



The Benefit Source
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With ***Insure Wellbeing***, you now have access to an employer-sponsored, fully insured cafeteria plan, ***Approved*** by State Departments of Insurance, designed to ***Maximize*** your benefits and ***Save*** on healthcare costs.



Cover Your Out-of-Pocket Expenses & Protect Your Income

- 🚢 **Affordable** Benefit Options that Meet Your Needs
- 🚢 **Comprehensive** Insurance Protection
- 🚢 **Safeguard** with A-Rated Insurance Policies
- 🚢 **Holistic** Wellbeing Support for a Healthier You

Employee Savings

Paycheck Example



JOHN SMITH
Single | Age 30
Maryland

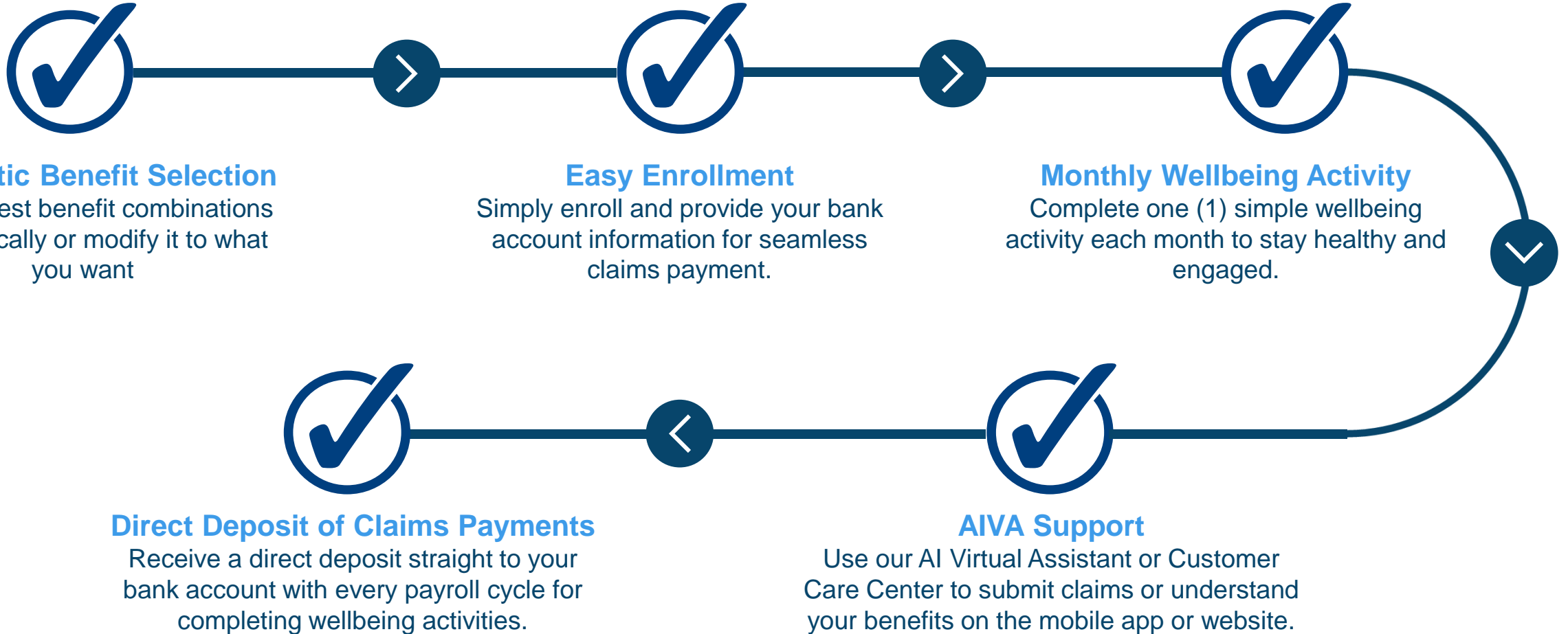
Needs benefits, even though he feels invincible, and loves the idea of covering out-of-pocket costs while increasing his net pay.

Annual Gross **\$58,240**

- John enrolled into two (2) benefits – Gap Medical Supplemental & Hospital Indemnity.
- Increased net pay \$286 per year
- Coverage for up to \$8k in out-of-pocket costs.
- Coverage for hospital stays & related medical expenses.
- Access to a Health Risk & Wellbeing Mgmt. Program.

	Current State	With Insure Wellbeing
Bi-Weekly Pay	\$2,240	\$2,240
Pre-Tax Deductions	(\$140)	(\$773)
Medical/Dental/Vision	(\$140)	(\$140)
Medical Gap (\$8,000)	--	(\$79)
Hospital Indemnity (\$1,200)	--	(\$554)
Payroll Taxes	(\$476)	(\$317)
Net Pay	\$1,624	\$1,150
Eligible Claim Payment	+\$0	+\$485
Net Take Home	\$1,624	\$1,635

The Program is Easy!



Earning Your Insure Wellbeing Claim Payment

We want you to make the most of your financial benefits, so we've simplified compliance – it only takes two quick steps!

1 Access Your Member Portal

- Access the portal by opening the mobile app or through your web browser



2 Complete One Activity Per Month















Our favorites:

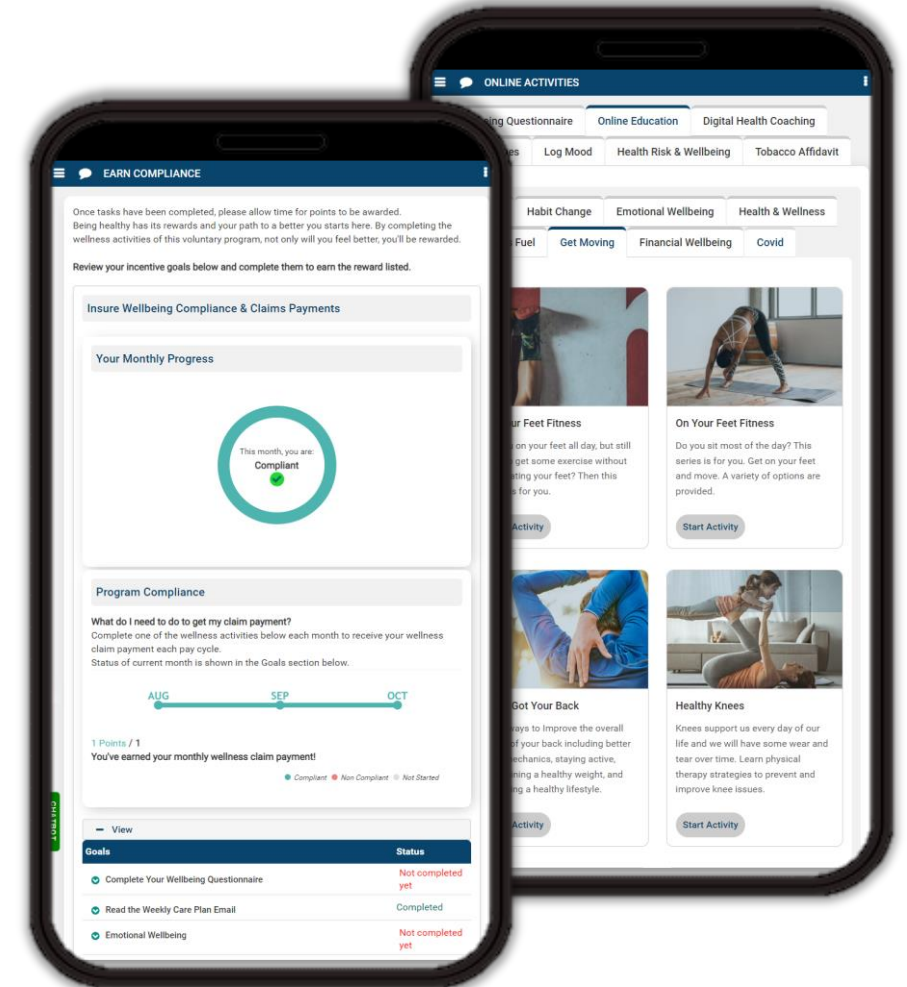
- Read Your Weekly Care Plan
- Connect Your Fitness App
- Engage with a Health Coach


- **Your compliance status is tracked in the Member Portal.**
- **Complete one monthly activity to receive your Insure Wellbeing Claim Payment each pay cycle!**

Insure Wellbeing Claim Payment

Complete one health risk and wellbeing management activity per month on your mobile app to be compliant.

-  **AI-powered Care Management Plans**
-  **Online Tracking (Food and Fitness)**
-  **Multi-Channel Health Coaching**
-  **Self Assessments**
-  **Telemedicine / Tele-Urgent Care**
-  **Heart Health**
-  **Stress Management**
-  **Physical Activity**
-  **Weight Management**
-  **Financial Fitness**
-  **Family Health**
-  **Online Education Modules**
-  **Webinars, Videos, Newsletters**
-  **And more!**





Take the next step
toward a healthier and
confident future with
INSURE WELLBEING

Medical Gap Supplemental (Gap)

Separate ID card that you include with your medical card.

Plan Features	Benefit Amount
Combined Inpatient / Outpatient Benefit	Up to \$10,000
(Optional) Doctor's Officer Rider	Up to \$75

Example #1

A Hospital Stay & Surgery = \$16,000 Total Expenses

	Without Gap	With \$8,000 Gap
Deductible	\$5,000	\$5,000
Coinsurance (20%)	\$3,200	\$3,200
Total Out-of-Pocket Cost	\$8,200	\$8,200
Gap Benefit	\$0	\$8,000
Total Out-of-Pocket Cost	\$8,200	\$200

Example #2

Occurrences	Out-of-Pocket Cost	Benefit Amount
Broken Leg	\$3,000	\$3,000
Concussion	\$2,750	\$2,500
Sprained Ankle (Mild)	\$1,500	\$1,500
Busted Ankle	\$1,000	\$1,000
Total Out-of-Pocket Cost	\$8,250	\$8,000

Hospital Indemnity Plan (HIP)

Plan Features	Plan 1200	Plan 900	Plan 600
Monthly Pre-Tax Benefit	\$1,200	\$900	\$600
Initial Hospital Admission Benefit			
Benefit Payable per Day of Initial Confinement	\$500	N/A	N/A
Maximum Number of Days Payable ¹	1	N/A	N/A
Daily In-Hospital Benefit			
Benefit Payable per Day of Confinement	\$200	\$100	\$100
Maximum Number of Days Payable ¹	29	29	8
Emergency Room Benefit			
Benefit Payable per Day	\$100	\$100	\$100
Maximum Number of Days Payable ¹	1	1	1
Ambulance Benefit			
Benefit Payable per Day	\$100	\$100	\$100
Maximum Number of Days Payable ¹	1	1	1

Indemnity Claim Payment			
Benefit Payable per Month	\$1,050	\$780	\$525
Maximum Number of Months Payable	12	12	12

Accident Medical w/ AD&D

Maximum Benefit Amounts	Plan 1	Plan 2	Plan 3	Plan 4
Accident Medical Expense	\$2,500	\$5,000	\$7,500	\$10,000
Accidental Death & Dismemberment	\$5,000	\$10,000	\$15,000	\$20,000

Coverage	Benefit Amount
Accident Medical Expense Coverage	
Accident Medical Expense Benefit	Up to maximum benefit amount per Covered Person per Accident subject to \$0 deductible per Covered Person per Accident.
Accidental Death / Catastrophic Injury Coverage	
Accidental Death Benefit	Up to maximum benefit amount.
Accidental Dismemberment and Covered Loss of Use Benefit	Covered Loss of: <ul style="list-style-type: none"> • Both Hands or Feet (100%) • One Hand and One Foot (100 %) • One Hand or One Foot plus the loss of Sight of One Eye (100%) • Sight of Both Eyes (100%) • Speech and Hearing in Both Ears (100%) • Speech or Hearing in Both Ears (50%) • One Hand, One Foot; or Sight of One Eye (50%) • And more!

Critical Illness

Maximum Benefit Amounts	Plan 1	Plan 2	Plan 3	Plan 4
Critical Illness	\$10,000	\$25,000	\$10,000	\$25,000

Specified Critical Illness	% of Benefit Amount	Recurrence Benefits & %	
Heart and Circulatory			
Heart Attack or Stroke	100%	1	50%
Coronary Artery By-Pass Graft	50%	0	N/A
Ruptured Aneurysm	100%	1	50%
Cancer			
Type 1	100%	1	50%
Type 2	50%	1	50%
Skin Cancer	10%	2	5%
Benign Brain Tumor	50%	1	50%
Transplants			
Major Organ or Heart Transplant	100%	0	N/A
End Stage Renal	100%	0	N/A
Paralysis or Other Loss of Use			
Paralysis or Coma	100%	0	N/A
And more!			