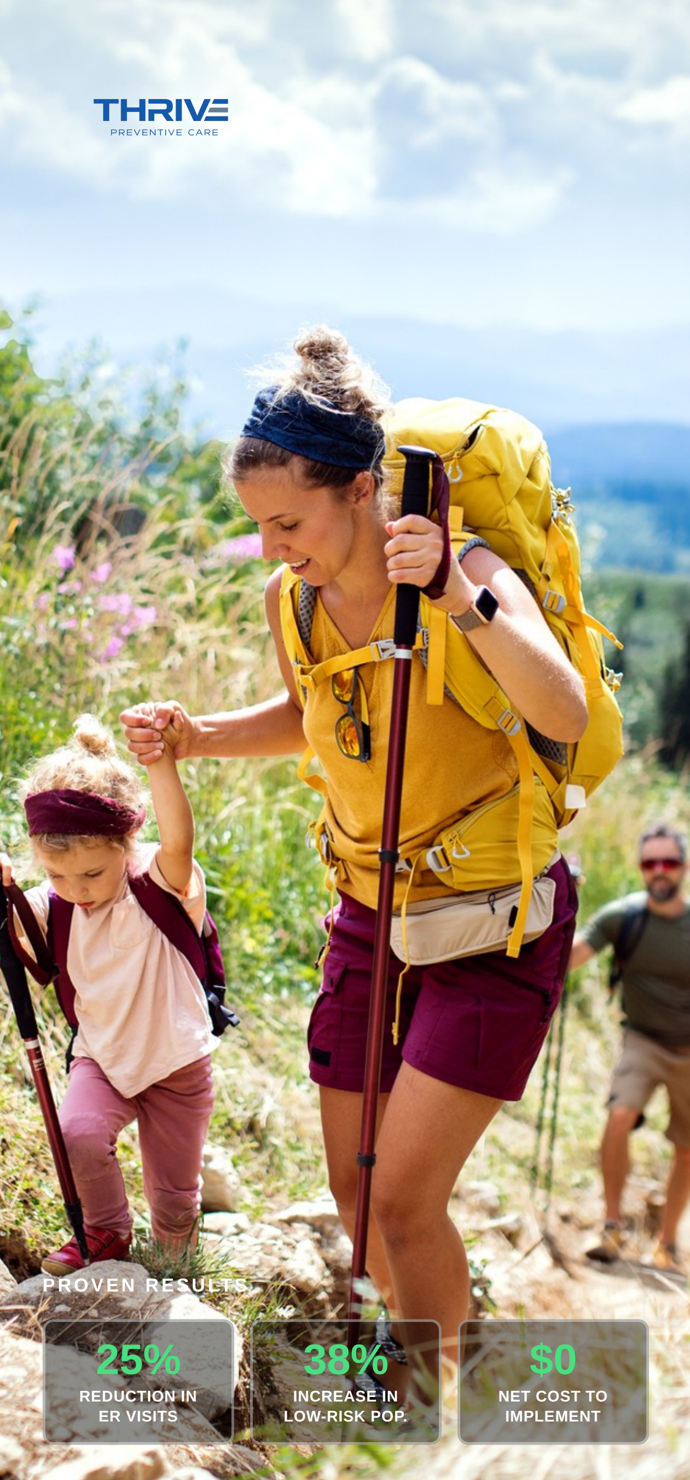

A Zero-Cost Strategy to Reduce Claims & Increase Take-Home Pay

Section 125 | ERISA · ACA · HIPAA Compliant

What it is: A fully compliant Section 125 wellness program that reduces employer payroll taxes while delivering meaningful healthcare benefits to employees—at **no net cost**.

The Problem

- Healthcare costs avg. **$13,493** per family—and rising
- **~60%** of Americans have a chronic condition
- Employers stuck in a **reactive model**—paying for claims, not preventing them

The Solution

THRIVE shifts employers to a **proactive model**:

Identify (Analytics + biometrics) → **Mitigate** (RN coaching) → **Monitor** (Tracking + outcomes)

THE FINANCIAL IMPACT

EMPLOYER SAVINGS / EMPLOYEE	EMPLOYEE TAKE-HOME GAIN	AVG. FAMILY HEALTHCARE COST
~$79.75/mo	**~$1,100+/yr**	**$13,493/yr**
~$957/year net after fees	**~$92/month** immediate boost	THRIVE helps bend this curve down

👤 What Employees Get — No Cost

- 24/7 virtual primary & urgent care
- Mental health & EAP services
- RN health coaching
- Prescriptions (common meds at $0)
- Financial & lifestyle benefits

🏢 What Employers Get

- Lower claims over time
- Reduced absenteeism & higher productivity
- Improved employee retention
- Full compliance: ERISA, ACA, HIPAA
- **Tax savings: ~$957/year per employee**

🏆 Why Brokers Win

- Differentiates beyond "just quoting plans"
- Tax-advantaged solution for every group
- Sticky, long-term client relationships
- ROI conversations, not price shopping

✅ Implementation — Simple & Turnkey

1. Census + savings analysis
2. Payroll integration
3. Employee enrollment
4. Program launch

Full rollout in weeks, not months.

Run a Custom Savings Analysis for Your Client

No cost to implement • Immediate financial upside • Long-term claims reduction

- ✓ Exact employer savings
- ✓ Employee paycheck impact
- ✓ Projected claims reduction

REQUEST ANALYSIS