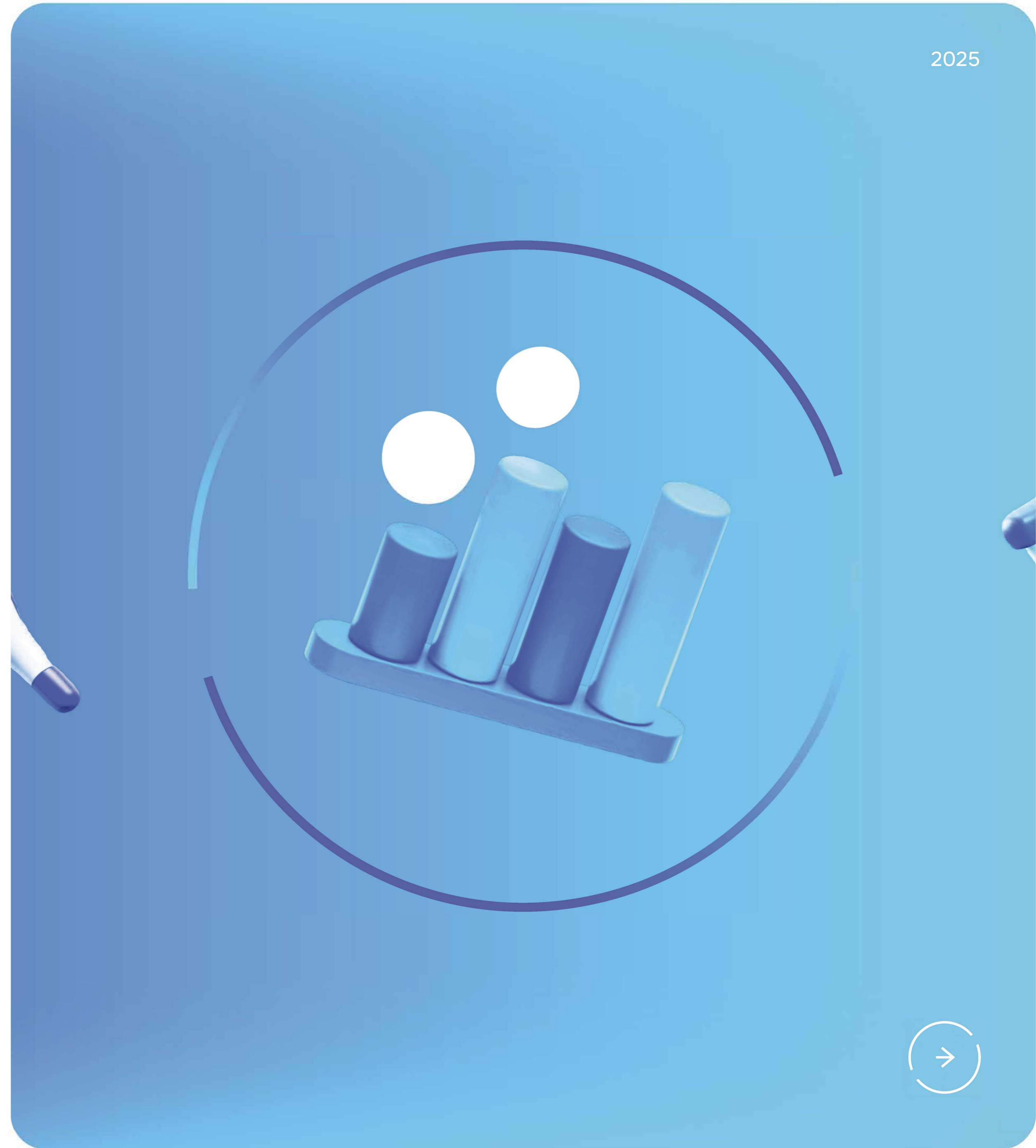


Expanding Benefits, Reducing Taxes

Preventative Care Program

New Way To Provide
Employee Benefits



Why SIMERP?

An employer sponsored workplace program that provides employees the opportunity to upgrade their benefit package with a certified wellness program while reducing both the employer's and employee's health care costs and expenditures.

SIMERP Explained In Seconds

Self Insured Medical Expense
Reimbursement Program



(SIMERP) is an employer-sponsored workplace program that allows employees to upgrade their benefits while reducing both the employer's & employee's healthcare costs & expenditures. SIMERP reduces business payroll by up to \$1120 per W2 employee.

Offering Employees The Best Benefit Packages Is An Excellent Tool For Recruiting Talent



Access complete programs to address a wide range of health challenges anywhere in the world. from prenatal to aging, coping with disabilities, or managing chronic conditions like diabetes, insomnia, cancer, stress & so much more. Wherever you are on your journey, we've got you covered.

EHP's Proactive Wellness

Preventative care management program is a **participatory program**

General Overview

The Departments believe that appropriately designed wellness programs have the potential to contribute importantly to promoting health & preventing disease.

The 11 Participatory model was developed under the Affordable Care Act (ACA)

**Federal Register,
Vol. 78, June 3, 2013, pg. 33,161**



This model is an integrated 105 plan requiring at least one activity per year.

42 U.S. Code 300gg-4 {j}(3)(c)



Compliance Tax Codes

Medical Services Are A Key Component 01

The Program is always paired with an ACA-approved medical plan to make an integrated 10 5 plan.

Post-Tax Program Reimbursements 02

Any reimbursements or payments for medical care (as defined under §213(d) provided by the program is excluded from the employee's gross income under §105(b)." Also, Code 1.105-11(i) & 104(a)(3). Reimbursement guidelines are spelled out in the SIMERP plan documents provided by EHP.

Plans Designed For Compliance 03

The Plan is a Self-Insured Medical Reimbursement Plan (SIMERP) and was purposely created, thoroughly researched, and found compliant with IRC 213(d), 106(a), 105(b), 1.105-11(i) , and 104(a) (3) codes, and all applicable IRS memos, ERISA regulations, HIPAA, and the ADA.

Deduction Of The Plan Is Pre-Tax Eligible 04

The deduction of plan cost from an employee's gross wages is addressed by IRC Codes 106 (a). The Office of Chief Counsel Internal Revenue Service Memorandum (Number: 01703013, Dated: 1/20/2017) states: "The value of coverage by an employer-provided wellness program that provides medical care (as defined under §213(d) is generally excluded from an employee's gross income under §106(a). The pre-taxing of this deduction, made possible under a Self-Insured Medical Reimbursement Plan and a Cafeteria Plan (§ 125), creates the reduction of taxable income, generating savings for the employee and the employer.

Reimbursement Allowances 05

Allowable pre-taxing and reimbursement amount based on the Health and Human Services report (July 2016) and national average cost total for the monthly value of benefits. Amounts allowed are also based upon fair market value of benefits provided through the Program for preventative services that an 213(d) compliant. All regulations and guidelines of the EHP Self-Insured Medical Reimbursement Plan (SIMERP) regulations and guidelines are used for benefits and paired with a Section 125 Cafeteria Plan. SIMERP must be paired with medical insurance for an integrated 105 plan.

Wellness

- ▶ IRCs106(a) - ERISA
- ▶ IRCs213(d) - ADA
- ▶ IRCs105(b) HIPAA
- ▶ IRC 5125
- ▶ IRCS105.11

Pre-tax

- ▶ IRCS 213(d)
- ▶ IRCS106(a)
- ▶ IRC s125

Medical

- ▶ IRCS213(d) ACA

Post-tax

- ▶ IRCS 213(d)
- ▶ IRCS 105(b)
- ▶ 1.105.11(i)
- ▶ 104.(A)(3)
- ▶ 1.105.11(k)(1)
- ▶ 1.105.11(k)(2)

Program Eligibility

01

W2 Employee

Must be a W2 employee



02

Health Insurance

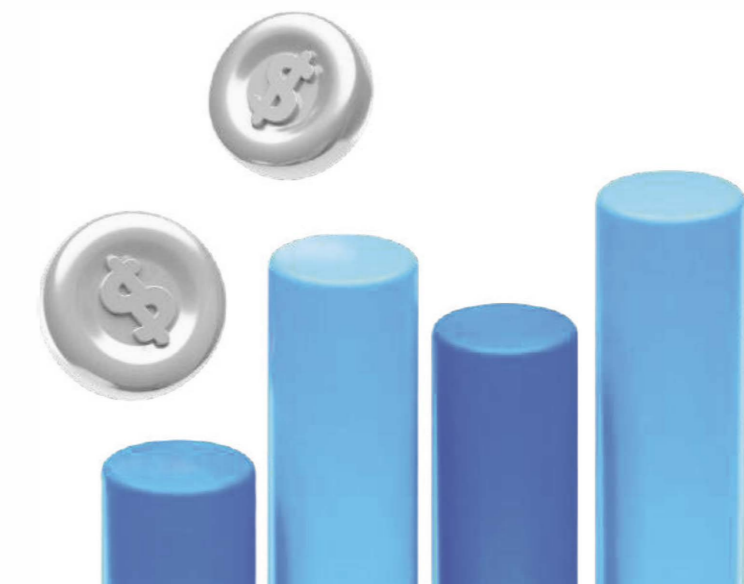
Must have qualified health insurance (private plan, spouse or employer)



03

Financial Qualify

Must be full-time (30 hours/week or more)



Why Enroll In Essentials Health Plan

01



Employers can save up to **\$1,120** annually or **\$93** per month in FICA taxes, immediately lowering payroll expenses and boosting cash flow.

02



No changes to existing benefits are required, and employees have the flexibility to select the options that best suit their needs.

03



The program is **cost-neutral** for employees, ensuring no reduction in take-home pay.

04



EHP's streamlined onboarding process minimizes disruptions to HR and payroll, while the EHP team handles compliance, implementation, payroll integration, and ongoing support.

05



Small and mid-sized businesses can stay competitive with a unique, no-cost benefits package that rivals those offered by larger companies.

06

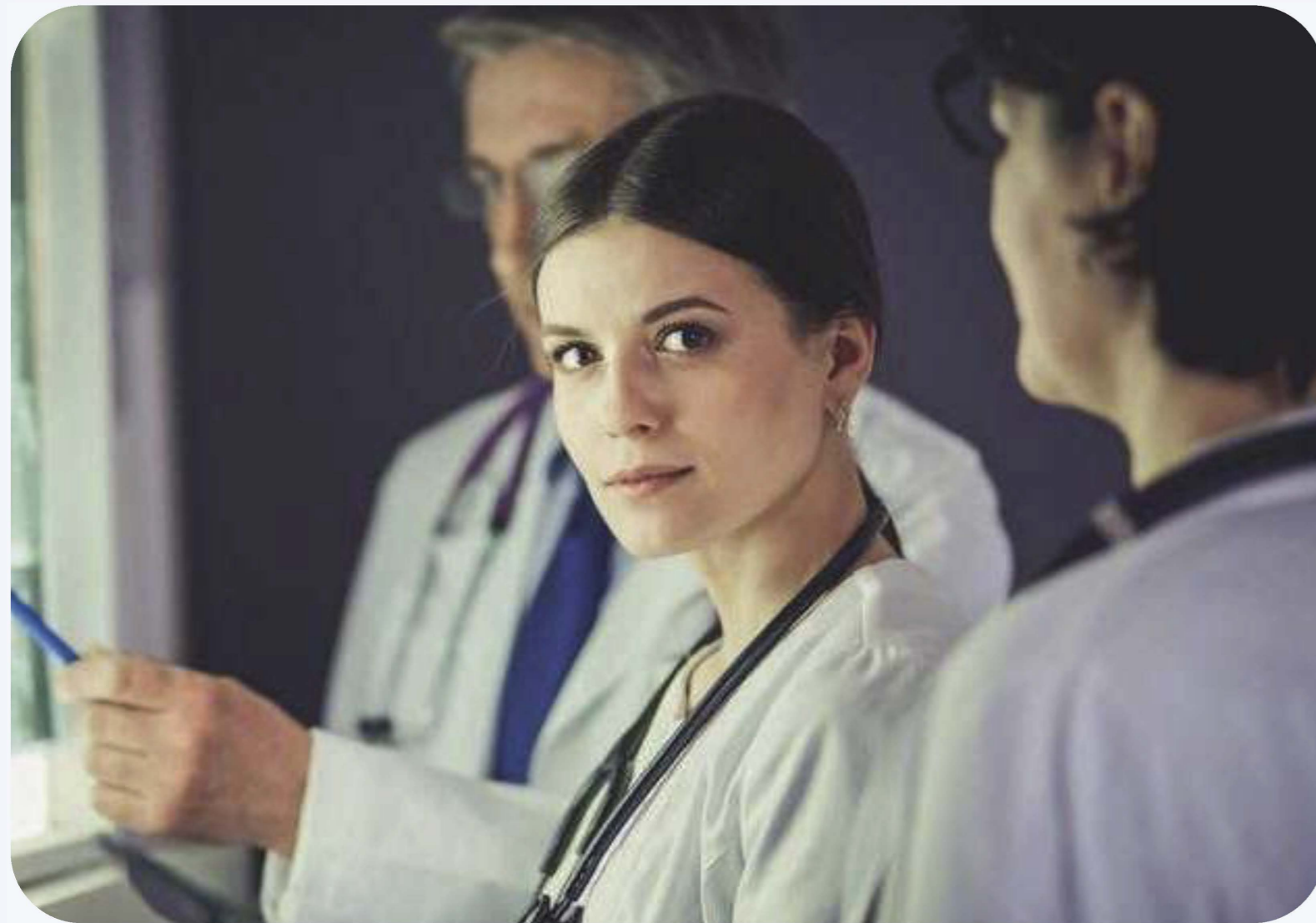


With **zero out-of-pocket costs**, significant tax savings, enhanced employee benefits, and full compliance assurance, EHP provides a strategic, hassle-free solution for employers seeking to improve workforce management and financial efficiency.

All In One Place

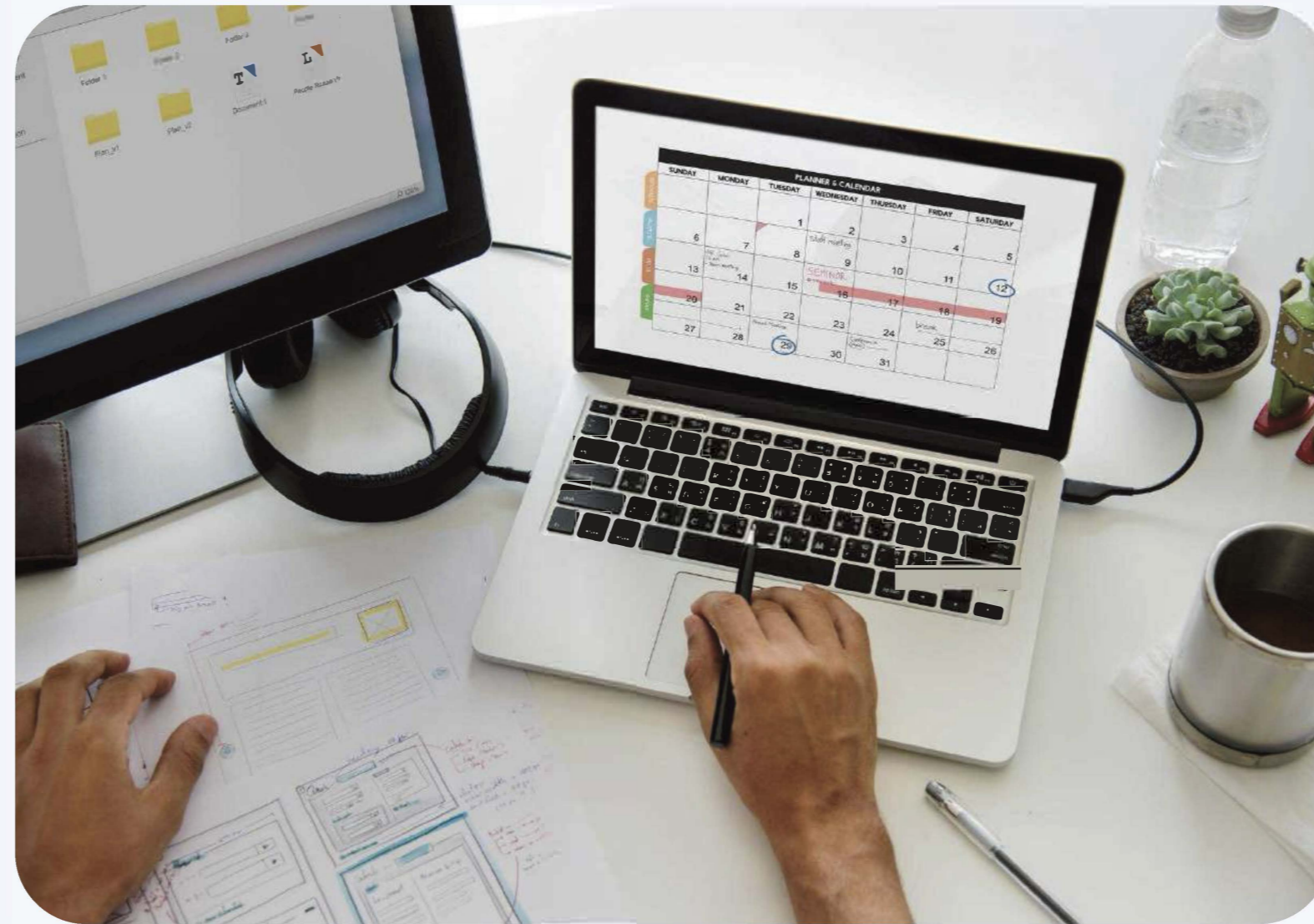


Primary Care



Ongoing Care

Choose your designated doctor for personalized care



Quick Access

Set up an appointment with your provider within 1-3 days

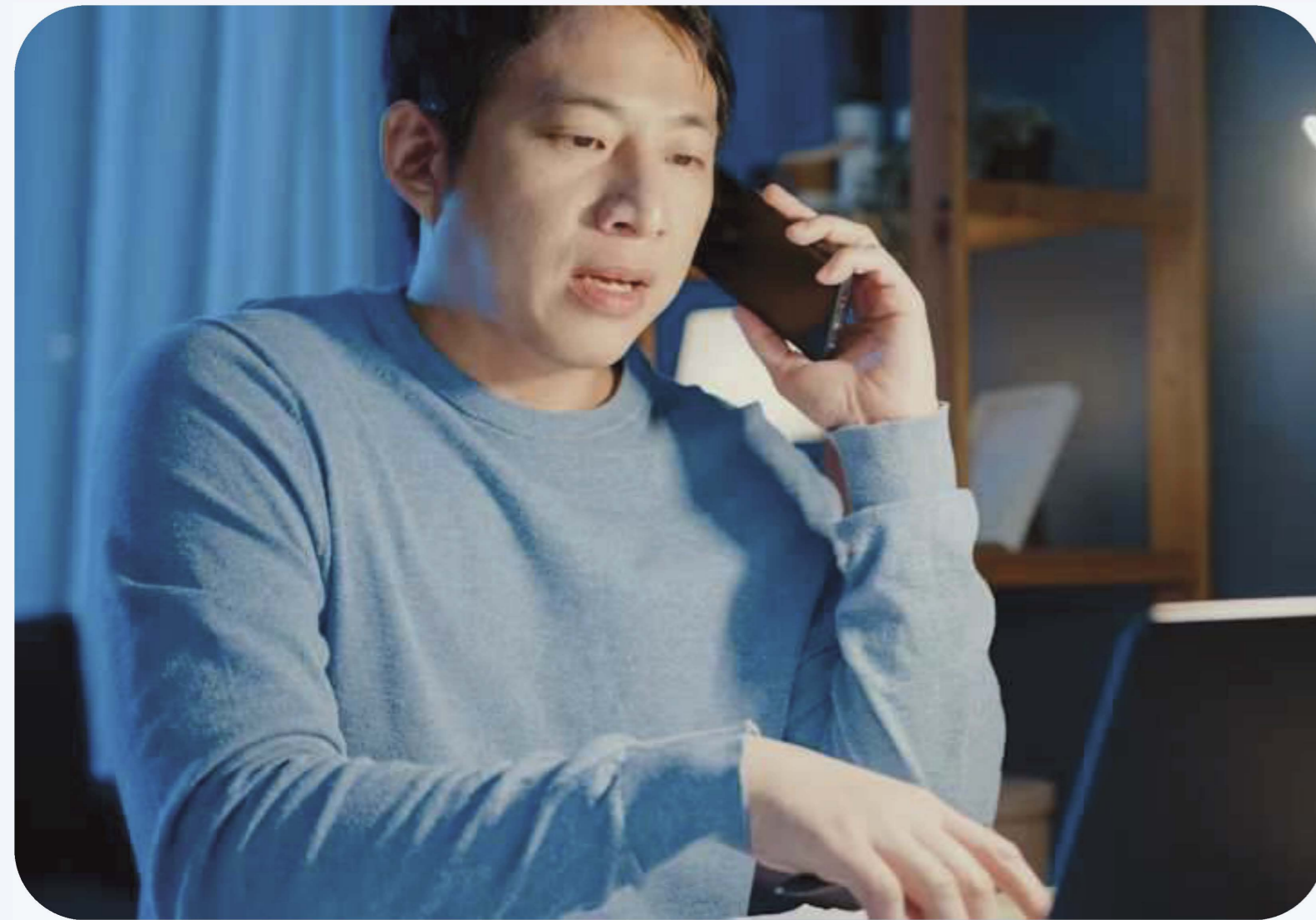


Wellness Checks

Get a comprehensive wellness check and health strategies to keep you thriving

Urgent Care

94% of visits occur in less than 20 minutes.



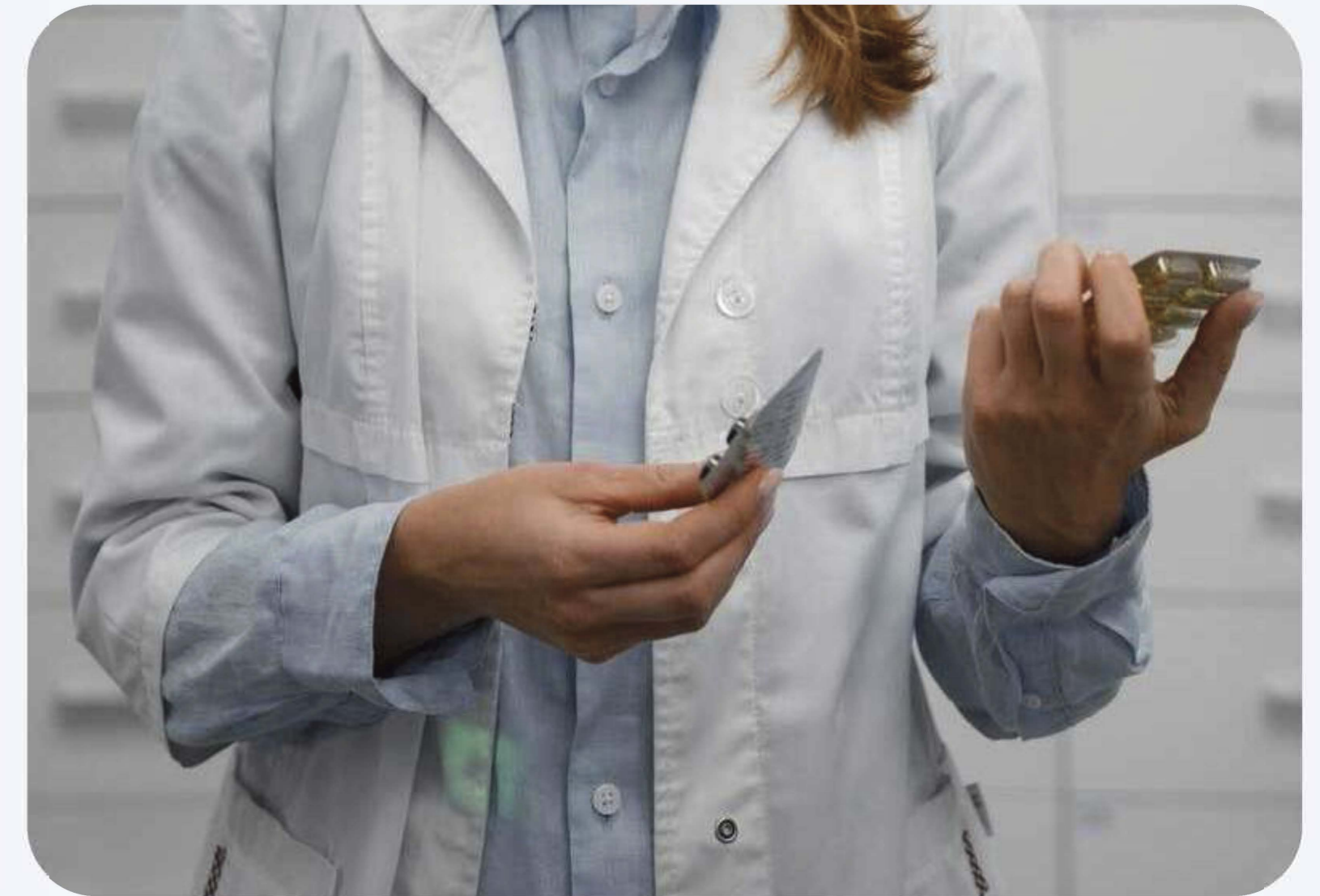
24/7/365

Access urgent care
anytime, anywhere



Rapid Consult

Consult with a physician
within minutes



Convenient RX

Meds ready at pharmacy
of choice for no cost

Pharmacy Solutions



Immediate Support

Your medications delivered to your door at no additional cost



Continued Support

Easy refills and transfers of your medications

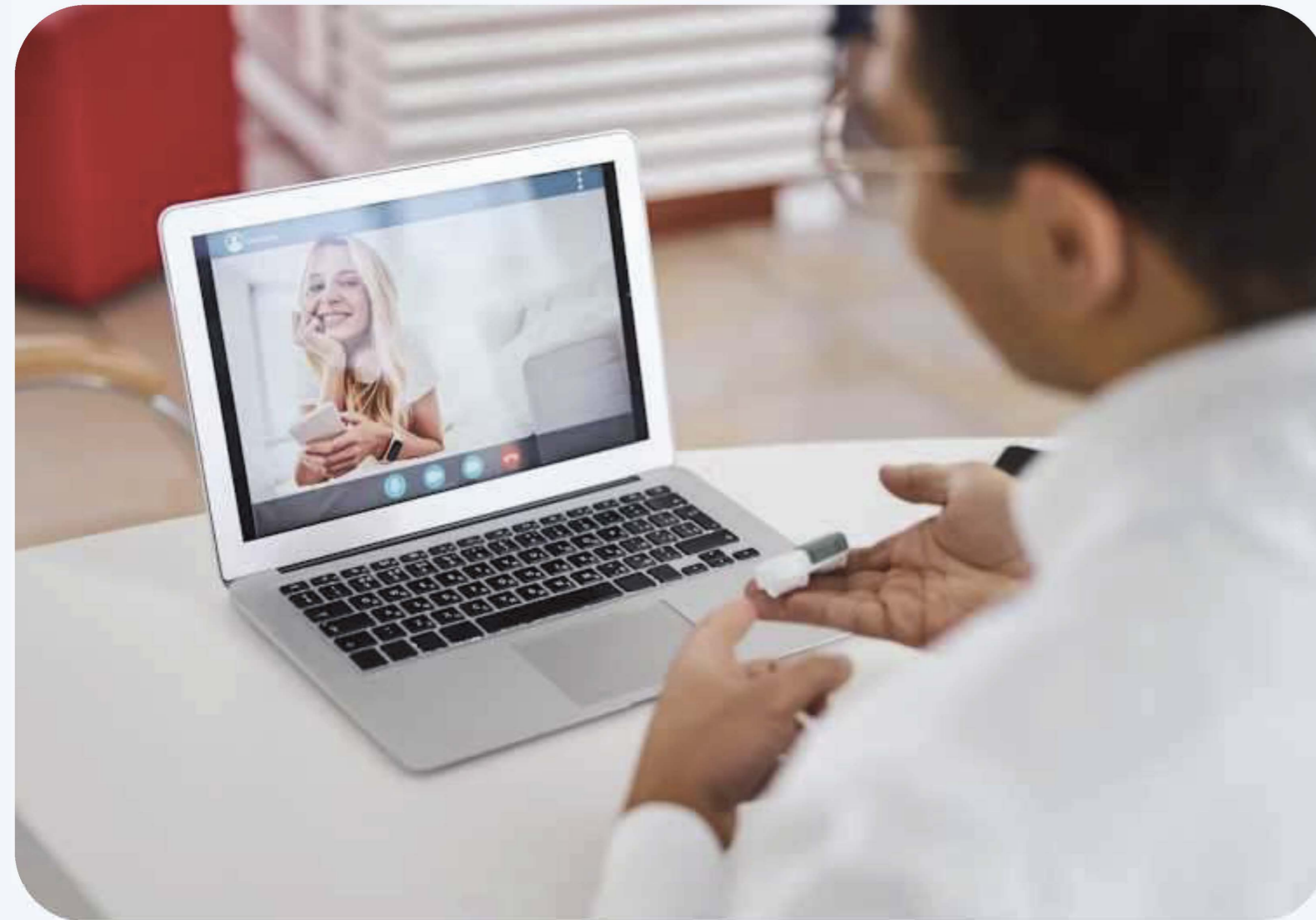


1000+ Medications

1000+ maintenance and 70+ urgent medications

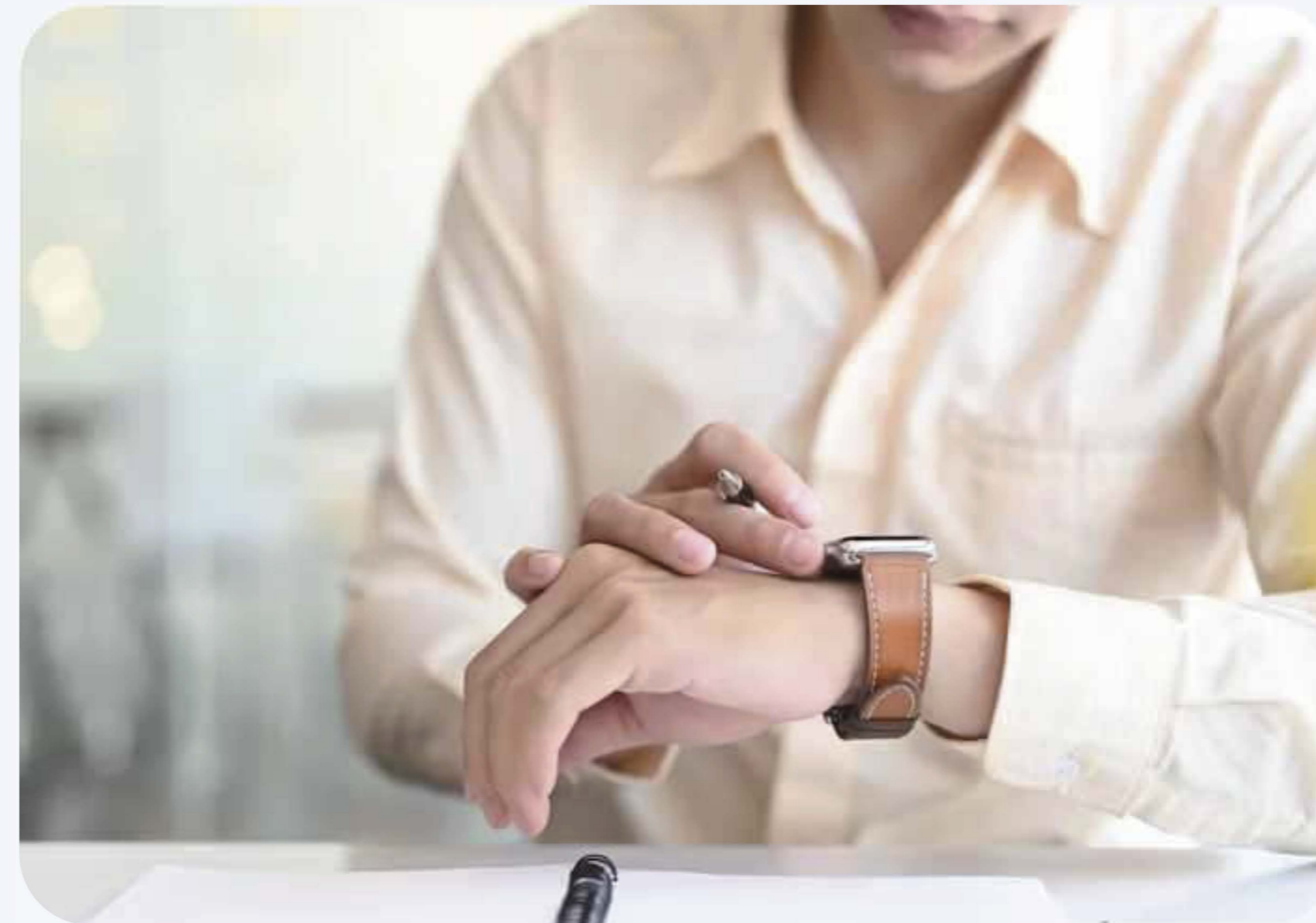
Mental Health

94% of visits occur in less than 20 minutes.



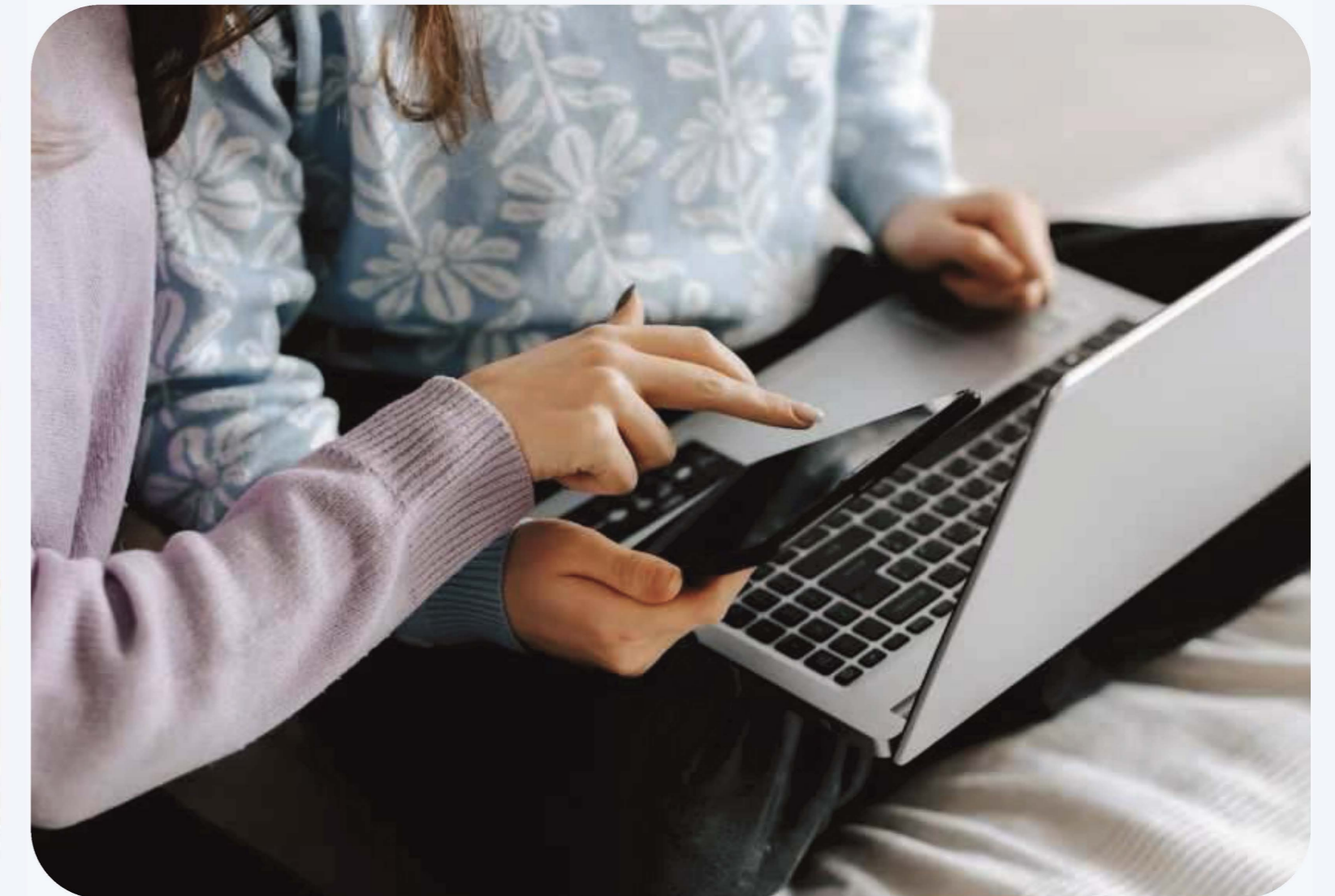
Immediate Support

24/7 access to mental health counselors



Continued Support

Schedule ahead & connect with the same counselor each visit



Expert Counselors

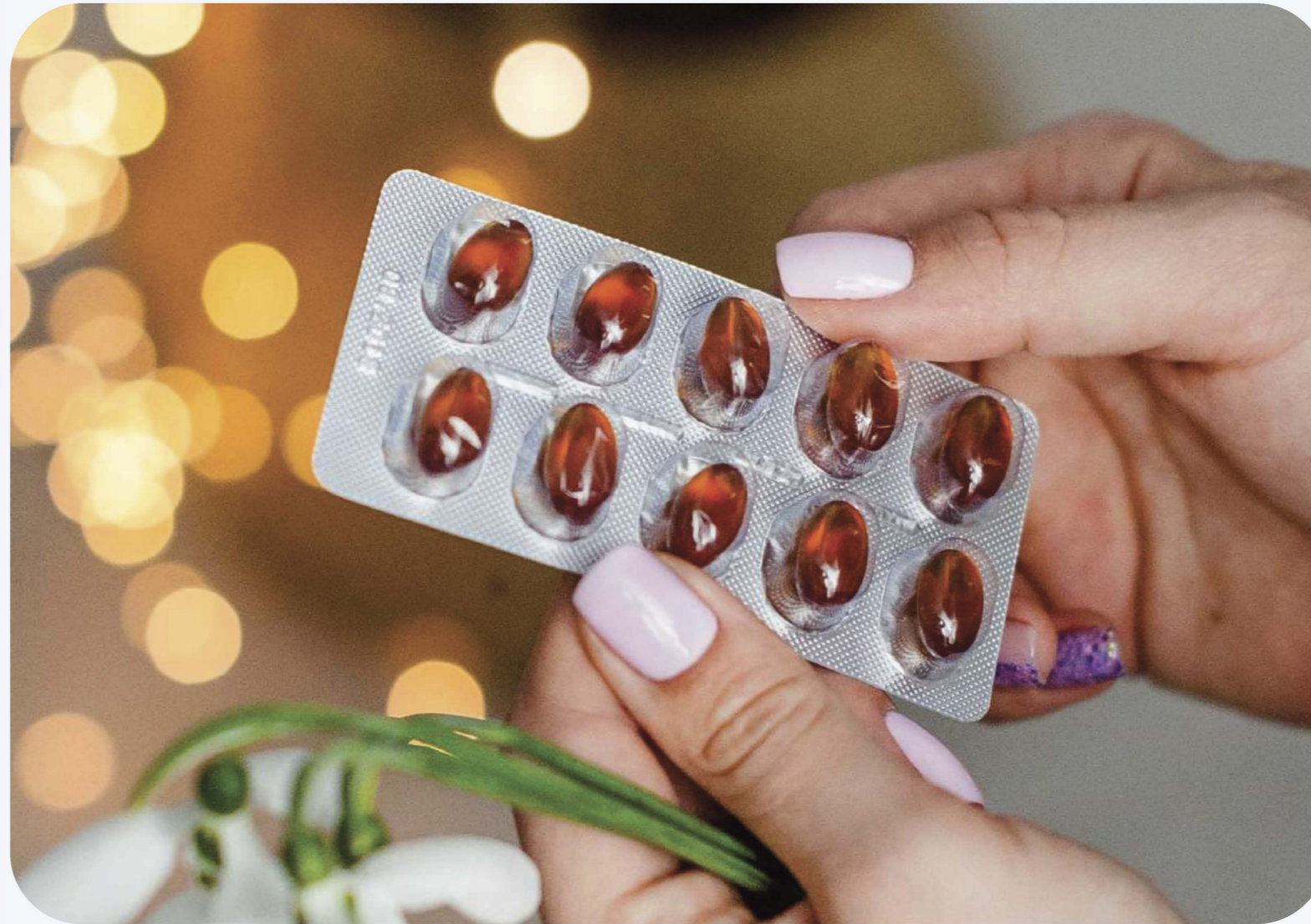
Trained in clinical assessments and care coordination

Weight Health Program Redesign



Lifestyle Coaching

Connect 1:1 with a lifestyle coach throughout your journey



Medications

Access to physician-prescribed weight loss medications



Support

Continuous weight loss support and resources

Employee Paycheck

Sample Employee Monthly Paycheck (Before & After The "Preventive Care Management Program")

	Current	With Wellness
Work State VA		
Annual Wages (Calculated @ 95%)*: \$39,520.00		
Monthly Fed W/H M 0		
Total Of Steps 3 & 4b On 2020 W-4 0		
Pay Frequency Monthly		
Monthly Wages (Calculated @ 95%)*: \$3,293.33		
State W/H M 0		
W-4 (2019 Or Earlier) Or 2020 2020		
Program Reduces Taxable Income, Is Reimbursed Tax-Free, Lowers Net Cost, And Results In FICA Tax Savings. 01		
Fica Savings \$93.33 02		
Gross Monthly Pay (From Above)	\$3,293.33	\$3,293.33
Group Health/Health Deductions		
Current Pre-Tax Deductions		
Wellness Program		\$1,220.00 01
401-K (Deductions)		
Taxable Income	\$3,293.33	\$2,073.33
Federal Withholding	\$395.20	\$248.80
State Withholding	\$189.36	\$120.36
Social Security	\$204.18	\$128.54 02
Medicare	\$47.75	\$30.06 02
Total Taxes	\$836.49	\$527.76
Pcm After Taxes		\$308.73 01
Total Withholding	\$836.49	\$836.49
Non-Taxable Reimbursement - (Reimbursement Under WIMPER)		\$1,220.00 01
Other		
Net Take Home Pay	\$2,456.84	\$2,456.84

EHP Benefits: Gain More, Pay Less

Earnings

Pay Date Is The Day Payment Is Issued 01

Pay Period Is The Start And End Time Covered By Your Paycheck 02

Earnings Include Your Pay Rate, Hours Worked, And **Gross Pay**, Which Is The Total Amount You Make Before Taxes And Deductions 03

Earnings statement example

Pay period: jan 1 - jan 8 01

Pay date: jan 15 01

Employer name

Company address, USA 12345

Personal address, USA 01234

Earnings	Rate	Hours	This Period
Regular	18.00	42.20	759.00
Gross Pay		\$759.00	\$759.00 03

Deductions 04	Current	With EHP
EHP Section 125 Deduction (Pre-Tax)		\$281.00
Taxable Income	\$759.00	\$478.00 05
Federal Withholding	\$91.00	\$57.33
State Withholding	\$43.63	\$27.83
Social Security	\$47.05	\$29.62
Medicare	\$11.00	\$6.91
EHP Wellness Plan - Revive Health		\$27.46 06
Voluntary Benefits		\$43.93 07
Total Deductions And Withholdings	\$192.68	\$192.68
Non-Taxable Ehp SIMERP Reimbursement		\$281.00

Take Home Pay	Current Pay	Pay With EHP
Net Pay 08	\$566.32	\$566.32 09

Deductions

Deductions Or Taxes Show What Is Subtracted (Withheld) From Your Total Pay. You May Also See Voluntary Deductions, Such As 401k Contributions Or Insurance Payments 04

Section 125 Deductions **Reduce Your Taxable Income** 05

Revive Health Paid For By Generated Tax Savings 06

Voluntary Benefits Paid For By Generated Tax Savings 07

Net Pay

Net Pay Is The Final Amount After All Deductions Are Applied 08

Net Take-Home Pay Remains Unaffected With The Ehp Plan. 09

EHP Roadmap

Introducing a program that saves the employer money on FICA taxes while supporting the employees, & it pays for itself.

EHP's packaged benefits offer first-dollar guarantee issue and actual expense reimbursement coverage, helping employees manage out-of-pocket medical deductibles and coinsurance effectively.

Revive Health and EHP inc. offer a compliant wellness plan that enables FICA savings for employers, incorporating three essential elements:

Wellness Plan Documents

Section 125 Cafeteria Plan

SIMERP 105-11 Documents

Starting With A Discovery Call, We Provide Insights Into Compliance And Demonstrate How Our SIMERP Program Can Save Up To **\$1120** Per Employee Per Year While Offering Supplementary Benefits At No-Net Cost To The Employees.

01

Discovery Call

03

Proposal Call

05

Enrollment

Our Onboarding Team Will Collect Intake Forms, Set Up Payroll Codes, Finalize The Enrollment Census, Assist With Your Kickoff Webinar, And Ensure You Have Everything Needed To Start Enrollment.

We Offer Various Enrollment Options Tailored To The Employer's Needs, Including Virtual Or Onsite Assistance And Self-Enrollment.

Census Collection

02

Onboarding

04

Active Case

06

Ehp Will Assist The Employer Via Email And Phone To Complete The Census, Typically Taking 2-7 Days With Our In-House Accounting Team.

Our Onboarding Team Will Collect Intake Forms, Set Up Payroll Codes, Finalize The Enrollment Census, Assist With Your Kickoff Webinar, And Ensure You Have Everything Needed To Start Enrollment.

After Enrollment And The Plan Is Active, Ehp Provides Comprehensive Customer Service And Ensures All New Employees Are Added To The Plan Throughout The Year.

Sample Census



Based on the data provided, a proposal generated showing each **qualified employee allotment**, that is based on **employment status**, & **employer tax savings** by using **SIMERP**.

A screenshot of a software interface showing a data table with multiple columns and rows, representing a sample census. The table has a header row and approximately 15 data rows. The columns are represented by grey bars of varying lengths, and the rows are separated by horizontal lines. The interface also shows a green square icon and some text at the top.

Driving Enrollment



Employee Kickoff Webinar



SMS & Call Campaign



Employee Benefit Guide



Enrollment Education Platform



Access To Choice One Enrollment Ai Technology



24/7 Customer Service

75-90% Employee Participation



**Any questions?
Let's review!**

**Thank You for
choosing us!**



**A Healthier, Happier Workforce Starts
With EHP, The Employer's Choice!**