



Lower Costs. Healthier Employees. Real Results.

Healthcare costs are rising for everyone—employees are paying more out of pocket, and employers are struggling to keep coverage affordable. Vital 110™ gives your team an easier way to access everyday healthcare for **\$0 out-of-pocket costs**.

Why Businesses Choose Vital 110

Vital 110 is a benefit you can offer alongside your major medical plan to fill the gaps that cause employees to delay care. Simple to implement, affordable to maintain, and built to engage your people, Vital 110 creates:

- **Lower Healthcare Spend:** Shift routine care away from your major medical plan to reduce overall claims and future premium costs.
- **Tax Savings:** Reduce payroll taxes and save money for both your company and your employees through a pre-tax Section 125 plan structure.
- **ACA Compliance:** Provide Minimum Essential Coverage (MEC) that meets Affordable Care Act requirements.
- **Stronger Recruitment & Retention:** Offer a meaningful, easy-to-use benefit that helps you attract and keep top talent.

Healthcare Costs Continue to Climb

- Employer healthcare costs projected to increase by 9% in 2026*
- Average annual total premiums: \$8,951 single / \$25,572 family**
- 87% of covered workers face an annual deductible**

Everyday Healthcare for Zero Out-of-Pocket

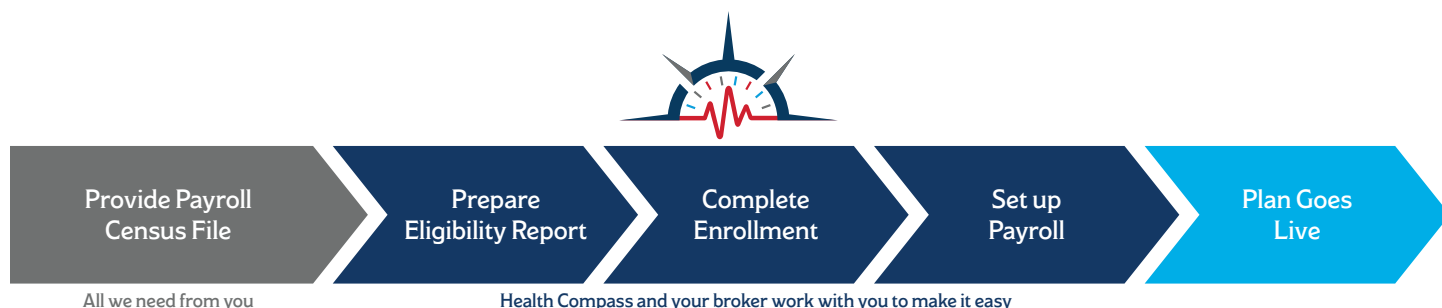
An easy-to-use member portal connects employees to everyday healthcare—all for \$0 co-pays and no deductibles:

 In-Person Urgent Care	 Virtual Urgent Care	 Virtual Primary Care
 Virtual Counseling	 Prescription	 Lab Tests & Blood Work
 Preventive Care & Screenings	 Care Navigation	 Medical Bill Advocacy

Simple to Implement. Easy to Use.

Set Up Anytime, Not Just During Open Enrollment

All you need to get started is your employee payroll census file. Health Compass manages setup, ongoing administration, and provides both employer and employee portals for easy access to plan details and ongoing support.



Easy Access

Vital 110 makes it easy for employers and employees to access their plan, 24/7 in their secure online portal. It's convenient, simple and safe.

Employer Portal

- See employee participants & registered family members
- Add or remove participants
- View invoices
- Manage payments

"The Vital 110 Plan has made a huge difference for us. It's reduced healthcare costs and our employees love the benefits, especially the virtual care."

– Mark D, Tech Company

Employee Portal

- Complete weekly facial scan
- Access membership card
- Schedule appointments
- Confirm prescription coverage

"I'm really grateful my company introduced this plan. It's clear they care about our well-being, and having access to these benefits makes a huge difference."

– Derek Z., Office Manager

Deliver a benefit your employees will love.

Vital 110 helps you strengthen your benefits strategy while giving employees easy, affordable access to everyday care. It's a smarter way to support your team and manage costs at the same time.

Contact Austin Beck at austin@healthcompassinc.com

Learn more at healthcompassinc.com | vital110.com