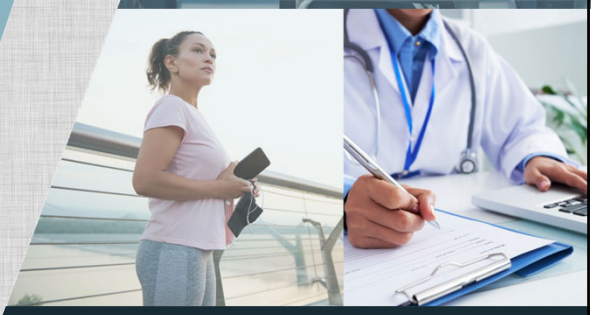
FUELED GROWTH PARTNERS



Presented by
Jeff R. Mitchell



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WHY ALL THE FUSS?

FUELED GROWTH PARTNERS — Case Studies — LLH Healthcare

	COMPANY	NUMBER OF ENROLLED EMPLOYEES	(EMPLOYEE) NET PAY INCREASE	(EMPLOYER) TOTAL SAVINGS
1	MADDOX RANCH HOUSE	165	$199,938	$169,466
2	LIFE TECH	315	$290,074	$299,401
3	FULL STEAM STAFFING	390	$226,500	$407,700
4	STAFF PRO WORKFORCE SOLUTIONS	475	$292,500	$497,835
5	PEOPLESHARE	1,690	$1,408,800	$1,643,600
6	NEWGEN HEALTH	7,400	$12,846,457	$8,036,797
	TOTALS	10,435	$15,264,269	$11,054,799
	AVERAGE PER EMPLOYEE		$1,462.80	$1,059.40

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OUR FORMULA



FIXED INDEMNITY HEALTH PLAN:
An insurance policy that pays the insured person a set amount of money when a specific qualified medical event occurs. A premium is paid for the plan and upon the event occurring, the employee receives a benefit payment.

CAFETERIA PLAN:
Provides participants an opportunity to receive certain benefits on a pre-tax basis pursuant to section 125 of the Internal Revenue Code.

INCREASE TAKE HOME PAY:
Offers a suite of health services through a proprietary platform all that qualify under IRC 125.

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FUELED GROWTH PARTNERSHIPS

INSURANCE CARRIER	THIRD-PARTY ADMINISTRATOR	VIRTUAL HEALTHCARE SOLUTION	COUNSELING & COACHING
FEDERAL LIFE	Sydney ADMINISTRATORS	RECURO HEALTH	HealthAdvocate
• Established 1899 • AMBest Rated - "AA" • One of the largest insurance carriers in the world • Known for superior customer service and creating innovative products and programs to meet market needs	• Wealth of experience in supporting innovative solutions • Leadership Team: seasoned, dynamic, and reliable • Service Levels: unparalleled	Nationally ranked provider of virtual healthcare services including: • Primary Care • Behavioral Health • Urgent Care • Chronic Care • Pharmacy • Physician Locator • Proactive health management * NO COPAY OR DEDUCTIBLE	Leading provider of: • Emotional well-being solutions • Behavioral change workshops • Digital Coaching * NO COPAY OR DEDUCTIBLE
www.FederalLife.com	www.SydneyAdministrators.com	www.RecuroHealth.com	www.HealthAdvocate.com

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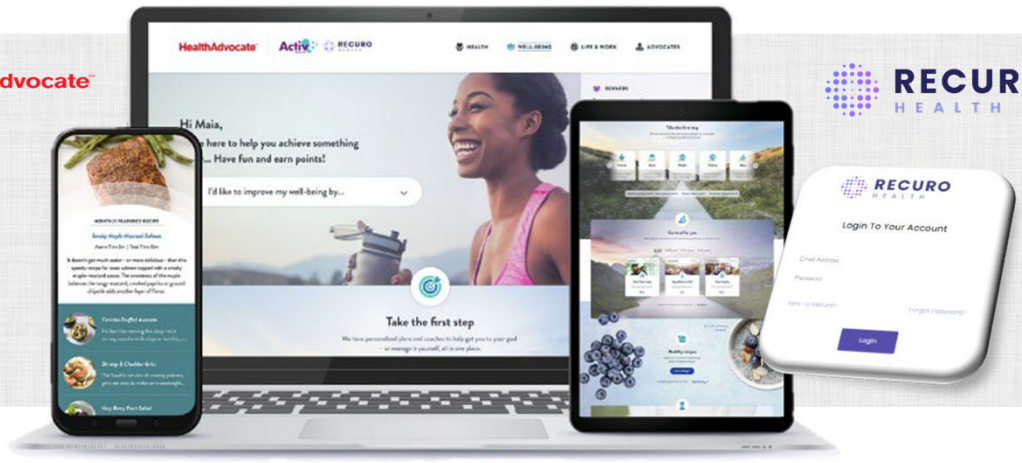
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MEMBER WELL-BEING SOLUTION PLATFORM

HealthAdvocate

RECURO HEALTH



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RECURO HEALTH VIRTUAL URGENT CARE



Speak With a Doctor Fast!

24/7 unlimited access to a national network of licensed doctors via phone or video chat for the member and their family.

Providers can help diagnose acute, non-chronic conditions and prescribe in real-time directly from your mobile device.

Sign in Online or in the App	Request a Consultation	Speak with a Doctor

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RECURO HEALTH VIRTUAL PRIMARY CARE SERVICES

HOW TO ACCESS

01 Sign up with the Recuro Care app or visit the webpage below to access: "member.recurohealth.com"

02 Enter your employer member ID

03 Create your username and password

04 Confirm demographics for lab kit

05 Complete lab and schedule your consult

Convenient and Flexible

Select a dedicated, board-certified physician who you will see for your annual check-up and any follow-up visits. Depending on your needs, at-home lab testing kits can be conveniently delivered to your doorstep to personalize your treatment with a tailored care plan. Video and telephone-based visits are available.

EXAMPLE CONDITIONS TREATED INCLUDE:

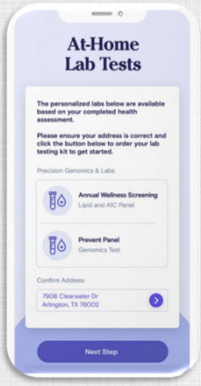
- DIABETES
- HYPERTENSION
- CHOLESTEROL
- GI ISSUES
- RESPIRATORY
- ARTHRITIS
- ALLERGIES
- ANEMIA

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RECURO HEALTH LABORATORY TESTING KITS

Ships Right to Your Door



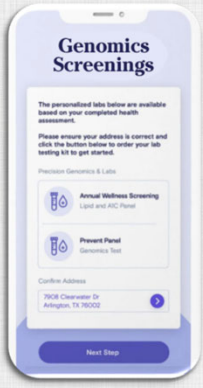
Members receive lab testing kits shipped to their doorsteps, self-collect their samples, and mail them to the lab in a pre-paid package, all from the comfort of their homes.

STANDARD BLOOD PANEL

- Measuring standard blood markers such as cholesterol, lipids, blood sugar, A1C, etc.

RECURO'S DNAWARE™ GENOMICS PANEL

- Risk of specific hereditary cancers so prevention can start early
- Familial hypercholesterol-emia (risk for heart disease and stroke due to high cholesterol)
- Optimized medications to maximize effectiveness and minimize adverse effects



Completely Optional

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RECURO HEALTH PRESCRIPTION BENEFIT

Maintenance & Urgent Care

Reduced Health Plan Costs
Employer and health plan pharmacy expenditures are managed through a benefit that provides access to covered prescriptions at a PEPM rate.

Convenient Prescriptions
Members can pickup urgent care medications from the pharmacy with a conveniently placed digital card, or order ongoing medications by mail from the convenience of home.

More Favorable Health Outcomes
Increased adherence to care plans and follow through on medication pickup due to $0 prescription copay model and ease of access.

FREE – no copay

* 265 of the most commonly prescribed medications

* Accepted at over 70K retail pharmacy locations across the U.S.

SAMPLE MEDICATIONS INCLUDE:

- Albuterol
- Amoxicillin
- Atorvastatin
- Benazepril
- Cephalexin
- Clindamycin
- Fluoxetine
- Lisinopril
- Metformin
- Prednisone
- Sertraline
- Sucralfate

- Prescription Benefit Card
- Medication Delivery
- Extensive List of Prescriptions
- National Pharmacy Network
- Easy-to-Use Member Portal

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RECURO HEALTH VIRTUAL BEHAVIORAL HEALTH

CONDITIONS TREATED INCLUDE:

- ADHD / ADD
- Anger Management
- Anxiety
- Bipolar Disorder
- Sleeping Disorders
- Smoking Addiction
- Substance Abuse
- Depression
- Stress
- Eating Disorders
- Grief & Loss
- PTSD
- OCD
- And More

First Meeting Within 48 Hours

Comprehensive behavioral health care from therapy and counseling to psychiatry and medication management.

PRODUCT DETAILS:

PSYCHIATRY – Psychiatry and behavioral health medication management.

ELECTRONIC PRESCRIPTION ORDERING – Prescriptions are immediately sent to the patient's preferred pharmacy for easy pickup.

HEATH RISK ASSESSMENT – Behavioral health focused risk assessment.

THERAPY AND COUNSELING – Services from social worker and psychologists.

RISK STRATIFICATION – Analytics to identify those most at risk of behavioral health challenges to proactively engage and treat.

- Psychiatry
- Therapy and Counseling
- Health Risk Assessment
- Risk Stratification
- Electronic Prescription Ordering

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$0 Co-pay | Unlimited Use | Family Benefit

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HealthAdvocate℠ COACHING

Dozens of Coaching Categories

A Coach can help you meet your well-being goals and thrive.

✔ HEALTH EDUCATION SESSION	Unlimited sessions with a Human Performance Coach to discuss health screening results, PHP, and/or health goals
✔ PERSONAL COACHING	Work with a coach to address a specific area of interest or for general well-being goals
✔ JUMPSTART COACHING	Unlimited engagements with a Human Performance Coach to work on specific goals to get started on your path to better health

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RECURO HEALTH DIGITAL COACHING

- Employees receive coaching that helps change behaviors to control or prevent chronic conditions
- Monthly messages to keep employees engaged
- Helps employees stay compliant on the plan



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HEALTH MANAGEMENT PLAN

Through LLH Healthcare's Health Management plan, a fixed claim payment occurs within payroll for participating in specified Health Management activities.

Claim payments vary based on plan enrollment. Plans are conveniently assigned to employees for an optimized auto -enrollment process.

Health Management Plan	PLAN D	PLAN C	PLAN B	PLAN A
Live Life Healthy Plan Premiums per Month	$600	$900	$1,200	$1,600
LLH Health Management Claim Payment per Month	$500	$750	$1,000	$1,333

Occurs on paycheck

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HOSPITAL PLAN SCHEDULE OF BENEFITS

Offset Co-Pays & Deductibles

In addition to the Health Management claim payment received in payroll each pay cycle; employees are also eligible to receive a Hospital Indemnity payment when a claim is filed.

Limited Benefit Health Plan Premium Options	Plan 600	Plan 900	Plan 1200	Plan 1600
Initial Hospital Admission				
Benefit Payable	$250	$500	$750	$1,000
Per Plan Month	Once	Once	Once	Once
Daily Hospital Confinement				
Benefit Payable	$200	$300	$400	$500
Per Plan Month	5 Days	5 Days	15 Days	30 Days
ER Treatment				
Benefit Payable	$100	$150	$250	$500
Per Year	2 Days	2 Days	4 Days	5 Days
Ambulance Benefit				
Benefit Payable	$100	$150	$250	$500
Per Year	2 Days	2 Days	2 Days	10 Days

$0 Co-pay | Employee Only

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EMPLOYEE ECONOMICS

EMPLOYEE ECONOMICS

TAX ALLOWANCE SETTINGS:
Federal: S0 AL: S/0

* Claim payments in excess of the employee's annual medical out-of-pocket expenses may be taxable. The plan provides employees with 24/7 and on-demand personal tax advice with tax professionals at no additional cost to the employee.

	Without Program	With Program
Semi-Monthly Gross Pay	$1,300.00	$1,300.00
Major Medical Premium	$0.00	$0.00
Additional Pre-Tax Deductions	$0.00	$0.00
LLH Insurance Premium	$0.00	($600.00)
Taxable Income	**$1,300.00**	**$700.00**
Federal Withholding	($146.33)	($74.33)
Social Security	($80.60)	($43.40)
Medicare	($18.85)	($10.15)
State Withholding	($63.33)	($33.33)
Post-Tax Deductions	$0.00	$0.00
Post-Tax Income (From Employer)	**$990.89**	**$538.79**
Health Management Claim Payment	$0.00	$500.00
Total Amount To Bank Account	**$990.89**	**$1,038.79**
Approximate Increase In Take-Home Pay	**$0.00**	**$47.90**
Approximate Annual Increase In Take-Home Pay	**$0.00**	**$1,149.60**

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EMPLOYER ECONOMICS ($$$ Savings)

Per Enrolled Employee	*Monthly*	*Annually*
Gross (Total) Savings	$122	$1,468
Administrative Fee	($30)	($360)
Annual Net Savings	$92	$1,108

Number of Employees	100
Qualifed Employee Percentage	70%
Employees Participating in Plan	70

Employer Net Savings	$6,463	**$77,560**

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CURRENTLY SERVICING LIVES ACROSS MAJOR PAYROLL PLATFORMS
CUSTOM INTEGRATIONS AVAILABLE INCLUDING:

Deduction import |Outgoing reporting |Direct contact to design architects

PAYCHEX, Aqore, PRISMHR, GUSTO, sdp Southland Data Processing, TriNet, ADP, iSolved, AVIONTÉ, DecisionHR, tempworks, UKG, paylocity, paycom, TempsPlus, PAYBRIDGE

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IMPLEMENTATION PROCESS

Analysis and Setup |1 - 2 weeks

- **PROPOSAL SNAPSHOT**
  - Proposal Call – Within 2-3 days of receiving payroll census data
- **SIGNED MASTER SERVICE AGREEMENT**
- **KICKOFF CALL & PAYROLL CENSUS SETUP**
  - Code setup for Premiums & Claims
  - Deduction Submittal Reporting

Enrollment |4 - 6 weeks

- **DISTRIBUTION OF PRINT MEDIA**
- **STAFF TRAINING**
- **EMPLOYEE COMMUNICATIONS**
- **PAYCHECK COMPARISONS**
- **FIRST PAYROLL PROCESSED**
  - Premiums Deducted
  - Claims Paid
- **ONGOING SUPPORT**

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5 STAR SUPPORT

Dedicated Bilingual Help Line

Employee Questions?

Our Call Center is available to answer plan questions, or to request to opt out of the Plan.



Monday-Friday
8am to 7pm CST

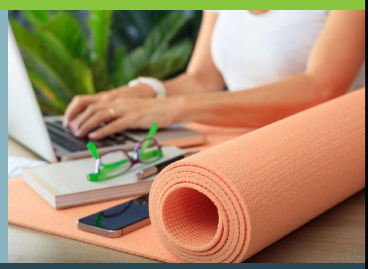
Call: (888) 308-8085

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Thank you

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