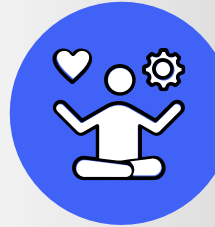


WHAT IS *HealthWorX*[®] & WHY DO YOU NEED IT?

S
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HealthWorX[®]

The NO COST health insurance
PARTNERED WITH
MAJOR INSURANCE CARRIERS



STEP
01

WELLNESS

- Health status evaluation through a Health Risk Assessment.
- Coaching to facilitate and empower employees to achieve self-determined goals related to health and wellness.



STEP
02

FAMILY TELEMEDICINE MEMBERSHIP

- Unlimited telemedicine visits for employees and their entire family.



STEP
03

PHYSICIAN OFFICE VISITS AND HOSPITALIZATION

- Unlimited physician office visits through our Minimum Essential Care coverage.
- Hospital indemnity to help cover costs of hospital admissions.



STEP
04

ACCIDENT & TERM LIFE INSURANCE

- Provides peace of mind by assuring that financial loss or hardship will be alleviated.

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H

ALL AT NO COST

- EMPLOYEE RETENTION
- INCREASED PRODUCTIVITY
- HEALTHIER LIVING

The **HealthWorX**[®] Lineup



Medical

- Unlimited preventive services at no cost.
- Unlimited sick/office visits with no deductibles and low co-pays.
- Open network with no referrals required for specialists.

Telemedicine



- Unlimited virtual visits at no cost. Providers examine, diagnose, and provide treatment plans through telecommunication technology.
- Family dependents covered at no additional cost.



Wellness Services

- Health risk assessments, chronic condition management, nutrition education, exercise programs and much more!
- Individual and group sessions.

Prescriptions



- Discounted prescriptions thru GoodRx.



Life Insurance

- Term Life Insurance policies for employees.

Hospital Indemnity



- Cash benefit in the event of a hospital admission.



Accident

- Cash benefit in the event of an unprecedented accident.

- All employees with gross wages (not including tips) **over \$428 Bi-Weekly or \$214 Weekly** are eligible for **The HealthWorX Plan..**
- **Non-eligible employees**, will have access to our **Telemedicine & Wellness Services** completely **free** with no deduction or subsidy needed.

Minimum Essential Coverage (MEC)

100% COMPLIANT WITH THE PATIENT PROTECTION AND AFFORDABLE CARE ACT

HRX Open Access MEC + a Penalty B plan fulfills the two basic requirements of the Patient Protection and Affordable Care Act.

A

HRX OPEN ACCESS



Minimum Essential Coverage (Required Coverage)

All companies with more than 50 full-time equivalent employees (FTEs) must provide coverage for certain types of wellness and preventative care services, at no cost to their employees.

This is called "Minimum Essential Coverage" or MEC, is satisfied by the HealthWorX plan.

B

PENALTY B PLAN

(Options)



The second ACA requirement is that employers must offer a "Minimum Value Plan" or "Penalty B" plan, and the employee must not be forced to pay more than 9.12% of their income towards the plan. The Penalty B plan must meet certain specific criteria of the ACA's essential health benefits such as doctor visits, maternity, hospitalization, and prescription drugs.



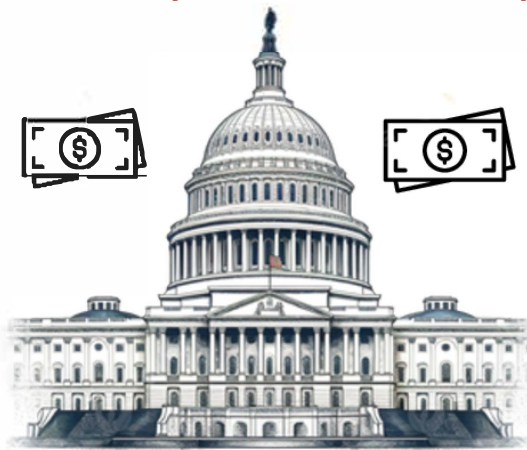
WorXsiteHR + Penalty B Plan + HRX Open Access MEC = 100% Compliance

What happens if a company with more than 50 employees fails to provide an ACA-compliant plan?

A

TAX

The "hammer penalty" is a \$2880 per employee per year penalty assessed against ALL employees of a company, that fails to offer Minimum Essential Coverage or MEC to at least 95% of its full-time employees.



B

TAX

The "B Tax" is a \$4,320 per employee per year penalty that is assessed based on the number of employees who receive a marketplace subsidy, when an employer fails to offer an affordable ACA-compliant minimum value plan.



1. Paying the Premium

Employers pay a premium to WorXsiteHR per payroll based on the number of HealthWorX participants. Since HealthWorX is a Cafeteria Plan, this premium is deducted "PRE-TAX" from each employee.



2. Receiving the Subsidies

WorXsiteHR pays its vendor partner, WellnessWorX, a 501 (c) (3) non-profit, for services in which it subsidizes healthcare and wellness programs for low-income employees.

WellnessWorX will then wire or ACH the subsidies to the employer.



3. Distributing the Subsidies

The employer then distributes the subsidies to those employees participating in the program.



4. FICA Savings

The employer assumes a monthly gross FICA savings of \$60-\$67 per participant.



5. Paying the Fees

WorXsiteHR bills the employer a small fee per HealthWorX participant to cover setup and administration.



EMPLOYER
+ TAX SAVINGS
- APPLICABLE FEES
= MONTHLY SAVINGS OF \$20-\$25 PER PARTICIPANT



EMPLOYEES
+ TAX SAVINGS
+ NO-COST HEALTHCARE



- Employer savings
- Employee retention
- Increased productivity
- Healthier living



ALL AT NO COST



THIS IS MY STORY

*Diagnosed with a rare form of cancer in 2015, **WorXsiteHR President**, Sharon Rowell, knew there had to be a better way for everyone to gain access to affordable Healthcare. After almost giving up hope, with no place to turn for a treatment to her rare form of cancer, Sharon found the National Institutes of Health. Sharon then made it her goal to make sure others would always have access to healthcare.*

MISSION



WellnessWorX is a 501(c)(3) not-for-profit organization which provides fully subsidized healthcare and wellness programs for low income employees.

HOW AND WHY IT WORKS



IRS DETERMINATION LETTER

Employers partner with a certified 501(c)(3) non-profit with a defined charitable class.

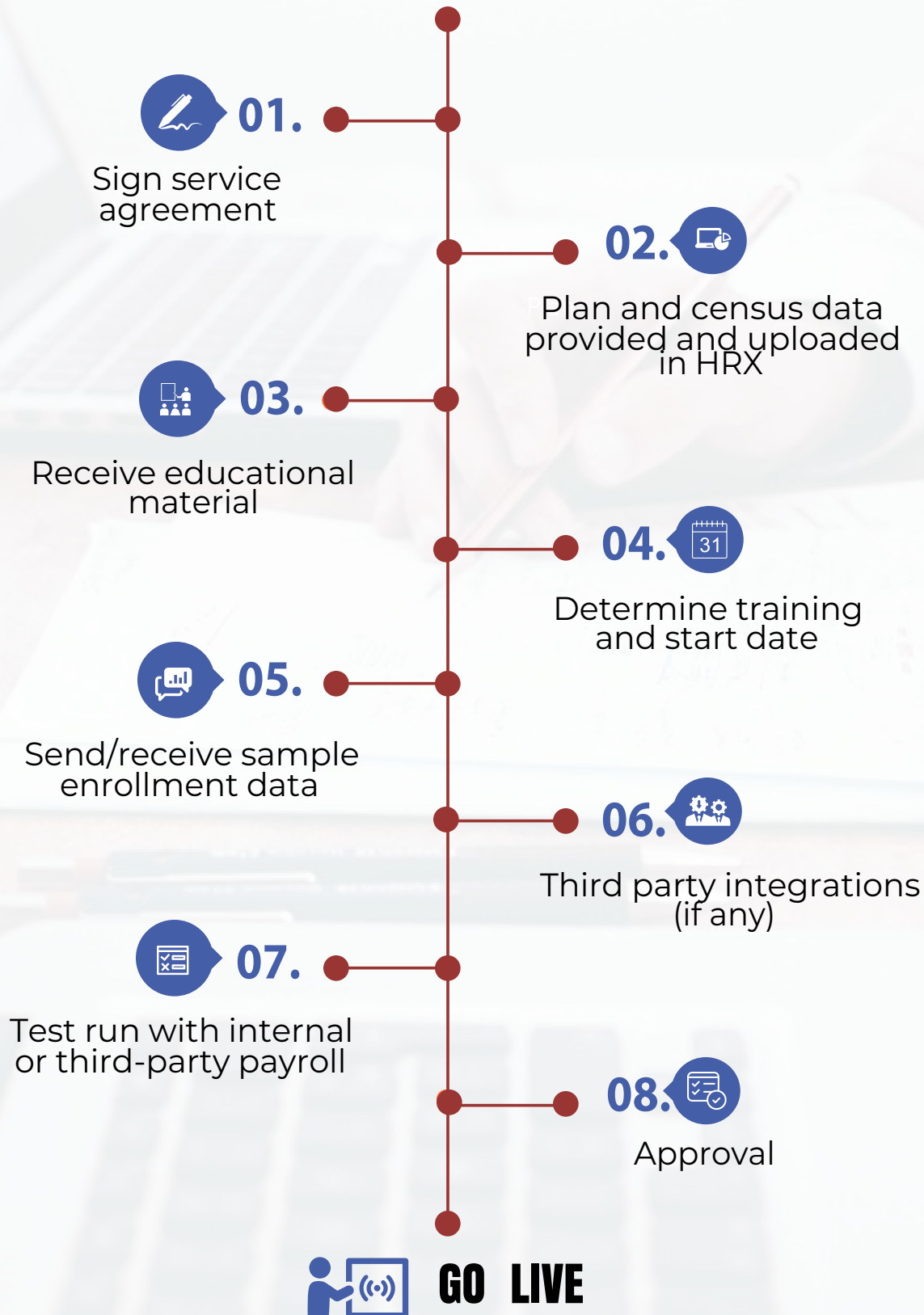


SECTION 125 CAFETERIA PLAN

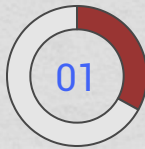
WellnessWorX partners with carriers and TPAs such as WorXsiteHR to provide employers with a NO-COST Healthcare solution.



ROADMAP FOR A IMPLEMENTATION



SUBSIDY-EMPLOYEE OVERVIEW



Pre-tax premium deduction of \$428.00 on employee's check *



Employee saves approximately \$50.00 per check in taxes



Employee receives a non-taxable subsidy on SAME check for \$392.00



Wellness

- Change behaviors/Improve health
- Individual or group consultation
- Self-directed/Lasting changes
- Balance wellness with work



Health and Hospital Care

- Preventive screenings
- Sick visits
- No deductibles
- Low co-pays
- Available for dependents
- Hospital indemnity



Telemedicine

- No-copay or deductible
- Dependents covered at no cost
- Phone, App or Web Chat Portal
- Health records mgmt.



Life Insurance

- Up to \$25,000 of Term Life Insurance
- Guarantee issue



Accident

- Initial treatment
- Ambulance
- Fractures
- Lacerations & more



Employees with Medicaid coverage are eligible for HealthWorX

	Employee payroll W/OUT HealthWorX	Employee payroll WITH HealthWorX
Gross Earnings	1050.00	1050.00
HealthWorX Plan		-428.00
Taxable Earnings	1050.00	622.00
Social Security 6.2%	-65.10	-38.56
Medicare 1.45%	-15.23	-9.02
State Tax	-11.47	-0.77
Federal Tax	-80.27	-30.47
Total Taxes	-162.52	-78.82
Non-Taxable Subsidy		+ 392.00
Weekly Net (to employee)	887.48	935.18
Monthly Net Income	1,922.87	2,026.22
Annual Net Income	23,074.48	24,314.68

With HealthWorX...



- Employee weekly take-home pay **increased** from \$887.48 to \$935.18
- Employee yearly take-home pay **increased** by \$1240.20



BEFORE AND AFTER COMPARISON

STEP 1

A weekly, pre-tax premium deduction of **\$214** is taken from the employee's paycheck.

1

STEP 2

The employee saves money on taxes due to the pre-tax premium deduction; the employee's taxable wages.

2

STEP 3

The employee then receives a weekly, non-taxable subsidy of **\$196** from the 501 (c)(3) Non-Profit on the same paycheck.

3

Example

The employee has a pre-tax deduction of **\$214** on a weekly paycheck. This saves the employee **\$44** in taxes (\$18 in FICA). The employee also receives a \$196 subsidy from the non-profit on the same check. When you combine the tax savings with the subsidy, the amount is greater than the deduction taken. The result is that the employee's net check is greater with the HealthWorX Program!

EMPLOYEE NAME	EMPLOYEE NO.	SSN	PAY BEGIN DATE	PAY END DATE	PAY DATE	CHECK NO.
Rachael Alvarez	1234567	987-65-4321	02/01/20	02/07/20	02/14/20	1234

INCOME DESCRIPTION	RATE	HOURS	CURRENT INCOME		DEDUCTION DESCRIPTION	CURRENT	
REGULAR PAY	\$12.50	40.00	\$500.00		SOCIAL SECURITY	\$31.00	
OVERTIME PAY			\$0.00		MEDICARE	\$7.25	
HOLIDAY PAY			\$0.00		ST WITHHOLDING	\$4.88	
VACATION PAY			\$0.00		FED WITHHOLDING	\$27.59	
SICK PAY			\$0.00		MEDICAL PREMIUM		
OTHER			\$0.00		DENTAL PREMIUM		
OTHER			\$0.00		401(K) CONTRIBUTION		

Without HealthWorX

TOTAL INCOME THIS PERIOD	TOTAL DEDUCTIONS THIS PERIOD	TOTAL NET PAY THIS PERIOD
\$500.00	\$70.72	\$429.28

EMPLOYEE NAME	EMPLOYEE NO.	SSN	PAY BEGIN DATE	PAY END DATE	PAY DATE	CHECK NO.
Rachael Alvarez	1234567	987-65-4321	02/01/20	02/07/20	02/14/20	1234

INCOME DESCRIPTION	RATE	HOURS	CURRENT INCOME		DEDUCTION DESCRIPTION	CURRENT	
REGULAR PAY	\$12.50	40.00	\$500.00		SOCIAL SECURITY	\$17.73	
OVERTIME PAY			\$0.00		MEDICARE	\$4.15	
HOLIDAY PAY			\$0.00		ST WITHHOLDING	\$0.00	
VACATION PAY			\$0.00		FED WITHHOLDING	\$4.75	
SICK PAY			\$0.00		HEALTHWORX	\$214.00	
HWX SUBSIDY		196.00	\$0.00		DENTAL PREMIUM		
OTHER			\$0.00		401(K) CONTRIBUTION		

Earn \$25* more with HealthWorX!
It's Like Getting a Raise!!!

TOTAL INCOME THIS PERIOD	TOTAL DEDUCTIONS THIS PERIOD	TOTAL NET PAY THIS PERIOD
\$500.00	\$240.63	\$455.37



HealthWorX
provides FREE unlimited
telemedicine to all
employees and their
entire family through
TeledocX



What is Telemedicine?

Telemedicine is the practice of delivering healthcare remotely through technology, typically using video calls, phone calls, or specialized digital platforms. It allows healthcare professionals to diagnose, treat, consult, and manage patients' conditions without requiring in-person visits.

Telemedicine Benefits



Increased access to healthcare



Reduced absenteeism



Reduced costs



Millennial demand



Improved healthcare outcome



Convenient

MORE INFO

1-877-479-3591

WWW.WORXSITEHR.COM

FREE Telemedicine and Wellness for **ALL**



WellnessWorX
Teledoc

WellnessWorX in association with **TeledocX International** now offers **ALL** employees who are not eligible for the full HealthWorX program, **FREE Telemedicine and Wellness services**. It is our mission to make certain that no man, woman, or child is without healthcare.

- Dr. John Zabasky, MA, MBA, PhD
Executive Director



Health Risk Assessment

- Medical providers collect health information to assess an individual's health status, risks, and habits and provide feedback to help each individual towards a healthy lifestyle.



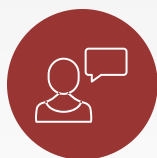
Prescriptions

- Discounted prescriptions thru GoodRx.



Chronic Condition Management

- An integrated care approach to managing illness which includes reminders for screenings and check-ups, monitoring and patient education.



Member Services

For additional information contact:

- Admin: 707-395-0357
- Claims and benefits: 470-243-2376

Telemedicine



- Unlimited virtual visits at no cost. Providers examine, diagnose, and provide treatment plans through telecommunication technology.
- Family dependents covered at no additional cost.

Help groups



- For companies with a significant number of employees with a particular chronic condition, our medical providers can establish group programs to assist them in addition to their individual programs.

