

**HEALTHY
TRANSFORMATIONS**

THE POWER OF PREVENTION





There are several reasons why employers sponsor the Healthy Transformations worksite wellness plan:

1. Create a healthier and happier worksite culture
2. Reduce absenteeism and turnover
3. Save money by reducing their payroll taxes
4. Provide supplemental insurance coverage for employees

.... At no direct cost to the employer or the employee

1 Proposal

Proposal outlines 1) Which Employees Qualify for the Plan & 2) Projected Tax Savings for Employer

- Gather basic census information from the employer (Employee ID, Marital Status, W4 Dependents, Gross Salary, Pay Frequency, annual income, and any current pre-tax benefits)
- The Proposal will show which employees qualify for the plan, the qualifying employee's flex credit amounts & the employer's potential tax savings for administering the plan.
- All employees will have the opportunity to participate in the plan, but not all will qualify.

The image displays a screenshot of an HR Plan Proposal spreadsheet. The top portion is a large grid for entering employee data, with columns for Employee ID, Name, Marital Status, Dependents, Salary, and other details. Below this is a summary table titled "HT Plan Proposal" with the following data:

Est. Tax Savings		Avg. Flex Credit	
\$	20,069.40	\$	141.45

The summary table also includes columns for "Employee Count", "Employee Flex Credit", "Employee Use Year Savings (Monthly)", "Employee Use Year Savings (Annual)", "Employee Fee", and "Flex Credit from Plan". The bottom of the spreadsheet shows a detailed list of employees with their respective data points for each of these categories.

So where does the money come from?

Before		After
\$4,000	Gross Monthly Income	\$4,000
\$0	Pre-Tax Contribution	\$700
\$4,000	Taxable Income	\$3,300



Participating employees will make a pre-tax contribution into an HT Wellness Plan.

The pre-tax contribution lowers the employee's taxable income – similar to contributions made to a Health Savings Account or Flexible Spending Account.

Contributions are a pre-set amount - determined by the employee's W4 Filing Status.

Employee Contribution Pre-Set Amounts	Employee Withholding	Employee Benefit
\$700/month	Employee Only	\$700/month
\$1,100/month	Employee +1 or Family	\$1,100/month

So where does the money come from?

Before		After
\$4,000	Gross Monthly Income	\$4,000
\$0	125 Contribution	\$700
\$4,000	Taxable Income	\$3,300
\$748.43	Taxes	\$549.70
\$3,251.57	Post-Tax Income	\$2,750.30
\$0	HT Indemnity	\$700
\$3,251.57	Net Pay	\$3,450.30
\$0	Wellness Flex Credit	\$198.73
\$3,251.57	Paycheck	\$3,251.57

The “Wellness Flex Credits”

- The “Flex Credits” are calculated by subtracting the employee’s net pay before from their net pay after. In this example the Flex Credit is \$198.73, which was found by subtracting \$3,251.57 from \$3,450.30
- The average “Flex Credit” is \$150/month.
- This “Flex Credit” cannot be withdrawn and can only be used to purchase supplemental insurance coverage through payroll deduction.
- As long as the employee doesn’t exceed their Flex Credit allowance, their take home pay will be the same as it was before.

2.1 Benefits Enrollment

Employees can choose from several types of supplemental insurance coverage: Accident, Cancer, Critical Illness, Disability, Hospital Indemnity and Life Insurance.

- Employees who qualify for the tax savings are shown their “Flex Credit” amount and their benefits counselor helps them select the type of coverage which would best meet for their needs and the needs of their families.
- Employees who don’t qualify may choose to elect supplemental insurance coverage, but must pay the premium through payroll deduction without the use of “Flex Credit” dollars.
- Employees can see how their benefit elections affect their take-home pay before completing the enrollment.
- Average enrollment time is 15-20 minutes per employee.



2.2 Health Risk Assessment

Employees complete a Health Risk Assessment (HRA) & Select Communication Preferences

- The HRA consists of 50 yes/no questions regarding the employee's **1)** Biometric information such as blood pressure, cholesterol, glucose, height & weight and **2)** Lifestyle questions such as tobacco and alcohol use, sleeping habits and physical activity, just to name a few.
- The information from the HRA is processed to identify opportunities for improving the wellbeing and quality of life for the employee.
- Employees choose what time of day and by what means they prefer to be contacted by their Wellness Coach (phone, text or email).
- Once the HRA has been processed, HT will contact the employee to share the HRA results and decide which area they would like to focus:
 - *Heart Health*
 - *Diabetes*
 - *Chronic respiratory disease*
 - *Weight management*
 - *Nutrition*
 - *Physical activity*
 - *Stress management*
 - *Anxiety and/or depression*
 - *Tobacco cessation*
 - *Allergies*
 - *Hydration awareness*
 - *Sleep deprivation*
 - *Risks of alcohol use*
 - *Cancer awareness*

3 Wellness Coaching

Each participating employee will be assigned a wellness coach
–the licensed and/or certified professional best suited for helping the employee achieve their goals

- *Our coaching staff includes:*
 - *RNs, LPNs, Social Workers/Behavioral Specialists, Nutritionists/Dieticians and Certified Health Education Specialists.*
 - *Bilingual coaches are available for Spanish speaking employees*
- *Our mission is to empower individuals with knowledge and supportive guidance to develop and maintain the healthiest lifestyles possible.*
- *Our health coaches encourage individuals to establish confidential relationships resulting in:*
 - *Successful modification of healthy thoughts and behaviors*
 - *Development of needed support systems*
 - *Increased ability to overcome unhealthy obstacles*
 - *Increased knowledge of overall healthy living*
 - *Increased self-accountability in making healthier decisions*



3 Wellness Coaching

Coaches reach out to participating employees on a weekly basis, providing education, guidance and counseling.

- *To remain eligible , employees must meet 2 wellness triggers per month. Triggers are any of the following:*
 - *Complete a Health Risk Assessment*
 - *Responding to a text message or email*
 - *Having a telephone conversation with a HT licensed and certified Wellness Coach Post on HT Wellness Social Media*
 - *Preventative doctor/dentist visits*



- *All information from the HRA, as well as any information that is shared with their Health coach is kept confidential in accordance with all HIPPA regulations.*

SPONSORING THE HEALTHY TRANSFORMATIONS PLAN CAN RESULT IN IMMEDIATE TAX SAVINGS FOR THE EMPLOYER

- Reducing the employee's taxable income creates instant payroll tax savings for the employer –on average around \$525 per employee, per year.
- The higher the participation among qualified employees, the more the employer will save in payroll taxes.

Employer Tax Savings by Number of Participating Employees

Number of Employees	25	50	75	100
Savings Per Employee	\$525	\$525	\$525	\$525
Net Annual Savings	\$13,125	\$26,250	\$39,375	\$52,500