
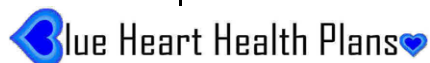




How Triada Works For Your Healthplan, For Employees, For Employers, For Brokers

		Employer	Employee	Brokers
Health Plan	Works Best with High Deductible couples with current plan.	Saves Premium	Often Lowers employee contribution	Addresses Major Consulting Concern of Cost
 Allstate Health Plan	For Additional Savings we recommend Allstate No Network RBP Level Funded Plan,	May save up to -30%. This plan is underwritten. Employers complete medical history via application.	Increased access with no network.	Addresses Cost, increases access and offers higher commission than most community based plans.
Triada Gap	Covers High Deductible and Coinsurance costs	Voluntary benefit; no cost to the employer	Covers additional cost creating close to 100% coverage. EE Pays Premium	Covers consulting concern of benefit erosion, pays commission
Triada Gap+ HRM	Health Risk Management Program with medical monthly review	Voluntary benefit; no cost to the employer; creates healthier employees	Receives free Fitbit, or contacts HRM professionally monthly via phone or laptop EE Pays Premium	Addresses concern of employee health making for better level funded or self funded stability
Triada Enrollment Engine	Calculates pre tax advantage per employee down to local taxes. Need payroll info pre populated or employees use paystub while applying	Lowers employee's FICA on average of \$450 per employee per year.	Uses pretax purchase of GAP and GAP+ to lower impact of Premium Cost for employees	Addresses concern of employee cost while providing employer FICA revenue/savings
GAP+ HRM Claim Payment	For those employees participating in the GAP+ Health Risk Management program receive a direct monthly claim payment keeping paycheck	Employer has now offered a program providing close to 100% coverage at no additional cost. Great for employee retention	This direct employee claim payment covers the cost of GAP GAP+ and more benefits see below. Most employees paychecks are intact \$0 cost	Consultants now have a way of increasing benefits at no additional employer or employee cost.
Triada Enrollment AI	During enrollment process system asks questions and develops suggested ancillary benefits purchase	Ancillary benefit pretax purchase further increases FICA savings.	Employees may purchase additional benefits at no cost to their paycheck. Or even keep a little increase to pay.	Brokers now sell additional ancillary products, accident, critical illness, life which pay commission.
HSA Comparison	HSAs are a cookie cutter not maximizing FICA savings per employee like the Triada Enrollment engine.	Employers offer a close to 100% coverage for employees at no additional cost beating competitive employers with key benefits	Per polling employees prefer their paychecks intact, not diminished by HSA contributions, but still want Triada's 100% coverage.	HSAs traditionally do not pay commissions. They may be difficult to explain and administer.



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