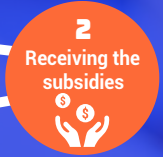


Employers pay a premium to **WorXsiteHR** per payroll based on the number of **HealthWorX** participants. Since **HealthWorX** is a Cafeteria Plan, this premium is deducted "PRE-TAX" from each employee.



**WorXsiteHR** pays its vendor partner, **Xtension Health**, a 501 (c) (3) non-profit, for services in which it subsidizes healthcare and wellness programs for low-income employees.

**Xtension Health** will then wire or ACH the subsidies to the employer.



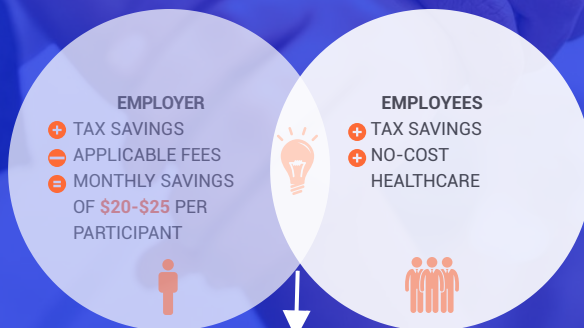
The employer then distributes the subsidies to those employees participating in the program.



The employer assumes a monthly gross FICA savings of \$60-\$67 per participant.



**WorXsiteHR** bills the employer a small fee per **HealthWorX** participant to cover setup and administration.



- Employer savings
- Employee retention
- Increased productivity
- Healthier living

**ALL AT NO COST!!!**

# WHAT IS HEALTHWORX & WHY DO YOU NEED IT?

START

**HealthWORX**

The NO COST health insurance  
PARTNERED WITH

MAJOR INSURANCE CARRIERS

## WELLNESS:

- Health status evaluation thru a Health Risk Assessment.
- Coaching to facilitate and empower employees to achieve self determined goals related to health and wellness.

1

2

## FAMILY TELEHEALTH MEMBERSHIP:

- Unlimited telehealth visits for employees and their entire family.

## PHYSICIAN OFFICE VISITS AND HOSPITALIZATION:

- Unlimited physician office visits thru our Minimum Essential Care coverage.
- Hospital indemnity to help cover costs of hospital admissions.

3

ALL AT NO  
COST

- **EMPLOYEE RETENTION**
- **INCREASED PRODUCTIVITY**
- **HEALTHIER LIVING**

## ACCIDENT, CRITICAL ILLNESS & TERM LIFE INSURANCE:

- Provides peace of mind by assuring that financial loss or hardship will be alleviated.

4



this is  
**my story**

Diagnosed with a rare form of cancer in 2015, **WorXsiteHR** President, Sharon Rowell, knew there had to be a better way for everyone to gain access to affordable Healthcare. After almost giving up hope, with no place to turn for a treatment to her rare form of cancer, Sharon found the National Institutes of Health. Sharon then made it her goal to make sure others would always have access to healthcare.



## MISSION



**Xtension Health** is a 501(c)(3) not-for-profit organization which provides fully subsidized healthcare and wellness programs for low income employees.

## HOW AND WHY IT WORKS



### IRS Determination Letter

Employers partner with a certified 501(c)(3) non-profit with a defined charitable class.



### Section 125 Cafeteria Plan

**Xtension Health** partners with carriers and TPAs such as **WorXsiteHR** to provide employers with a NO-COST Healthcare solution.

# ROADMAP

## FOR A IMPLEMENTATION



GO LIVE





# The HealthWorX Lineup



## Medical

- Unlimited preventive services at no cost.
- Unlimited sick/office visits with no deductibles and low co-pays.
- Open network with no referrals required for specialists.
- Available for Dependents



## Wellness Services

- Health risk assessments, chronic condition management, nutrition education, exercise programs and much more!
- Individual and group sessions.



## Life Insurance

- Term Life Insurance policies for employees.



## Accident

- Cash benefit in the event of an unprecedented accident.



## Telemedicine

- Unlimited virtual visits at no cost. Providers examine, diagnose, and provide treatment plans through telecommunication technology.
- Family dependents covered at no additional cost.



## Prescriptions

- Discounted prescriptions thru GoodRx.



## Hospital Indemnity

- Cash benefit in the event of a hospital admission.



## Critical Illness

- Cash benefit in the event of a cancer diagnosis, heart attack, major organ transplant, stroke or other critical event.

- All employees that work **20+ hours** are eligible for **The HealthWorX Plan**.
- Employees working **less than 20 hours**, will have access to our **Telemedicine & Wellness Services** completely **free**, with no deduction or subsidy needed.





# HEALTHWORX SUBSIDY-EMPLOYEE OVERVIEW



Pre-tax premium deduction of \$214.00 on employee's check \*



Employee saves approximately \$25.00 per check in taxes



Employee receives a non-taxable subsidy on SAME check for \$196.00

**MORE NET TAKE-HOME PAY EVERY PAYCHECK**



## Wellness

- Change behaviors/Improve health
- Individual or group consultation
- Self-directed/Lasting changes
- Balance wellness with work



## Health and Hospital Care

- Preventive screenings
- Sick visits
- No deductibles
- Low co-pays
- Available for dependents
- Hospital indemnity



## Critical Illness

- Heart attack
- Cancer
- Organ transplant
- Stroke & more



## Accident

- Initial treatment
- Ambulance
- Fractures
- Lacerations & more



## Telemedicine

- No-copay or deductible
- Dependents covered at no cost
- Phone, App or Web Chat Portal
- Health records mgmt.



## Life Insurance

- Up to \$25,000 of Term Life Insurance
- Guarantee issue



Employees with Medicaid coverage are eligible for HealthWorX

## With HealthWorX...



- Employee weekly take-home pay **increased** from \$429.28 to \$455.37
- Employee yearly take-home pay **increased** by \$1356.68

	Employee payroll W/OUT HealthWorX	Employee payroll WITH HealthWorX
Gross Earnings	500.00	500.00
<b>HealthWorX Plan</b>		<b>-214.00</b>
Taxable Earnings	500.00	286.00
Social Security 6.2%	-31.00	-17.73
Medicare 1.45%	-7.25	-4.15
State Tax	-4.88	0.00
Federal Tax	-27.59	-4.75
<b>Total Taxes</b>	<b>-70.72</b>	<b>-26.63</b>
<b>Non-Taxable Subsidy</b>		<b>+196.00</b>
<b>Weekly Net (to employee)</b>	<b>429.28</b>	<b>455.37</b>
Monthly Net Income	1,860.21	1,973.27
<b>Annual Net Income</b>	<b>22,322.56</b>	<b>23,679.24</b>

\* Numbers are representative of weekly payrolls



# HEALTHWORX: BEFORE AND AFTER COMPARISON

## Step 1

A weekly, pre-tax premium deduction Of \$214 is taken from the employee's paycheck.

## Step 2

The employee saves money on taxes due to the pre-tax premium deduction; the employees taxable wages.

## Step 3

The employee then receives a weekly, non-taxable subsidy of \$196 from the 501 (c)(3) Non-Profit on the same paycheck.

### EXAMPLE

The employee has a pre-tax deduction of **\$214** on a weekly paycheck. This saves the employee **\$44** in taxes (\$18 in FICA). The employee also receives a **\$196 subsidy** from the non-profit on the same check. When you combine the tax savings with the subsidy, the amount is greater than the deduction taken. The result is that the employee's net check is greater with the HealthWorX Program!

EMPLOYEE NAME	EMPLOYEE NO.	SSN	PAY BEGIN DATE	PAY END DATE	PAY DATE	CHECK NO.
Rachael Alvarez	1234567	987-65-4321	02/01/20	02/07/20	02/14/20	1234

INCOME DESCRIPTION	RATE	HOURS	CURRENT INCOME	DEDUCTION DESCRIPTION	CURRENT
REGULAR PAY	\$12.50	40.00	\$500.00	SOCIAL SECURITY	\$31.00
OVERTIME PAY			\$0.00	MEDICARE	\$7.25
HOLIDAY PAY			\$0.00	ST WITHHOLDING	\$4.88
VACATION PAY			\$0.00	FED WITHHOLDING	\$27.59
SICK PAY			\$0.00	MEDICAL PREMIUM	
OTHER			\$0.00	DENTAL PREMIUM	
OTHER			\$0.00	401(K) CONTRIBUTION	

<i>Without HealthWorX</i>			TOTAL INCOME THIS PERIOD	TOTAL DEDUCTIONS THIS PERIOD	TOTAL NET PAY THIS PERIOD
			\$500.00	\$70.72	\$429.28

EMPLOYEE NAME	EMPLOYEE NO.	SSN	PAY BEGIN DATE	PAY END DATE	PAY DATE	CHECK NO.
Rachael Alvarez	1234567	987-65-4321	02/01/20	02/07/20	02/14/20	1234

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REGULAR PAY	\$12.50	40.00	\$500.00	SOCIAL SECURITY	\$17.73
OVERTIME PAY			\$0.00	MEDICARE	\$4.15
HOLIDAY PAY			\$0.00	ST WITHHOLDING	\$0.00
VACATION PAY			\$0.00	FED WITHHOLDING	\$4.75
SICK PAY			\$0.00	HEALTHWORX	\$214.00
HWX SUBSIDY		196.00	\$0.00	DENTAL PREMIUM	
OTHER			\$0.00	401(K) CONTRIBUTION	

<i>Earn \$25* more with HealthWorX! It's Like Getting a Raise!!!</i>			TOTAL INCOME THIS PERIOD	TOTAL DEDUCTIONS THIS PERIOD	TOTAL NET PAY THIS PERIOD
			\$500.00	\$240.63	\$455.37



## Telemedicine Benefits



Increased access to healthcare



Reduced absenteeism



Reduced costs



Millennial demand



Improved healthcare outcome



Convenient



# What is telemedicine?

**HealthWoRx**  
provides **FREE** unlimited  
telemedicine to all  
employees and their  
entire family through  
**Teledoc<sup>®</sup>**

Telemedicine is a unit of healthcare where patients and doctors are not connected physically but virtually. It is a platform that allows physicians to examine, diagnose, and provide treatment plans through telecommunication technology.

## MORE INFO

📞 1-877-479-3591

🌐 [WWW.WORXSITEHR.COM](http://WWW.WORXSITEHR.COM)



# FREE Telemedicine and Wellness for ALL



Xtension Health, in association with TeledocX International now offers ALL employees who are not eligible for the full HealthWorX program, **FREE Telemedicine and Wellness services**. It is our mission to make certain that no man, woman, or child is without healthcare.

- Dr. John Zabasky, MA, MBA, PhD  
Executive Director



## Health Risk Assessment

- Medical providers collect health information to assess an individual's health status, risks, and habits and provide feedback to help each individual towards a healthy lifestyle.



## Prescriptions

- Discounted prescriptions thru GoodRx.



## Chronic Condition Management

- An integrated care approach to managing illness which includes reminders for screenings and check-ups, monitoring and patient education.



## Member Services

For additional information contact:

- Admin: 707-395-0357
- Claims and benefits: 470-243-2376

## Telemedicine



- Unlimited virtual visits at no cost. Providers examine, diagnose, and provide treatment plans through telecommunication technology.
- Family dependents covered at no additional cost.

## Help groups



- For companies with a significant number of employees with a particular chronic condition, our medical providers can establish group programs to assist them in addition to their individual programs.





## Minimum Essential Coverage (MEC)

100% compliant with the Patient Protection and Affordable Care Act

HRX Open Access MEC + a Penalty B plan fulfills the two basic requirements of the Patient Protection and Affordable Care Act.



### HRX Open Access Minimum Essential Coverage

All companies with more than 50 full-time employees must provide coverage for certain types of wellness and preventative care services, at no cost to their employees.



This is called "Minimum Essential Coverage," — the "MEC" **HRX Open Access**.

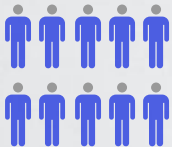


### Penalty B Plan

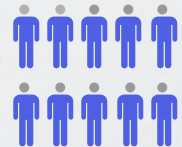
The second ACA requirement is that employers must offer a "Comprehensive Medical Plan" or "Penalty B" plan, and the employee must not pay more than 9.12% of their income towards the plan. The Penalty B Plan must meet certain specific criteria such as doctor visits, maternity, hospitalization, and prescription drugs.



The Penalty B Plan must meet certain specific criteria of the ACA compliant essential health benefits listed on [healthcare.gov](http://healthcare.gov).



WorXsiteHR + Penalty B Plan +  
HRX Open Access MEC  
=  
100% Compliance



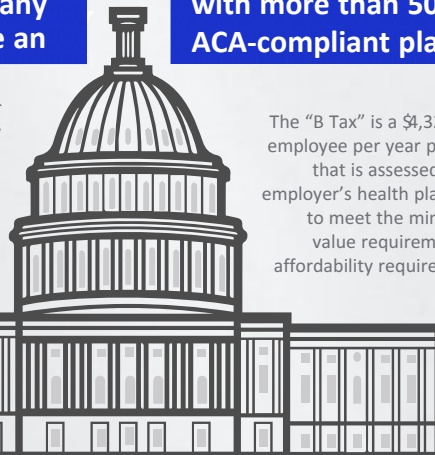
What happens if a company fails to provide an

with more than 50 employees ACA-compliant plan?



**TAX**

The "A Tax," is a \$2880 per employee per year penalty which will be assessed against any company on ALL employees over 30, that fails to offer an ACA-compliant plan to at least 95% of its full-time employees.



The "B Tax" is a \$4,320 per employee per year penalty that is assessed if the employer's health plan fails to meet the minimum value requirement or affordability requirement.



**TAX**

