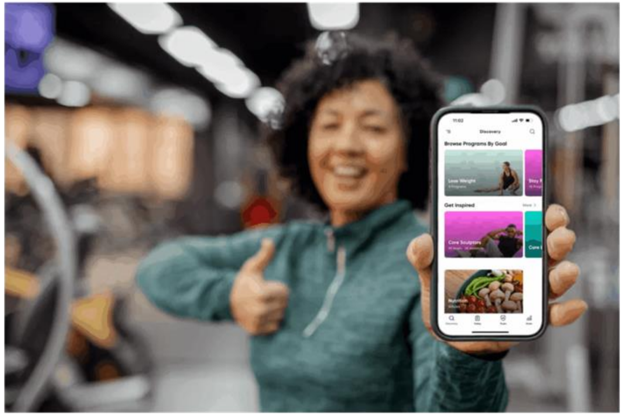
Sync your biometric screening results directly to your profile for accurate health tracking.

Wearable Device Syncing

Connect over **300+ wearable devices** to track activity, sleep, and heart rate automatically.

Personalized Care Paths

AI-driven recommendations based on your unique health profile and risk factors.



PERSONALIZED ENGAGEMENT

Holistic Health Coaching & Communication

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Unlimited Holistic Coaching

24/7 appointment-based access to certified Holistic Health Coaches for lifestyle and disease management.

HealtheDigest™ Weekly

Condition-based weekly email newsletters to keep employees engaged and informed about their health goals.

Real-Time Notifications

App notifications and text reminders about participation, compliance, and monthly wellness activities.

Behavior Change Support

Coaches work on specific goals for lifestyle modification, mental health, and chronic condition management.

Care Whenever, Wherever You Need It

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Virtual Primary Care

12 visits per year per member. Licensed prescriptive level practitioners.

24/7 Virtual Urgent Care

Unlimited visits with $0 co-pay. Available in less than 20 minutes.

Prescription Care

70 most common urgent medications covered at $0 co-pay.

Virtual Mental Health

Behavioral therapists available 24/7 for urgent needs and scheduled therapy visits.

Living 2.0: We Pay You to Get Healthy

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MENTAL & EMOTIONAL WELLNESS	FINANCIAL WELLNESS & LIFESTYLE
01 Social Anxiety Relief	06 0% Pay Day Loans
02 Smart Sober Living	07 Lower Your Bills
03 Emotional Health Tracker	08 Shop Now, Pay Later
04 PTSD Recovery	09 Living 2.0 Deals
05 Relationship Health	10 Student Loan Debt Relief
	11 Living 2.0 Rx

11 Living 2.0 benefits covering mental health, financial wellness, and total life support—all at zero net cost to the employee.

EMPLOYER SAVINGS

Detailed FICA & Admin Breakdown

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WITHOUT WELLNESS PLAN	
Employee's Taxable Income	$3,033.33
Employer's FICA Contribution (Monthly)	$232.05
Employer's Annual FICA Contribution	$2,784.60

WITH WELLNESS PLAN	
Employee's Taxable Income	$1,833.33
Employer's FICA Contribution (Monthly)	$140.25
Employer's Annual FICA Contribution	$1,683.00

Monthly Employer's Savings (FICA Reduction)	$114.75
Monthly Program Admin Fee	($35.00)
TOTAL MONTHLY NET SAVINGS (PER EMPLOYEE)	**$79.75**
Annual Employer's Savings (FICA Reduction)	$1,377.00
Annual Program Admin Fee ($35 x 12)	($420.00)
NET ANNUAL EMPLOYER'S SAVINGS	**$957.00**

EMPLOYEE FINANCIAL ROI

More Take-Home Pay, Zero Net Cost

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+$1,110.96

Annual Increase in Take-Home Pay

- **No Out-of-Pocket:** The program pays for itself through pre-tax FICA savings.
- **Immediate Reward:** Employees see an extra $92.58 in their their pocket every month.
- **Full Benefits:** Includes 24/7 Virtual Care, Mental Health, and Wellness Coaching at no cost.

MONTHLY PAYCHECK COMPARISON	CURRENT	WITH THRIVE
Gross Monthly Salary	$3,033.33	$3,033.33
Pre-Tax Wellness Contribution	$0.00	($1,500.00)
Taxable Income	$3,033.33	$1,833.33
Total Taxes (FICA, Fed, State)	$301.01	$208.43 -$92.58 Savings
Wellness Reward Credit	$0.00	$1,300.00
NET TAKE-HOME PAY	$2,732.32	$2,824.90

**Based on $36,400 annual salary, single filer, standard deductions.*

Built on a Foundation of Compliance

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- IRS Section 125 (Cafeteria Plans)
- ERISA & HIPAA Compliant
- ACA Section 2705 (Wellness Rules)
- ADA & GINA Non-Discrimination
- DOL Auto-Enrollment Standards

Legal Defense Plan

$500,000

We stand by our plan design. In the event of an audit, our legal defense plan covers up to $500,000 in legal fees to protect your organization.

ONBOARDING PROCESS

The 6 Stages of Implementation

01

Initial Agreements

Complete BAA and New Client Forms to introduce your team to the **THRIVE Support Team**.

02

Payroll Analysis

Provide census templates to identify qualified employees and extract necessary data.

03

Savings Analysis

Receive a **detailed analysis** of employer savings and employee take-home pay increases.

04

Implementation Start

Kick off the implementation meeting and determine enrollment communication strategies.

05

MSA & ACH Setup

Initiate the MSA and ACH setup. TPA provides the **Cafeteria Plan** for execution.

06

Enrollment & Dry Run

Final payroll meetings, dry runs, and live enrollment to get your program **up and running**.

Ready to Transform Your Bottom Line?

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- **Turnkey & Data-Driven:** Effective technology-based wellness platform.
- **Zero Net Cost:** No out-of-pocket expense for employers or employees.
- **Quantifiable ROI:** Significant tax savings and economic incentives.
- **Healthier Workforce:** Reduced absenteeism and lower insurance claims.

Take the Next Step

Schedule your personalized **Savings Analysis Report** today to see exactly how much your organization can save.

Schedule Your Analysis