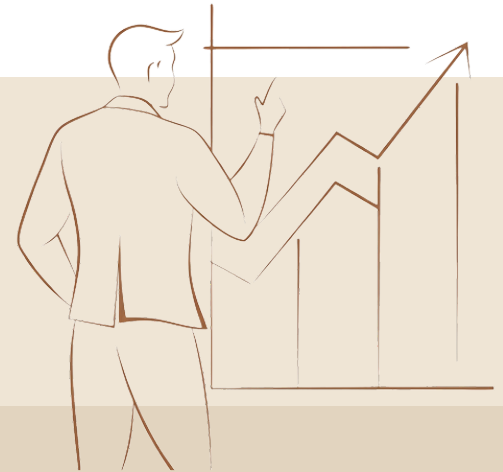




# Preventive Care Benefits Plan

Our preventive health benefits plan helps employers expand access to care while reducing healthcare-related costs for both the business and its employees. By layering preventive and early-intervention services such as virtual primary care, virtual urgent care, mental health counseling, and prescription coverage for over 1,000 medications, our SIMRP delivers meaningful healthcare without relying solely on traditional insurance premiums. Structured through established tax rules, the plan creates payroll tax efficiency while improving employee utilization of care. All benefits provided within our wellness plan are 213(d) compliant.

With employer health insurance premiums increasing **8-15% annually**, SIMRP offers a practical alternative that can either act as a **stand alone or complement existing coverage**, helping employers control rising costs while still providing competitive, preventive-focused benefits that support a healthier workforce. If employees have current major medical coverage, this plan would sit on top. There would be no need to change their current plan. If they do not have any current coverage, this can act as a stand alone benefit.



## Employee eligibility

Full time employees working 30 hours per week on average and making a minimum of \$26,000 per year would be eligible for our program.



## Employer

On average, employers see a net FICA tax savings of up to \$1,186 per full time W2 employee per year. This is a tax saving, not a credit. The savings are realized each time you run payroll. For a company running bi-weekly payroll, the company would save ~\$43 per employee each time payroll is run.



## Employee

On average, employees will realize \$250-\$350 in tax savings per month. These savings are then repurposed to fund benefits.



Unlimited virtual urgent care visits



Unlimited virtual primary care visits per member in house enrolled per year



Unlimited mental health counseling visits per member in house enrolled per year

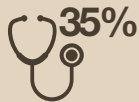
\$150,000



Up to a \$150,000 death benefit



Weight health coaching unlimited usage



Historical average of 35% in hospital bill reductions



MEC (minimal essential coverage) (Enrolled employee only)

## Benefits for Employees



3 in-person primary care visits per year \$0 copay



3500 Additional prescriptions Included in the MEC plan for the employee enrolled



Whole Life insurance policy



Hospital bill eraser



1,000+ generic prescription drugs at \$0 copay and unlimited usage (can ship directly to their home free of charge)



Cash accumulation value accessible after year 2 For qualifying whole life policies



6.5% average annual dividends paid out, accessible after the second year"



## It's a quick and simple 3-step process:

1. Discovery & Eligibility Review - We assess your eligibility and potential savings.
2. Implementation & Payroll Setup - We handle the technical payroll setup process.
3. Employee Onboarding - Employees are enrolled through a guided, digital onboarding process (most companies are up and running within 2-3 weeks).

## Compliance guide

### REGULATORY COMPLIANCE & LEGAL FOUNDATIONS

The program is designed to comply with the Internal Revenue Code, including:

IRC §105(b), 106(a), 213(d), 125, 104(a) (3), 1.105-11(i)

ERISA, HIPAA, and ADA regulations

Wellness plan guidelines under the Affordable Care Act (ACA), specifically: 42 U.S. Code §300gg-4(j)(3)(c) (Participatory wellness activity requirement)

It is also structured in light of IRS Memorandum 202323006, which warns against fixed indemnity wellness structures.

This plan avoids taxable events by using a compliant WIMPER model (Wellness Incentive Medical Plan with Employer Reimbursement).

### SUMMARY OF KEY TAX CODE REFERENCES

WELLNESS: IRC §106(a), §213(d), §105(b), ERISA, HIPAA, ADA

MEDICAL: IRC §213(d), ACA

PRE-TAX: IRC §106(a), §213(d), §125

POST-TAX: IRC §105(b), §213(d), 1.105-110,104(a)(3)

\*Benefit availability and tax treatment are subject to employee eligibility, participation status, and applicable federal regulations. Not all employees will qualify for all benefits described. Benefits, contribution amounts, and coverage features may vary based on payroll structure, employment classification, hours worked, and plan administration. This material is for informational purposes only and does not constitute legal, tax, or accounting advice.