## Tired Of Excuses About High Premiums And Less Value? So are your employees.

#### Attentive Health & Wellness offers an ACA / ERISA / IRS compliant health and wellness program as a benefit enhancement, not an excuse for higher premiums.

* Gold standard, health plan related wellness platform
* Predictive, preventative, personalized analytics, health dashboard and coaching models (we can even include the physician in our model)
* All coaches have at least an RN degree (qualifies as health care under sec. 213(d))
* GE/Intel Care Innovations validated to reduce risk of disease, improve health outcomes and reduce personal heath care expenses.
* Incentive program that produces 95%+ participation rates nationally
* Saves the employer money month one through sec. 125 payroll deductions (On average $551.00 per employee annually)
* Provides the employee with an IRS compliant Wellness Reserve Account for the purchase of voluntary benefits without reducing take home pay!
	+ Employees can now purchase what they need for their families, not just what they can afford
* Optional ACA compliant MEC (Minimal Essential Coverage) Platinum Level equivalent health plan can coordinate with major medical to save even more or be offered as a stand alone medical plan!
	+ Includes 4 sick visits with $20 co-pay per insured
	+ Rx Card– saves on prescriptions
	+ Plan is self funded and independently indemnified, any year end excess reserves are returned to the employer!

**Attentive Health & Wellness**

The Process

#### After you have made the decision that the Attentive Health & Wellness plan is a good fit for your company and the employees, the following process will take place.

Census

**1**

Attentive Health & Wellness will provide a census template, which must be completed with accurate employee information.

Signed Agreement

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using a convenient email tool with Common Census.

**2**

Sign the Master Service Agreement, ACH and Cafeteria Plan documents.

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using Common Census, our exclusive enrollment and administrative platform.

Open Enrollment

**3**

Schedule your open enrollment for the wellness plan and benefit

#### Notify Employees

**4**

Prior to enrollment, share with your employees the date of enrollment of their new Attentive Wellness Benefit opportunities

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Additional materials are available to participants online thugh the portal.

#### Benefit Information

**5**

The exciting benefits of the Attentive Health & Wellness program will be explained to employees at time of enrollment.

Payroll Deductions

**6**

After the enrollment you will receive your payroll deductions and an Attentive Health & Wellness specialist will call your payroll department to provide customer support for setting up the deductions.

Employee

|  |  |  |
| --- | --- | --- |
|  | Standard Employee Pay | Employee Pay with AHW |
| Gross Monthly Income | $3,396.25 | $3,396.25 |
| Section 125 Deduction | n/a | -$1,125 married employee1 |
| Taxable Income | $3,396.25 | $2,271.25 |
| Taxes2 | $717.36 | $414.72 |
| Wellness Reserve Account | n/a | $226.393 |
| Take home pay4 | $2,678.89 | $2,678.89 |

Employer

|  |  |  |
| --- | --- | --- |
|  | Standard Employee Pay | Employee Pay with AHW |
| Gross Monthly Income | $3,396.25 | $3,396.25 |
| Section 125 Deduction | n/a | -$1,125 married employee1 |
| Taxable Income | $3,396.25 | $2,271.25 |
| Employer FICA Taxes | $259.82 | $173.75 |
| Monthly Savings | n/a | $86.075 |
| Annual Savings | n/a | $672.84 |

[www.attentivehealthwellness.com](http://www.attentivehealthwellness.com/) | (256) 543-0722 | client@attentivehealthwellness.com

\* For illustrative purposes only. These numbers will not be the same for every client or employee. Individual results will be based on the employee’s work state, federal and state withholding status, pre-tax deductions, liens, etc.

1. Filing status deduction amounts: $800 for single status; $1,125 for marries filing status.
2. Based on an annual salary of $40,000 and the Alabama state income tax rate of 5%.
3. The Wellness Reserve Account is calculated by the taking the difference between the original take home pay without a wellness plan and the initial take home pay with AHW (gross pay less the tax liability with AHW and a $75 AHW fee).
4. Standard employee take home pay is calculated from gross earnings less the tax liability. Employee take home pay with AHW is calculated from gross earnings less tax liability, Wellness Reserve Account, and $75 AHW fee.
5. A Monthly Employer Savings based on the difference in FICA taxes owed for Standard Employee Pay vs. Employee Pay with AHW, less a $30/mo. fee.