



A Section 125  
Preventative Care  
Management  
Program





# What is the **PLUS**?

- ✓ An all-inclusive preventative healthcare management program that supplements insurance plans.
- ✓ A HIPAA-compliant participatory Medical Expense Reimbursement Wellness plan, compliant with IRS codes 125, 213, and 105, and backed by a Legal Protection Plan.
- ✓ With no out-of-pocket cost, L5 Plus prioritizes and incentivizes preventative health care for employees and at the same time benefits employers through tax savings along the way.

# What **LEVEL**five Offers.



## **Health Benefits:**

The program offers health coaching, telemedicine, behavioral health, EAP, and more!



## **Increased Education & Engagement:**

Increase employee engagement with preventative health care and educate them about health risks before they become serious



## **Proactively Reach Employees With the Highest Medical Claims:**

Research shows that it's mostly your healthy population that participates in programs. Our program incentivizes all parties to engage - even the unhealthiest.



## **Employees Boost Their Net Income:**

Employees on the program will see an increase in take-home pay with participation and no out-of-pocket cost.



## **Employer Savings:**

Employers on average will save \$600/employee per year in payroll tax savings with no out-of-pocket cost.



# A Dual Approach



1

## SECTION 125 CAFETERIA PLAN

This provides participants the opportunity to receive certain benefits on a pre-tax basis and has the potential to generate healthcare savings while also utilizing tax advantages under Section 125.

2

## WELL-BEING SERVICES AND SOLUTIONS

This offers state-of-the-art health tracking software, 24/7 telemedicine with a \$0 co-pay, online learning modules, health screenings, and more.

# Employer Distribution



	WITHOUT Level 5	WITH Level 5	DIFFERENCE
GROSS INCOME	\$2,600.00	\$2,600.00	\$0.00
Level 5 Medical Pre-tax Premium	\$0.00	\$1,200.00	\$1,200.00
Employee's Monthly Gross Taxable Income	\$2,600.00	\$1,400.00	\$1,200.00
Employer's Monthly FICA Contributions	\$198.90	\$107.09	\$91.80
Employer's Annual FICA Contribution	\$2,386.80	\$1,285.20	\$1,101.60
Gross Annual Employer's Savings	\$0.00	\$1,101.60	\$1,101.60
NET ANNUAL EMPLOYER'S SAVINGS PER EMPLOYEE	Level 5 1200	\$1,200.00	\$681.60
	Level 5 900	\$900.00	\$406.50
	Level 5 600	\$600.00	\$310.80

Level 5 1200

**Cost Per Employee**  
Per Month: \$35  
Per Year: \$420

**Savings Per Employee**  
Per Month: \$91.80  
Per Year: \$1,101.60

**NET SAVINGS PER EMPLOYEE AFTER Level 5 FEE**  
Per Month: \$56.80  
Per Year: \$681.60

# Wellness Benefits Included in the Plan

- Personal Health Dashboard™ (PHD)
- Wholeistic™ Coaching
- Telemedicine
- Employee Assistance Program
- Identity Theft & Recovery Protection
- Living 2.0 Bundle of Health Apps



# Paycheck Example

Example of employee pay making \$31,200.00 with and without Level 5's program.



	WITHOUT Level 5	WITH Level 5	DIFFERENCE
MONTHLY GROSS INCOME	\$2,600.00	\$2,600.00	\$0.00
Pre-tax Premium Payment	\$0.00	\$1,200.00	\$1,200.00
Taxable Income	\$2,600.00	\$1,400.00	\$1,200.00
Tax Withholding	\$439.17	\$162.13	\$277.04
TRUE Health Claim Payment	\$0.00	\$1,000.00	\$1,000.00
Net Take Home Pay	\$2,160.83	\$2,237.87	\$77.04

PREMIUM PAYMENT

- TELEMEDICINE
- PREVENTATIVE HEALTH CARE PROGRAMS
- LIMITED BENEFIT HEALTH

Increase in take-home pay using Level 5 program

**\$77.04**  
PER MONTH INCREASE

---

**\$924.48**  
PER YEAR INCREASE

	Tax Withholding without Level 5	Tax Withholding with Level 5
Federal Tax	\$169.92	\$35.42
Social Security	\$161.20	\$86.80
Medicare	\$37.70	\$20.30
State Tax	\$39.15	\$2.81
SDI	\$31.20	\$16.80
Total Tax Withholding	\$439.17	\$162.13

Level Five Health Plus cannot guarantee the same favorable tax outcome in all situations as federal and state tax laws are continuously changing.

# How it Works for Employees



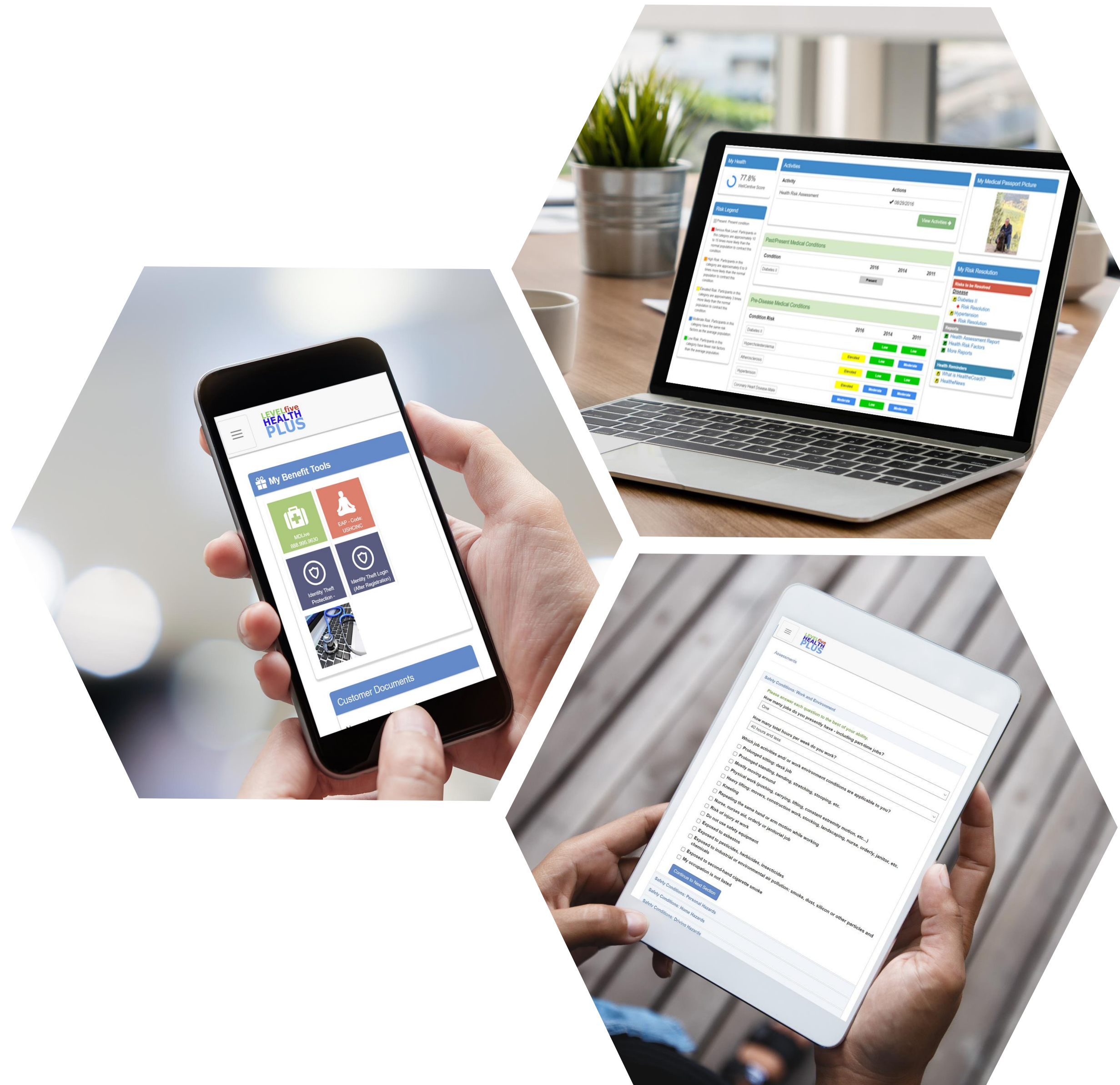
Employees manage their tasks and benefits on the Personal Health Dashboard™ (PHD), including an individual risk profile, a risk resolution center, and health reminders.



Employees begin by activating their account and watching the intro video on their effective date.



Employees then complete their online Health Risk Assessment (HRA) and read a monthly newsletter via email, text, or snail mail.





# Personal Health Dashboard™

The PHD can be translated into over 60 languages and has many functions.

- Complete Health Risk Assessment (HRA).
- Complete behavior modification modules.
- Watch over 250 multimedia videos.
- Connect your wearable directly to the fitness tracker.
- Use “My Benefits” tab to learn more about additional free benefits.



# Mobile App

After employees activate their account, they can access their Personal Health Dashboard™ on the mobile app.



Search **Personal Health Dashboard** to download the app

# Audited Protection

- . The Program has been fully audited by
- . PL Legal Services LLC, ensuring IRS compliance, and is backed by legal protection of up to \$500,000.00 for the employer and \$10,000.00 for each employee enrolled in the program, in the event of a government audit

PL Legal Services allows employers to stay ahead of government developments and modifications of existing tax and labor regulations by providing peace of mind. Their legal team stands by to assist with any demands made by government agencies regarding the use of wellness benefit plans.





Together, we  
can make  
well-being  
work for your  
employees.



# THANK YOU

FOR CHOOSING



A healthier, happier  
workforce starts with  
Level Five Health Plus

