



PREVENTATIVE CARE PROGRAM

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Expanding Benefits, Reducing Taxes

WWW.GETEHP.COM

HEALTHCARE IS BROKEN

Current healthcare landscape

The United States has one of the highest costs of healthcare in the world. Our projected U.S. healthcare spend for **2025** is **\$4.9 trillion**, which averages to **\$15,074 per person**. By comparison, the average cost of healthcare per person in other wealthy countries is less than half as much.

The average deductible for an individual in **2024 is around \$1,787**, which is double what it was in 2006 when adjusted for inflation. **Roughly 50% of lower-income adults** said they wouldn't be able to afford a \$500 unexpected medical bill. Nearly a quarter of those in households with an income of at least \$90,000 also said they wouldn't be able to immediately afford it.

Pairing a **wellness program** with **voluntary benefits** like ManhattanLife reduces unexpected costs and improves financial security. Medical expenses are a leading cause of bankruptcy in the U.S., contributing to nearly two-thirds of cases (**American Journal of Public Health**). In 2024, the average hospital stay costs over **\$2,800**, and nearly **50%** of Americans cannot afford a **\$500** unexpected expense without borrowing or selling assets (**KFF, Federal Reserve**). For many, a single health crisis can lead to financial ruin. Voluntary benefits like **ManhattanLife** provide essential support, ensuring stability in both health and finances.



SIMERP

EHP's self-insured medical expense reimbursement program (SIMERP) is a **preventative care management** solution that is IRS, HIPAA, and ERISA compliant, offered at no net cost. It provides employers with FICA tax savings while giving employees access to benefits, such as those offered by **ManhattanLife** and EHP's wellness program through **Revive Health**, all without impacting their take-home pay.

PROACTIVE WELLNESS

PREVENTATIVE CARE MANAGEMENT PROGRAM IS A PARTICIPATORY PROGRAM



The 11 Participatory model was developed under the Affordable Care Act (ACA)

Federal Register, Vol. 78, June 3, 2013, pg. 33,161



This model is an integrated 105 plan requiring at least one activity per year.

42 U.S. Code 300gg-4 (j)(3)(c)

GENERAL OVERVIEW

The Departments believe that appropriately designed wellness programs have the potential to contribute importantly to promoting health & preventing disease.





Medical services are a key component

The Program is always paired with an ACA-approved medical plan to make an integrated **105** plan.



Deduction of the plan is pre-tax eligible

The deduction of plan cost from an employee's gross wages is addressed by IRC Codes 106 (a) .The Office of Chief Counsel Internal Revenue Service Memorandum (Number: 201703013, Dated: 1/20/2017) states: "The value of coverage by an employer-provided wellness program that provides medical care (as defined under §213(d) is generally excluded from an employee's gross income under §106(a). The pre-taxing of this deduction, made possible under a Self-Insured Medical Reimbursement Plan and a Cafeteria Plan (§ 125), creates the reduction of taxable income, generating savings for the employee and the employer.



Plans designed for compliance

The Plan is a Self-Insured Medical Reimbursement Plan (SIMERP) and was purposely created, thoroughly researched, and found compliant with IRC 213(d), 106(a), 105(b), 1.105-II(i) , and 104(a) (3) codes, and all applicable IRS memos, ERISA regulations, HIPAA, and the ADA.



Post-tax program reimbursements

Any reimbursements or payments for medical care (as defined under §213(d) provided by the program is excluded from the employee's gross income under §105(b)." Also, Code 1.105-II(i) & 104(a)(3). Reimbursement guidelines are spelled out in the SIMERP plan documents provided by EHP.



Reimbursement allowances

Allowable pre-taxing and reimbursement amount based on the Health and Human Services report (July 2016) and national average cost total for the monthly value of benefits. Amounts allowed are also based upon fair market value of benefits provided through the Program for preventative services that an 213(d) compliant. All regulations and guidelines of the EHP Self-Insured Medical Reimbursement Plan (SIMERP) regulations and guidelines are used for benefits and paired with a Section 125 Cafeteria Plan. SIMERP must be paired with medical insurance for an integrated 105 plan.

WELLNESS

- ▶▶ IRCs106(a) - ERISA
- ▶▶ IRCs213(d) - ADA
- ▶▶ IRCs105(b) HIPAA
- ▶▶ IRC 5125
- ▶▶ IRCS105.11

MEDICAL

- ▶▶ IRCS213(d) ACA

PRE-TAX

- ▶▶ IRCS 213(d)
- ▶▶ IRCS106(a)
- ▶▶ IRC s125

POST-TAX

- ▶▶ IRCS 213(d)
- ▶▶ IRCS 105(b)
- ▶▶ 1.105.11(i)
- ▶▶ 104.(A)(3)
- ▶▶ 1.105.11(k) (1)
- ▶▶ 1.105.11(k) (2)

PROGRAM **ELIGIBILITY**

01



W2 EMPLOYEE

Must be a W2
Employee

02



HEALTH INSURANCE

Must have qualified
Health Insurance

03



FINANCIAL QUALIFY

Must be full time (30
hours/week or more)

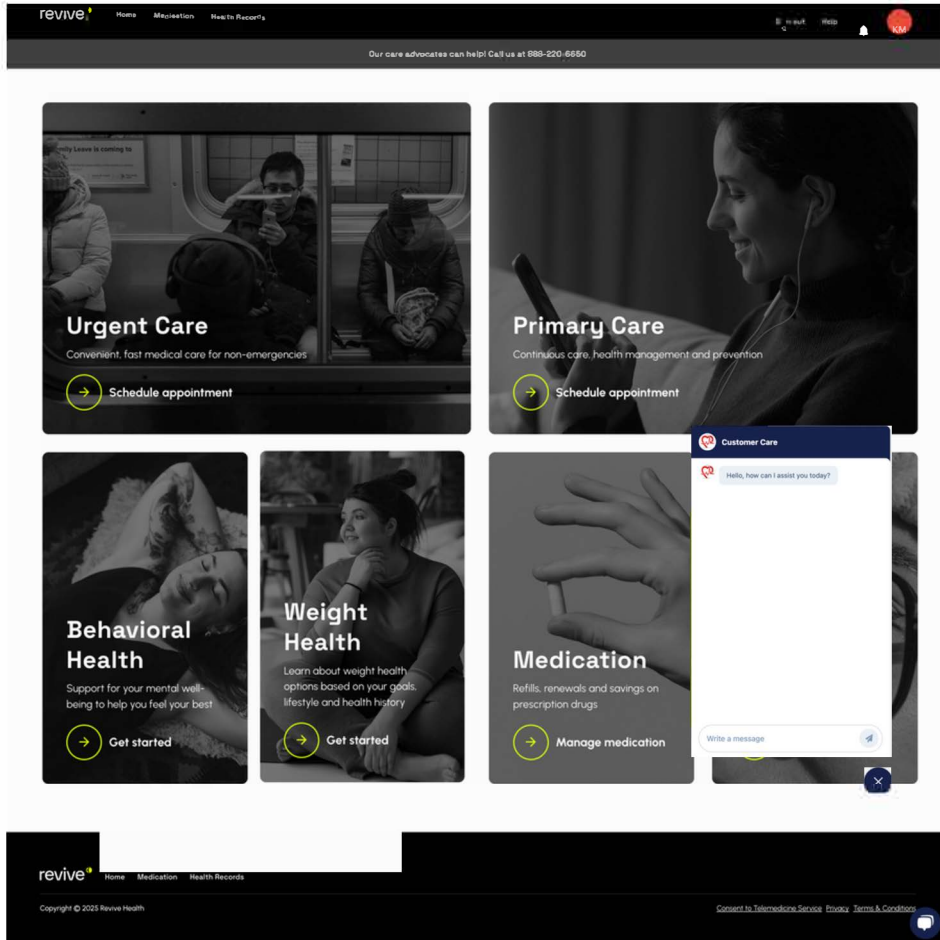
2K+
Valued Customers

4M+
Members

5M+
Yearly Member
Encounters



PLATFORM OVERVIEW



All-in-One Access

Centralized hub for urgent care, primary care, mental health, pharmacy and more.

24/7 Availability

Members can access urgent care and mental health support anytime, anywhere.

Easy Scheduling

Quick appointment booking for all services, with transparent availability.



Accessible anytime via the web or mobile app, ensuring members can manage their health on the go.



40-50% utilization of the portal across eligible populations, driving engagement for better health outcomes.

PRIMARY CARE

Nationwide Access: Members can consult with their provider from anywhere in the U.S.

Quick Appointment Times: Available Monday through Friday, most consultations occur within 1-3 days.

No Out-of-Pocket Costs: Members enjoy seamless, cost-free access to primary care with no fee-for-service.



- | | |
|---|---|
| <ul style="list-style-type: none">• Arthritis• Allergic conditions• Blood pressure• Diabetes• GI tract issues | <ul style="list-style-type: none">• Hypertension• High cholesterol• Rashes• Respiratory conditions• General ongoing primary care issues |
|---|---|



Exclusive physicians who are U.S.-trained and board-certified.

URGENT CARE



Over 90% of consultations occur within 3 minutes.

24/7 Access Nationwide: Members can consult with providers at any time, from anywhere in the U.S.

Fast Response: Consultations occur within minutes, resolving urgent health concerns swiftly.

No Out-of-Pocket Costs: Members enjoy seamless, cost-free access to urgent care with no fee-for-service.



Everyone saves money when members use Revive instead of the Emergency Department.

PHARMACY SOLUTIONS



Savings potential of 8-14% of total pharmacy spend.

Free Medications: Our formulary includes over 1,000 maintenance medications and 70+ acute medications commonly prescribed in the U.S.

Home Delivery: Members receive their maintenance prescriptions conveniently at home through regular deliveries at no cost, eliminating the need to visit a pharmacy.

Pharmacy Discount Card: For medications not included in our formulary, our discount card ensures members still have access to affordable pricing.

Pharmacist Consultations: Members can get quick, reliable answers to all their medication-related questions.

** This program doesn't conflict with the PBM and optimizes spend on common generic medications.*

MENTAL HEALTH

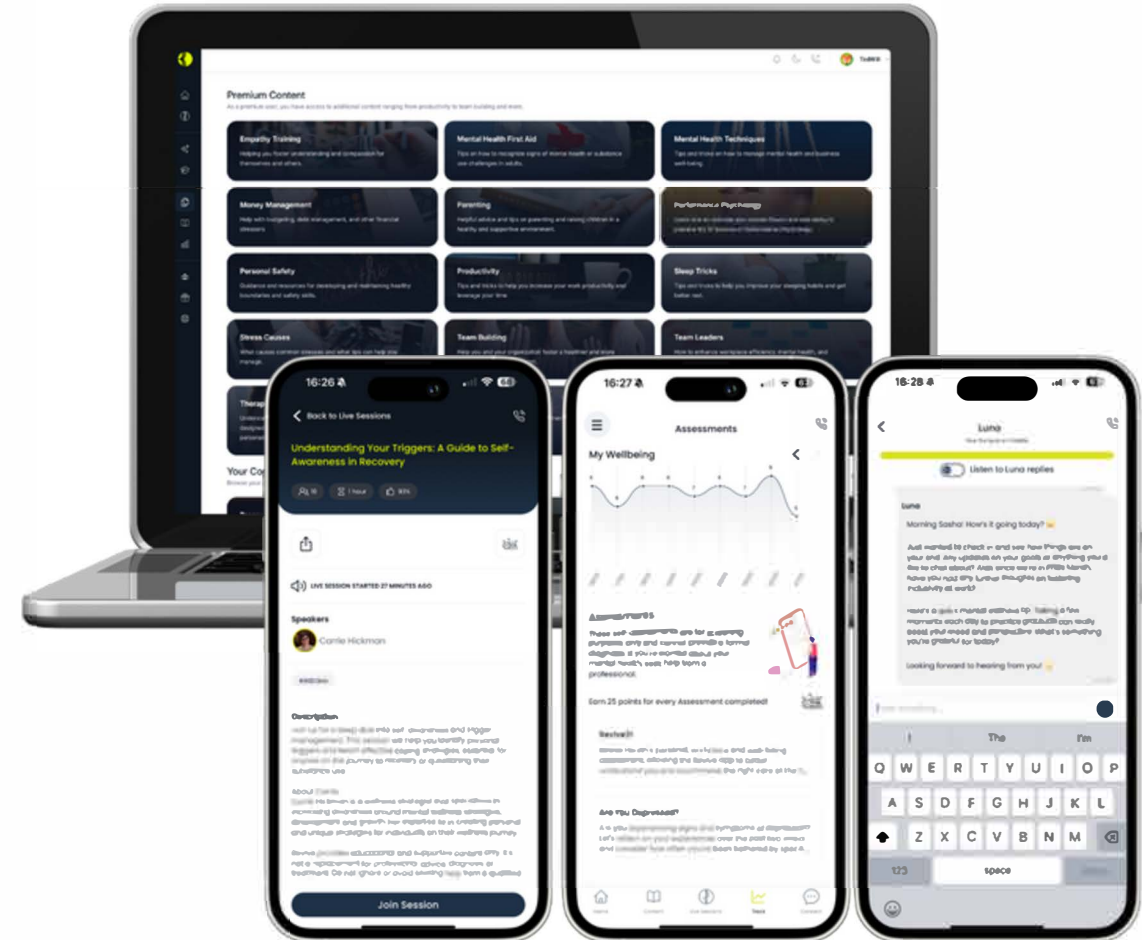
24/7 Access to Clinical Support: Members can speak with a master's level clinician anytime, ensuring immediate access to care.

Streamlined Session Scheduling: Care Coordinators match members to providers based on their needs and assist in scheduling virtual or in-person appointments within five days for routine cases.

Mental Fitness App: “Revive & Thrive” offers live group sessions, AI coaching, self-assessments and resources to boost mental well-being and resilience.



88% of members attend their initial session, leading to greater access to support. (compared to 30-40% for EAPs)



Coaching

Assessments

AI Chat (Luna)

WEIGHT HEALTH

Physician Supervision: Members receive expert medical insights, ensuring treatments align with their personal health goals.

Weight Loss Medications: Available for eligible members with oversight from a provider to help them stay on top of doses and manage any symptoms.

Personalized Coaching: Engaging with a Revive Health Coach keeps members motivated, focused, and moving forward.

FitOn: Members gain unlimited access to top-tier fitness content, featuring on-demand and live workouts led by world-class trainers.



Adding Weight Health offers greater control of your GLP-1 spend.



Competitive Medication Pricing for Members:

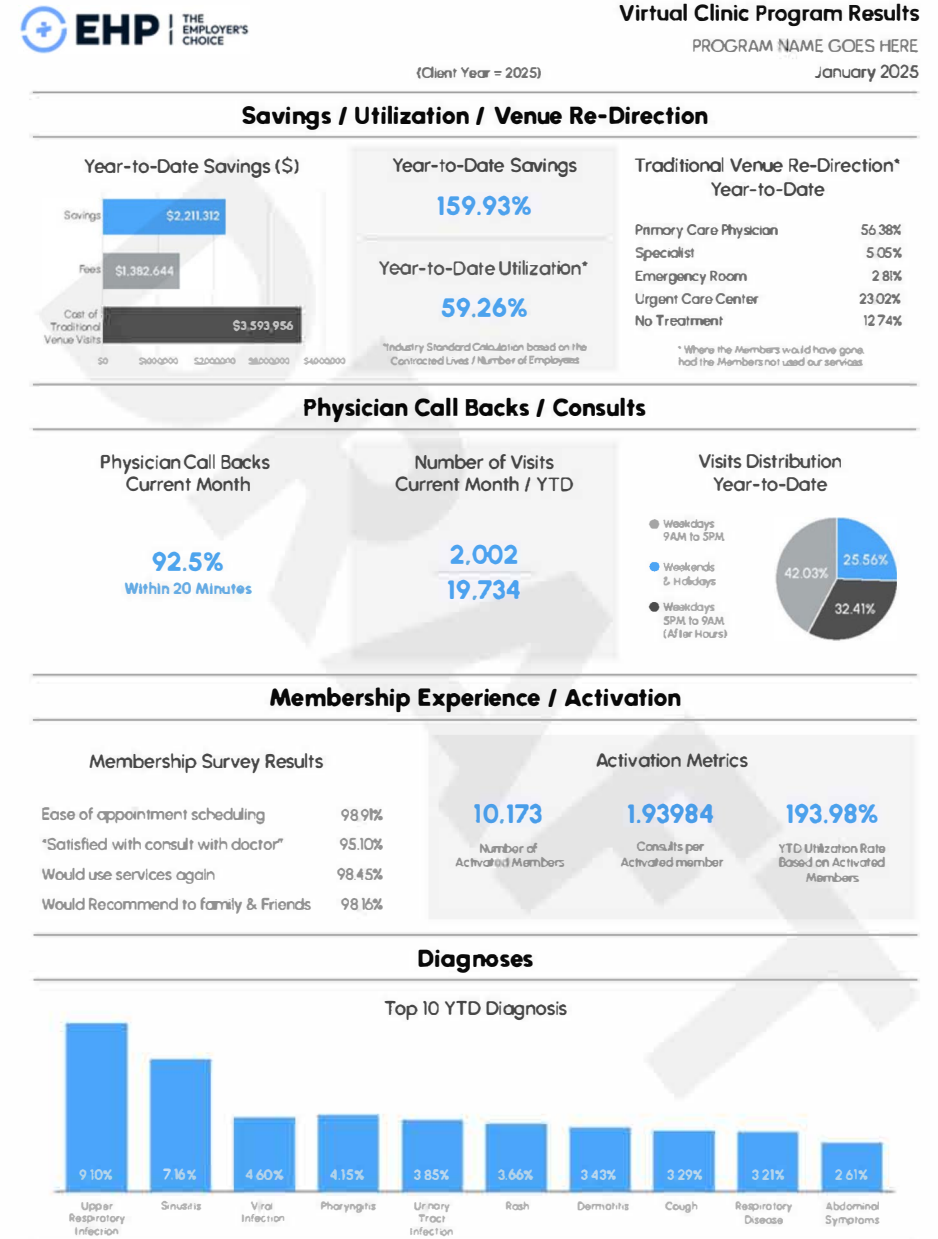
- Oral Contrave: \$99
- Oral GLP-1: \$85 first month; \$165/month thereafter
- Injectable GLP-1 Semaglutide: \$90 - \$210
- Injectable GLP-1 Tirzepatide: \$155 - \$400

REPORTING

Actionable Insights: Gain meaningful data to identify trends and drive impactful health strategies.

Data-driven Decisions: Use robust analytics to inform smarter, more effective benefits planning.

Resource Allocation: Optimize your investment by aligning resources with employee needs and usage.





EHP BENEFITS: GAIN MORE, PAY LESS

Earnings

Earnings Statement Exapmle
Pay Period: Jan 1 - Jan 8
Pay Date: Jan 15

Employer Name
Company Address, USA 12345
Personal Address, USA 01234

➤ **Pay Period** is the start and end time covered by your paycheck

Pay Date is the day payment is issued

Earnings	Rate	Hours	This Period
Regular	18.00	42.20	759.00
Gross Pay			\$759.00

Earnings include your pay rate, hours worked, and **Gross Pay**, which is the total amount you make before taxes and deductions

Deductions

➤ **Deductions** or taxes show what is subtracted (withheld) from your total pay. You may also see voluntary deductions, such as 401k contributions or insurance payments

Deductions	Current	With EHP
EHP Section 125 Deduction (Pre-Tax)		\$281.00
Taxable Income	\$759.00	\$478.00
Federal Withholding	\$91.00	\$57.33
State Withholding	\$43.63	\$27.73
Social Security	\$47.05	\$29.62
Medicare	\$11.00	\$6.91
Elected Benefits (Revive Health & ManhattanLife)		\$53.00
Total Withholdings	\$192.68	\$174.59
Savings After Taxes		\$18.09
Non-Taxable SIMERP Reimbursement		\$281.00

Section 125 Deductions **reduce your taxable income**

Revive Health and Approved Benefit Expenses **paid for** by generated **tax savings**

Total Withholdings reduced after all deductions and taxes

Net Pay

➤ **Net Pay** is the final amount after all deductions are applied

Take Home Pay	Current Pay	Pay with EHP
Net Pay	\$566.32	\$584.41

Net Take Home Pay increased by **\$10-16 per week** on average

- Employees gain access to **Revive Health** and **ManhattanLife** benefits.
- Total withholdings decrease, saving employees money.
- Net take-home pay increases by \$18.09 per paycheck on average.

BENEFIT RESERVE

(the amount you can spend on the voluntary benefits):

\$309.88 Per Month

\$119 Wellness

\$190.88 Available

Please keep in mind this is not actually coming out of **your pay and that your NET check will remain the same.**



Please keep in mind that the benefits do not change or replace any coverage you currently have. They pay in addition and on top of your current coverage. What that amount could get you in benefits:

Short Term Disability

State disability only pays you about 55% of your gross income. We can give you a short-term disability policy that would cover the difference to get you closer to 72%, which is the maximum allowed. The difference would be about \$600 a month in additional disability benefits. This is for any off-the-job injury or any illness.

This additional benefit would cost \$26.87 out of the \$190.88.

Critical Illness with Cancer

We can get you a \$10,000 lump sum critical illness with cancer policy, guaranteed issue so there are no underwriting questions. The way it works is, if you are diagnosed with any internal cancer or have any of the major critical illnesses such as heart attack, stroke, kidney failure, etc. it would pay that \$10,000 immediately upon diagnosis.

This policy would only cost \$13.78 out of the remaining \$190.88.

Hospital

We can get you a hospital policy that pays the following benefits:

- \$2000 hospital admission for over 24 hours.
- \$200 a day hospital confinement

This policy would only cost \$30.50 out of the \$190.88.

Accident

We can get you an accident policy that covers any accident on or off-the-job 24/7. It pays a schedule of benefits based on the treatments and services you would receive as the result of a covered accident. Here are just a couple highlights of the policy:

- \$2,000 for you, first 24 hour stay in the hospital
- \$500 a day up to 365 days
- **Both above amounts double if confined in ICU
- There's also lots of additional benefits such as surgery, ER, ambulance, etc.

This policy would only cost \$18.11 out of the remaining \$190.88.

Life Insurance

We can get you guaranteed issue life insurance so there are no underwriting questions. Based on your age, the guaranteed issue amount would get you a face value of \$143,902. This is a whole life policy to age 95, so if you live to 95, they pay out the full value of the policy. It also builds cash value so you can take a loan against the face value If you wanted or needed.

This policy would only cost \$112.68 out of the remaining \$190.88.



SAMPLE PROPOSAL



Employee	Monthly
Average Post-Tax Allotment:	\$207.50
Total Post-Tax Allotment:	\$18,882.80

Employer	Annual
Average Tax Savings	\$637.67
Total Tax Savings:	\$74,499.00

Employer	Annual
Average Payroll Reduction:	\$14,640.00
Total Payroll Reduction:	\$1,332,240.00
Average Payroll % Reduction:	23.79%

EMPLOYEE					EMPLOYER			TOTALS	EMPLOYER ESTIMATED TOTALS		
ID	Employee Last Name	Employee First Name	Monthly Gross Tax Savings	Wellness Fee	Monthly Net Post-Tax Allotment	Annual Gross Tax Savings	Monthly Fee	Wellness + Monthly Total Fees	Annual Net FICA Tax Savings	Annual Payroll Reduction	Annual Payroll% Reduction
1	A1	B1	482.15	119.00	363.15	1,119.96	40.00	159.00	639.96	14,640.00	3.08%
2	A10	B10	277.19	119.00	158.19	1,119.96	40.00	159.00	639.96	14,640.00	25.68%
3	A11	B11	399.19	119.00	280.19	1,119.96	40.00	159.00	639.96	14,640.00	9.34
4	A12	B12	323.55	119.00	204.55	1,119.96	40.00	159.00	639.96	14,640.00	7.01%
5	A13	B13	449.56	119.00	300.56	1,119.96	40.00	159.00	639.96	14,640.00	12.50%
6	A14	B14	481.17	119.00	362.17	1,119.96	40.00	159.00	639.96	14,640.00	6.56%
7	A15	B15	349.33	119.00	230.33	971.16	40.00	159.00	491.16	14,640.00	8.56%
8	A16	B16	419.68	119.00	300.68	1,119.96	40.00	159.00	639.96	14,640.00	14.23%
9	A17	B17	310.49	119.00	191.49	1,119.96	40.00	159.00	639.96	14,640.00	5.60%
10	A18	B18	219.46	119.00	100.46	1,119.96	40.00	159.00	639.96	14,640.00	77.05%
11	A19	B19	317.81	119.00	198.81	1,119.96	40.00	159.00	639.96	14,640.00	12.33%
12	A2	B2	423.58	119.00	304.58	1,119.96	40.00	159.00	639.96	14,640.00	10.57%
Group Administrator:										Company:	

[illegible]

EHP ROADMAP

Introducing A program that saves the employer money on FICA taxes while supporting the employees, & it pays for itself.

▶ ManhattanLife's packaged benefits offer first-dollar Guarantee Issue and actual expense reimbursement coverage, helping employees manage out-of-pocket medical deductibles and coinsurance effectively.

▶ **Revive Health** and **EHP** offer a compliant wellness plan that enables FICA savings for employers, incorporating three essential elements:

- › Wellness Plan Documents
- › Section 125 Cafeteria Plan
- › SIMERP 105-11 Documents

Census Collection

EHP will email and phone the client to assist them in completing the census our in-house CPA and accounting team.

Proposal Call

Once we receive the census, we schedule a proposal call within 24 hours to discuss the tax savings for the employer and the tax allocations for each employee.

Enrollment

We offer various enrollment options tailored to the employer's needs, including virtual or onsite assistance and self-enrollment.

Discovery Call

Starting with a Discovery Call, we provide insights into compliance and demonstrate how our SIMERP program, combined with **ManhattanLife** products, can save up to **\$1,120** per employee per year while offering supplementary benefits at no additional cost.

Program Launch

Our dedicated onboarding team works with the employer to determine an enrollment date for employees and ensures seamless payroll integrations and the best policies are selected..

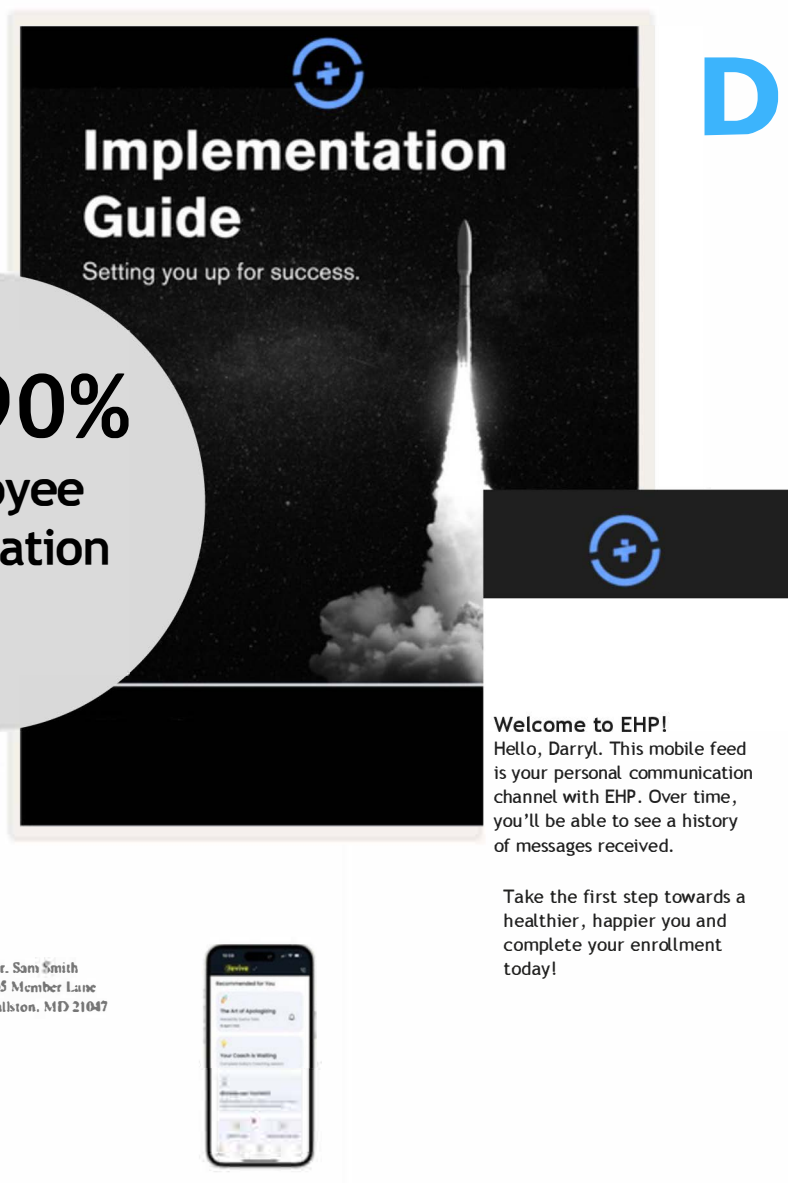
Plan Active

After enrollment and the plan is active, EHP provides comprehensive customer service and ensures all new employees are added to the plan throughout the year

DRIVING EDUCATION

- ✓ Employee Webinars and Videos
- ✓ Email, SMS & Call Outreach
- ✓ Employee Benefit Guides
- ✓ Direct Mail
- ✓ Employee Education Sites
- ✓ 24/7 Customer Service Call Center
- ✓ Onsite Dedicated Support Team

85-90%
Employee
Participation





PLAN DOCUMENTS

The PCMP document specifies the benefits provided as part of the employee wellness program. All benefits are 213(d) compliant, which allows the pre-taxing of the wellness premium and the reimbursement of that premium.



CAFETERIA PLAN

The wellness program uses a Section 125 Cafeteria Plan that is funded under IRS code 106(a), allowing the pre-taxing of 213(d) compliant medical expenses.



AUDIT PROTECTION

Recent IRS data shows they audit between 1% to 3% of businesses. Let our legal team handle your WIMPER plan document delivery. This service provided to the company and all employees at no additional charge.



SIMERP

The SIMERP, is used to reimburse participating employees dollar-for-dollar resulting in no reduction in take home pay; reimbursement is not based upon claims, but rather on the benefits of the PCMP plan.

