

<b>38 Year-Old Employee with Annual Salary of \$36,000. Employee Only Coverage</b>			
	<b>Current</b>	<b>GAP+</b>	<b>HIP+</b>
<b>Gross Monthly Pay</b>	\$3,000.00	\$3,000.00	\$3,000.00
<b>Health Insurance Premium - Employee</b>	\$100.00	\$100.00	\$0.00
<b>GAP+ Premium</b>	\$0.00	\$484.32	\$0.00
<b>HIP+ Premium</b>	\$0.00	\$0.00	\$440.04
<b>Accident Plan*</b>	\$0.00	\$16.29	\$16.29
<b>Critical Illness**</b>	\$0.00	\$0.00	\$17.60
<b>Short Term Disability***</b>	\$0.00	\$0.00	\$39.06
<b>Life Insurance****</b>	\$0.00	\$0.00	\$25.00
<b>Minimum Essential Coverage</b>	\$0.00	\$0.00	\$37.69
<b>Wearable Device</b>	\$0.00	\$11.98	\$11.98
<b>Taxable Wages</b>	\$2,900.00	\$2,399.39	\$2,505.98
<b>Payroll Taxes</b>			
<b>Federal</b>	\$251.83	\$191.76	\$206.51
<b>Social Security</b>	\$179.80	\$148.76	\$156.38
<b>Medicare</b>	\$42.05	\$34.79	\$36.57
<b>State</b>	\$89.03	\$73.66	\$77.43
<b>SUI</b>	\$1.74	\$1.44	\$1.51
<b>Net Pay</b>	\$2335.55	\$1,948.98	2043.87
<b>Eligible Claim Payments</b>	\$0	\$1,937.00	\$400
<b>Net Take Home</b>	\$2335.55	\$2,337.98	\$2,389.29

Based on this example, a 38 year-old employee making \$36,000 per year would be able to add GAP+ coverage with \$3,500 of in-patient and \$1,750 of out-patient coverage as well as a 24-hour Accident Plan and a wearable device without any additional out-of-pocket expense. The key advantage for this employee is they have now eliminated the financial exposure of their deductible and co-insurance for their major medical plan.

If the employee does not have major medical coverage, they would be able to get the HIP+ policy as well as a 24-hour Accident Plan, Critical Illness coverage, Short-term Disability coverage, Life Insurance, a Minimum Essential Coverage Plan and a wearable device without any additional out-of-pocket expense.

Employees can also participate in GAP+ if they are covered under a parent's plan, a spouse's plan or a government plan. Eligible Claim Payments are direct deposited by Triada into the employees bank account each pay cycle. If the employee does not have a bank account, Triada will provide a Visa debit card for payments.

\*24 Hour Accident Coverage

\*\*\$20,000 Critical Illness w/Cancer Rider

\*\*\*\$1,800 Monthly Benefit – Short Term Disability

\*\*\*\*\$42,874 Whole Life Insurance Coverage