

Choosing Triada GAP+ during special enrollment

This solution supports your family's health and reimburses out-of-pocket medical expenses to help your family achieve greater well-being.

Explore Triada GAP+ and customize the right coverage for your family!



Guide Me

Choosing an insurance package takes 10 minutes in protecting your income and family from out-of-pocket expenses

Setup your Triada Fitbit

Receive and connect a Triada Fitbit or use your own wearable device to automatically complete the program or just talk with a nurse once a month

Collect Benefit Payments





Receive your health reimbursement payments each payroll for protecting your health

Protect Your Health

Get credits for talking with a nurse, exercise and well-being, where you live, work and play

Triada GAP+

Triada GAP+ combines GAP insurance coverage with an innovative care program providing **the benefits below with minimal** change to net take home pay:

-  Up to \$7,000 annually (Inpatient Benefit) per Covered Employee
-  Up to \$2,500 annually (Outpatient Benefit) per Covered Employee
-  Up to \$2,500 annually (Health Screening Benefit) per Covered Employee
-  Up to \$1,100 annually (Health Treatment Benefit) per Covered Employee

Refer to Triada GAP+ Enrollment Form for terms & conditions of participation

Cover Yourself for Additional Medical Expenses

Use your Triada mobile app to submit and monitor additional reimbursements designed to protect loss of income by Triada GAP+. These are medical out-of-pocket expense not covered by your medical plan.





Health care costs are a WHALE of a problem

National health expenditures in the United States have been growing by about a \$1 per day, per person, every day for the last **five years straight!**

We are committed to protecting your health and wages

Higher benefit costs present greater challenges to sustain benefits, which is why you need to elect Triada GAP+ to better protect your family's health and keep more of your hard-earned wages.

HOW IT WORKS

Pre-tax funding makes Triada GAP+ affordable for you!

EXAMPLE: Michael, 30 years-old

| Michael's Weekly Paycheck | With GAP+ | Without |
|---------------------------|-----------|----------|
| 1 Gross Pay | \$673.08 | \$673.08 |
| 2 Pre-Tax GAP+ Premium | \$108.43 | \$0 |
| Taxable Wages | \$564.65 | \$673.08 |
| Est. Payroll Taxes | \$105.15 | \$132.31 |
| Wages Aftertaxes | \$459.50 | \$540.77 |
| 3 GAP+ Payment | \$100.00 | \$0 |
| 4 Net Take-Home Pay | \$559.50 | \$540.77 |

- 1 Michael makes \$673.08 each week. He **has a GAP+ policy offering \$7,000 annual inpatient coverage and \$2,500 annual outpatient coverage.**
- 2 Michael has a premium of \$108.43 for this policy deducted from his gross wages every paycheck, lowering his taxable income.
- 3 Michael participates in Health Risk **Management to receive benefit payments** of \$100.00 from his GAP+ policy each payday, directly deposited into his bank account on the same day as his paycheck.
- 4 This changes his net take-home pay from \$540.77 to \$559.50 and Michael can pocket the extra \$18.73 or use it to help fund additional coverages.

Triada is underwritten and fully insured by Swiss Re

IMPORTANT INFORMATION TO BETTER PROTECT YOUR FAMILY'S HEALTH AND INCOME



Insure Wellness

Add Triada GAP+ to better protect your income from out-of-pocket costs and increase the care your family receives with minimal impact on your net take home pay

This information is provided to increase your awareness of GAP+ and is not an offer of insurance. Refer to policy terms and disclosures prior to purchasing any insurance product.



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