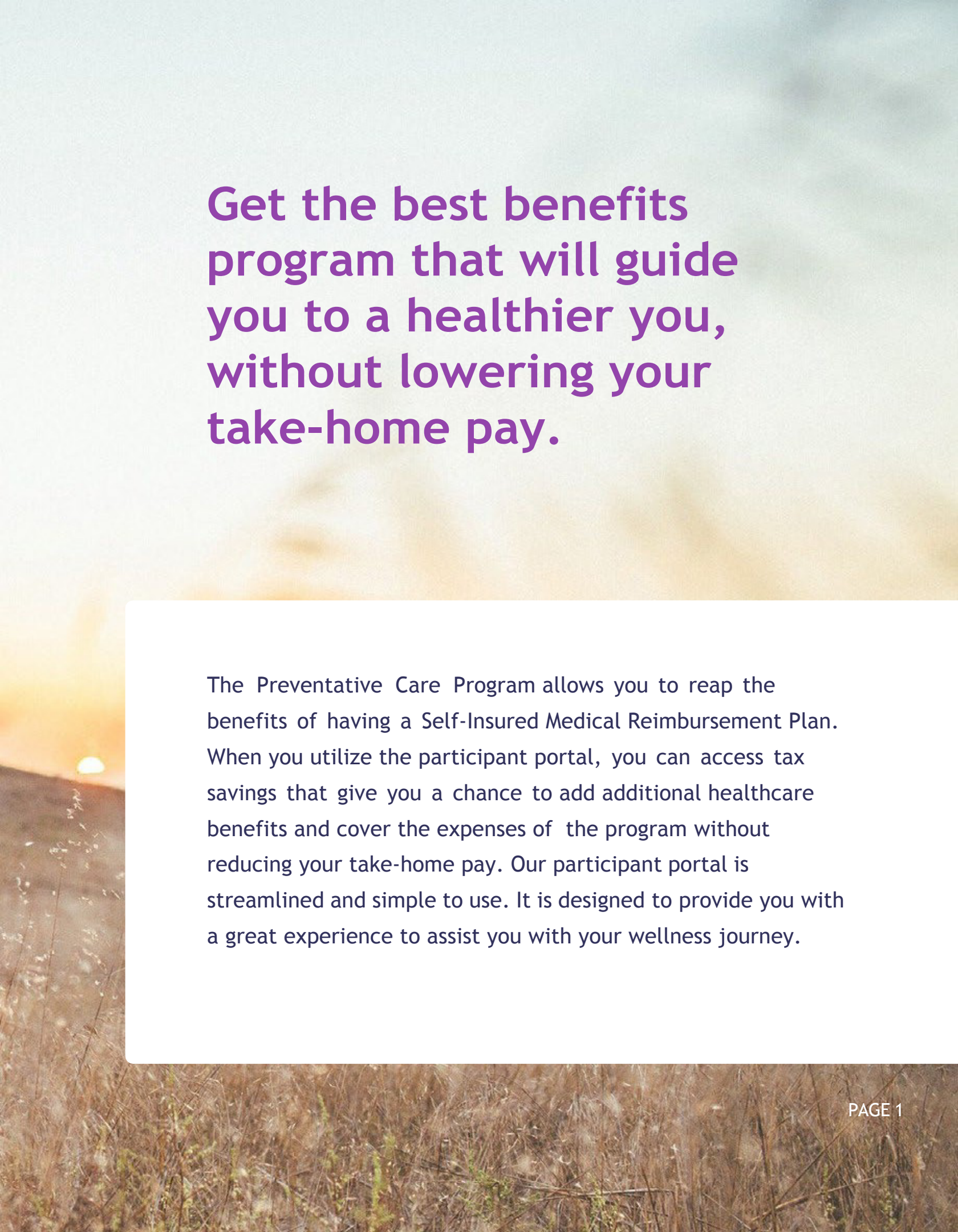




Benefits Booklet

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Get the best benefits program that will guide you to a healthier you, without lowering your take-home pay.

The Preventative Care Program allows you to reap the benefits of having a Self-Insured Medical Reimbursement Plan. When you utilize the participant portal, you can access tax savings that give you a chance to add additional healthcare benefits and cover the expenses of the program without reducing your take-home pay. Our participant portal is streamlined and simple to use. It is designed to provide you with a great experience to assist you with your wellness journey.

You can access the Personal Portal from your mobile phone, tablet, or computer.



Mobile friendly



Tablet friendly



Desktop friendly

You can access the Employee Portal conveniently on different devices to help integrate with your life. The A.P.P. is a progressive web app that is easy to use and has the look and feel of a mobile app.

Get motivated to use the benefits that are available to you via your Personal Portal.

We have made the APP easy to use so you can take advantage of all the available benefits. Program benefits include:



A guided experience

It can be difficult to start your journey if you don't know where you currently stand. Discovering your well-being score is the starting point of our Personal Portal. Completing the questionnaire will give you an overall picture of your current standings through your well-being score.



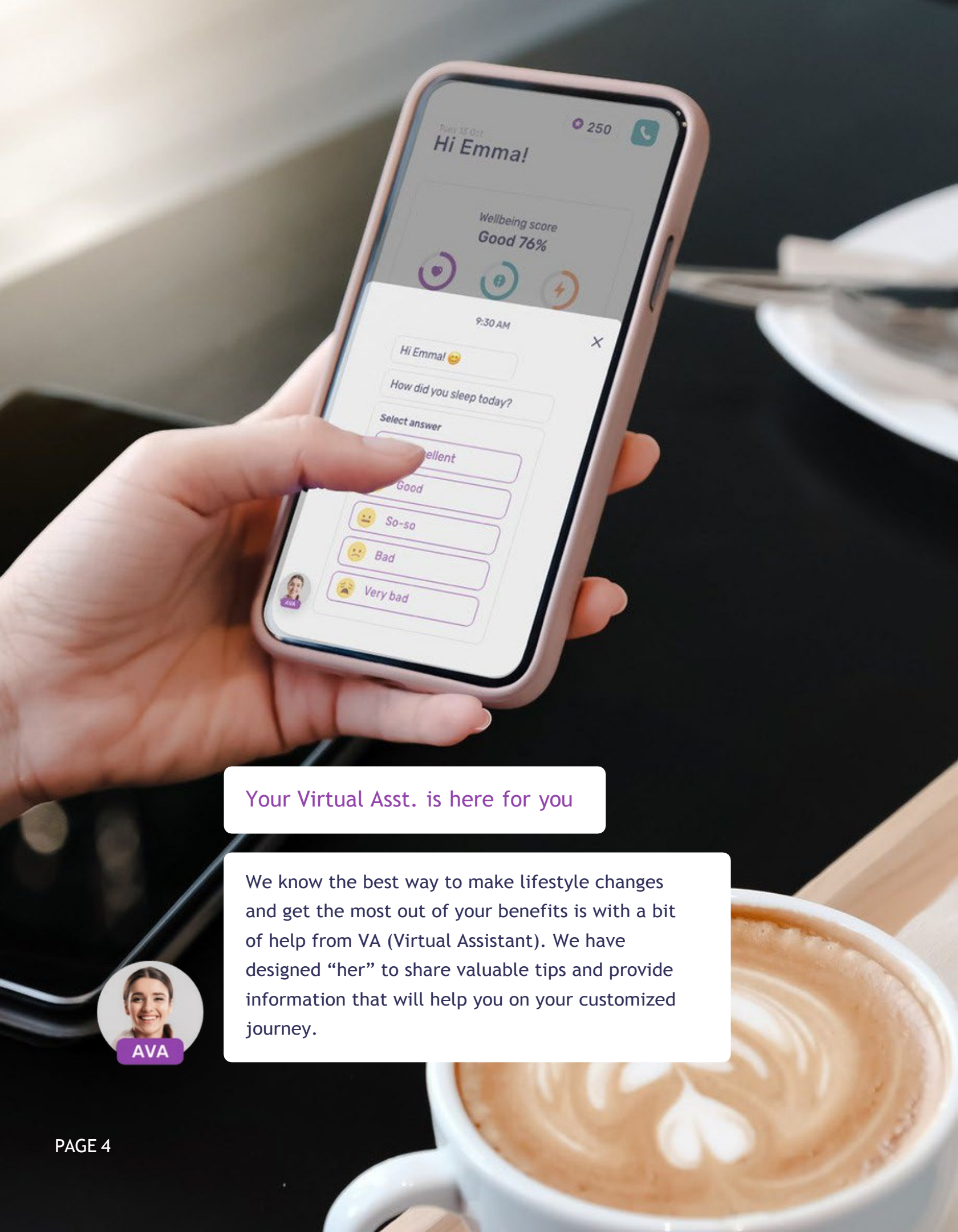
Gamified experience that makes it more fun to use your benefits

We have added a level of gamification to the Personal Portal, ensuring you stay motivated to use the benefits and features of the portal by collecting Health points, which will allow you to get additional access.



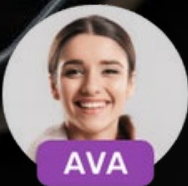
Change your current lifestyle by tracking it

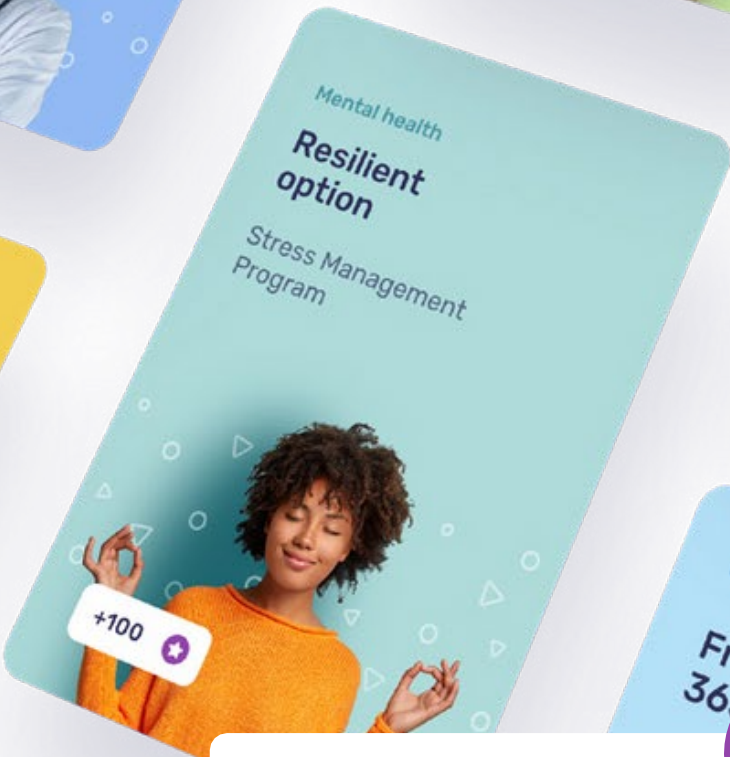
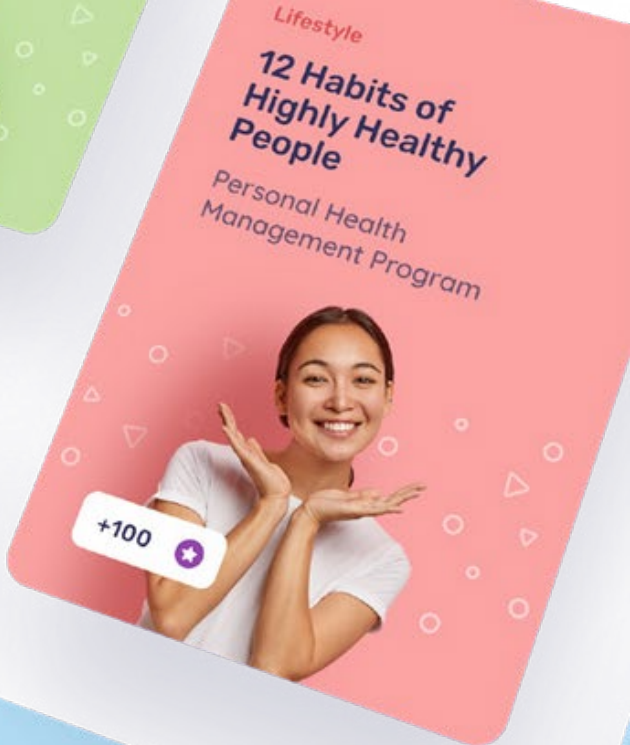
The Personal Portal will help you master your wellness lifestyle by giving you a way to track your daily food and drink intake, sleep pattern, and activity levels. It also tracks vital body measurements like blood pressure and weight.



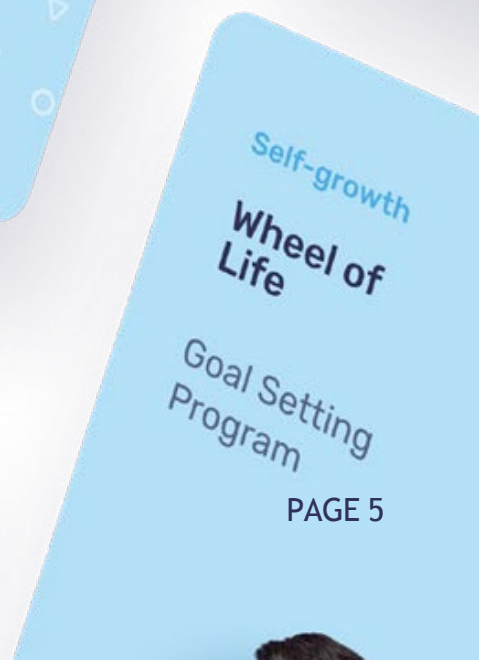
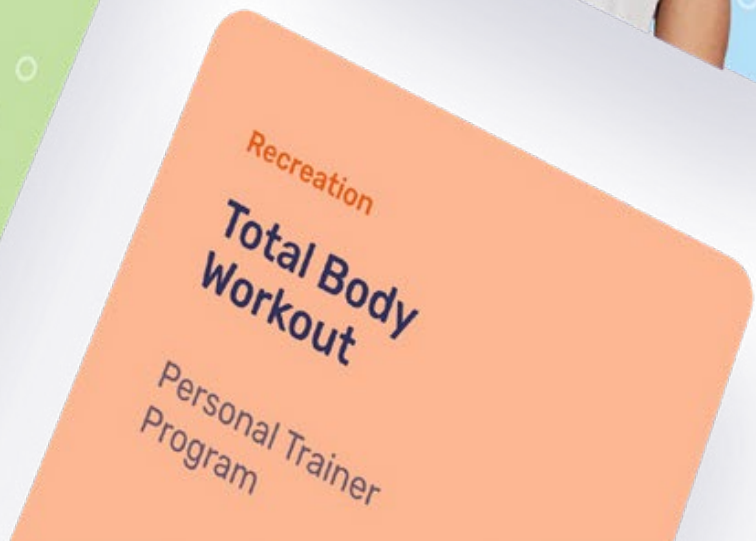
Your Virtual Asst. is here for you

We know the best way to make lifestyle changes and get the most out of your benefits is with a bit of help from VA (Virtual Assistant). We have designed “her” to share valuable tips and provide information that will help you on your customized journey.





Your Benefits



Health

SAM by UCM Digital Health



Benefit Goal:

SAM services offer you and your family members direct phone and video access to fully credentialed, state-licensed physicians. This is a modern, easy-to-use telemedicine solution for non-emergency illnesses and general care. You will receive treatment and advice for common ailments including colds, the flu, rashes and more.



Benefit Description:

UCM Digital Health offers you the ability to schedule appointments with doctors 24 hours a day, 365 days a year. This gives you and your family convenient access to quality care from home, work or on the go. Access advice and treatment for common ailments such as:

- Allergies
- Fever
- Respiratory Infections
- Asthma
- Gout
- Sinus infections
- Bronchitis
- Insect bites
- Skin inflammations
- Cold & flu
- Sore throat
- Digestive issues
- Joint aches & pains
- Sports injuries
- Ear infections
- Rashes
- Urinary tract infections

The ailments listed above are just a few common examples. Rest assured, you can access care from Physicians for other conditions as needed conveniently by phone, tablet, or computer. When medically appropriate, a **SAM** doctor may also prescribe a short term, non-DEA controlled medication for you to pick up at the pharmacy of your choice.



*Disclosure: THIS PLAN IS NOT INSURANCE
and is not intended to replace health insurance.*

EAP

CorpCare

Employee Assistance Program



Benefit Goal:

When you need extra support, an outside perspective, or some expert guidance, talking to a counselor can help. While the support of friends and family is important, counseling is different. Counselors are professionally-trained listeners who can help you get to the root of your concerns, overcome emotional challenges, and make positive changes in your life.

The primary focus of counseling is what you need to change—unhealthy patterns and symptoms in your life. Therapy is not about blaming others or dwelling on the past.



Benefit description:

We've proved that a healthy employee creates a healthy company. That's why we customize our service to each organization's culture as well as every individual needing care. Our primary goal is to provide relevant care for real problems.

We provide access to professional care through a national network that consists of more than 11,000 therapists. With our preventative approach to mental health, we serve over three hundred thousand covered members throughout the nation. The CorpCare EAP is a preventative benefit and provides troubled employees with the right care before their health issues become a problem for the company.

Examples of when employees and their families might use the EAP:

- Marital concerns
- Family concerns
- Depression/anxiety/mood
- Grief
- Stress
- Financial concerns
- Legal concerns
- Childcare and eldercare referrals

You don't have to be diagnosed with a mental health problem to benefit from EAP counseling. The EAP is here for everyday concerns: relationship problems, job stress, or self-doubt, for example. Others turn to the EAP during difficult times, such as a divorce and other disruptive life events. Counseling helps you become stronger and more self-aware. The EAP is here to help you get started.

Total Health

Anura Facial Scan

Health Vitals via Facial Scan App



Benefit Goal:

Take a selfie to learn your statistics using the world's first smartphone app that can inform you about your general wellness in 30 seconds. The application uses the camera on your mobile device to assess your general health, providing key measurements using data gathered from a video selfie. Measure your heart rate, blood pressure, blood glucose level, body mass index, stress level, and more!



Benefit Description:

The Anura facial scan app uses the camera on your mobile device to take a selfie video in 30 seconds, providing these measurements:

Vitals

- Heart Rate
- Breathing
- Systolic Blood Pressure
- Diastolic Blood Pressure
- Irregular Heartbeat

Physiological

- Heart Rate Variability
- Cardiac Workload

Mental

- Mental Stress Index
- Anxiety
- Depression

Physical

- Body Mass Index
- Facial Skin Age
- Waist-to-Height Ratio
- Body Shape Index

General Risks

- Cardiovascular Disease Risk
- Heart Attack Risk
- Stroke Risk

Metabolic Risks

- Hypertension Risk
- Type 2 Diabetes Risk
- Hypercholesterolemia Risk
- Hypertriglyceridemia Risk

Blood Biomarkers

- Risk of HbA1c Level > 5.7%
- Risk of Fasting Blood Glucose Level > 5.5MMOL/L



Mental Health

Resilient Option

Mindfulness Well-being Program



Benefit goal:

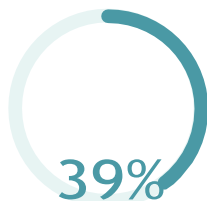
The art and science of resilience-building is turned into an easy-to-follow program backed by more than 30 clinical trials. Resilient Option was created by Dr. Amit Sood, the world's leading authority on resiliency and well-being. This program helps to lower stress, burnout, and anxiety. It will help you find your way back to feeling peaceful, happy, and resilient by investing your time in learning 4 new skills of nurturing gratitude, mindful presence, kindness, and a resilient mindset.



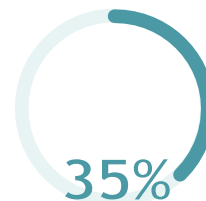
Improvement in anxiety



Reduction in burnout



Reduction in stress



Benefit description:

Feeling stressed can fill your mind with a sense of being overwhelmed, lacking in meaning and unable to focus on the task at hand. This program will guide you step by step towards undoing the neural traps that keep your brain in a stressful spiral of unhappiness and the feeling of helplessness.

This program is backed by two decades of research by Dr. Amit Sood and his team. It blends neuroscience, stories and skills that systematically build your resilience. Dr. Amit Sood is one of the world's leading authorities on resiliency and well-being. He is a Professor of Medicine at Mayo Clinic College of Medicine and serves as Chair of the Mayo Mind Body Initiative. He has also authored several books on resilience.

This easy-to-follow program is a self-paced video lecture course. Dr. Sood will teach you techniques on gratitude, mindful presence, resilient mind, and kindness. Each module explains the logic behind the concepts and how to turn it into a skill that will help you build your resilience.

At the end of each module, you will gain a new skill on how to build focus, improve productivity, enhance emotional intelligence, and increase happiness. You will also be able to test your knowledge and move towards obtaining your certificate of completion. Once you complete the course, the program follows up with a “sustain phase” to continue to practice resilience in your everyday life. It will empower you with strategies to better cope with stress and approach everyday life with a more positive outlook.



Healthy Lifestyle

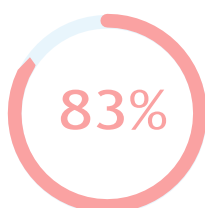
12 Habits of Highly Healthy People

Personal Health Management Program

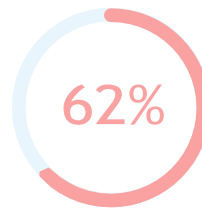


Benefit Goal:

Have you ever wondered why some people are healthier than others? Globally renowned surgeon and well-being expert, Dr. Kerry Olsen has found the answer to which habits make the difference. Making slight adjustments and changes to your lifestyle can help you turn into a highly healthy person. Over the course of one year, you will build 12 healthy habits that will improve your overall health and well-being.



Participants found the “Expert Insight” valuable



Participants achieved their desired goals

Benefit Description:

Change is never easy, which is why Dr. Kerry Olsen designed a year- long program to help you achieve positive change through small actions each month. Dr. Kerry Olsen has served as the chair of the Mayo Clinic's DAHLC, is the former President of the Mayo Clinic staff, former Medical Director of the Mayo Clinic Dan Abraham Healthy Living Center and is the author of the Mayo Clinic Model of Care.

This simple program will teach you a new habit every month. You will receive reminders, quizzes, and strategies on how to incorporate the habit into your everyday by following expert videos with explanations and activities that focus on these habits. Through the guidance of the Mayo Clinic experts, you will achieve your goal of including each habit gradually into your life.

12 Habits of Highly Healthy People will teach you different habits that will help you become a highly healthy person. Physical activity will help you get in better shape. Forgiveness will show you how to achieve peace with those who hurt you. Preventive healthcare testing will show you the need to visit your doctor more often. Portion sizes will teach you the importance of eating mindfully. You will also learn about how to get a good night's rest, the habit of trying something new to incorporate novelty in your life, and the habit of strength and flexibility that will help you work on your mobility. The year- long program concludes with the final habit of gratitude.



Healthy Pregnancy

Prenatal & Postnatal Guidance

Pre & Post Pregnancy Health Monitoring



Benefit Goal:

To support expectant and new mothers with continuous, holistic care with real-time guidance from medically trained navigators, remote monitoring kits for early risk detection (e.g., blood pressure, fetal heart rate), personalized wellness and mental health support, and a seamless transition into postpartum services.



Benefit Description:

Comprehensive Clinical Support Throughout Pregnancy

Lōvu offers pregnant mothers 24/7 access to medically trained maternal health navigators who provide real-time support, guidance, and education. This personalized care supplements regular OB/GYN visits, ensuring that mothers always have someone to turn to with questions or concerns. Whether it's understanding symptoms, managing discomfort, or preparing for labor, Lōvu's team acts as an extension of the care provider, helping reduce anxiety and uncertainty at every stage of pregnancy.

Advanced Monitoring and Preventive Care

Through at-home remote monitoring kits—including blood pressure cuffs, fetal dopplers, and digital scales—Lōvu enables early detection of complications such as preeclampsia, gestational diabetes, or fetal distress. This proactive approach empowers expecting mothers to take control of their health, while providers receive timely alerts that allow for early interventions. The program enhances safety and confidence by bridging the gap between in-person visits and daily maternal wellness.

Holistic Wellness and Postpartum Continuity

Beyond clinical care, Lōvu integrates fitness, nutrition, and mental health into the pregnancy journey. Mothers receive access to prenatal yoga, tailored wellness coaching, virtual therapy, and group support to address the emotional and physical demands of pregnancy. After birth, services extend into postpartum with lactation counseling, pelvic floor recovery, and continued mental health support—ensuring mothers feel cared for, supported, and equipped to thrive well beyond delivery. All services are designed to be inclusive, making this vital support accessible to a wide range of families.



Self-growth

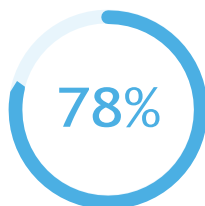
Freedom 365

Addiction Recovery Program



Benefit Goal:

Freedom 365 is here to support you if you are struggling with addiction or unhealthy behaviors and wishing to get back on track with a healthy lifestyle. This program will teach you how to redirect self-destructive behaviors and refocus your energy on life improving behaviors. You will gain the skills and tools you need to start your recovery and leave substance use behind you.



Utilization data collected from the Freedom365 platform showed that 78% of users who completed the entire program self-reported that they remained alcohol and substance free more than 12 months after completion.

Benefit Description:

Battling with substance use is a complex journey. The Freedom 365 28-Day Kickstarter Program will help you uncover the factors that have contributed to your current relationship with substance use. These often have biological, genetic, psychological, social, and developmental roots. Awareness of your triggers will empower you to create a clear path towards a successful recovery.

The program was developed by Brian McAlister who is a recovering addict and presently a recovery treatment center CEO.

The Freedom 365 28-Day Kickstarter Program will provide a healthy foundation to aid you on your recovery journey. You will access modules consisting of videos, exercises and quizzes that will help you focus on your recovery each day. The program will provide the tools necessary for a healthy lifestyle. You will have access to the Virtual Recovery System throughout your journey that will provide you with recovery guidance and support to help you change your substance-related behaviors over the course of a year. The program library houses more than 450 inspirational videos and daily action steps to help you build a daily routine that will keep you consistent.



Nutrition

The Mayo Clinic Diet

Weight Management Program



Benefit Goal:

Have you ever wished to have a team of nutritionists, personal trainers, and weight-loss experts by your side to help you achieve your desired weight? The Mayo Clinic Diet program provides you with the support you need while on your diet journey so you can lose weight in an easy, safe, and healthy way. You can enjoy a weight-loss journey that is backed by Mayo Clinic science and supported by a digital weight loss program that will fit your needs and lifestyle and is designed for the long run.



Lose up to
10 lbs in
2 weeks

You can lose 5 to 10 pounds in a safe and healthy way in the first 2 weeks. In the following weeks, you can experience steady weight loss around 1 to 2 pounds per week.

Benefit Description:

Achieving your goal weight can be as simple as changing your habits and following a diet that fits your lifestyle. Dr. Donald D. Hensrud, director of the Mayo Clinic's Healthy Living Program and his team of weight-loss experts have combined science and their knowledge to create a program that will help you change your eating habits. Not only will you find yourself hitting your target weight, but you will also start to lead a healthier lifestyle by combining mindful eating with regular physical activity.

The road to victory starts with small steps. That's why the Mayo Clinic Diet has two phases. In the first Lose it! Phase you will uncover the 15 healthy habits that should become part of your everyday routine. After two weeks, you will start tracking them through the Habit tracker and learn about each habit. It will help you lose up to 10 pounds and give you the energy to eat more mindfully as you move into the next phase of the program.

In the Live it! Phase you will upgrade your healthy habits with a daily meal and fitness plan to transform your diet. The meals are prepared according to your needs and goals. While following the plan, you will also have access to new ideas and recipes created by the Mayo Clinic nutritionist. At this point, the program will guide you towards including more activity in your day through a detailed fitness program that you can follow in the 24alife app. You will also learn more about healthy eating, portion sizes, menu planning, and how to change your lifestyle into an active one through the knowledge library.



Nutrition

The Mayo Clinic Diabetes Diet

Diabetes Weight Management Program



Benefit Goal:

There is a safe and reliable way to reach and maintain normal blood sugar levels without medication. The Mayo Clinic Diabetes Diet was developed by Dr. Donald D. Hensrud, Director of the Mayo Clinic Healthy Living Program, to help those at risk of diabetes or those who are already affected by the disease. This diet will allow you to control or avoid diabetes by safely losing weight and changing your lifestyle.



Lose up to
10 lbs in
2 weeks

Rated No. 2 in Best
Diabetes Diets

U.S. News rated it No. 2 in Best
Diabetes Diets in its 2020
rankings, which involved 35
diets in total.

Benefit Description:

Tackling diabetes is no simple task. To achieve your goal of controlling your sugar levels, you need the help of a team consisting of a doctor, nutritionist, and physical trainer. Dr. Donald D. Hensrud, director of the Mayo Clinic's Healthy Living Program and his team of weight-loss experts have combined science and their knowledge to create a program that unlocks the power of having the whole team behind you.

The Mayo Clinic Diabetes Diet takes your dietary needs into consideration. It gives you a plan to achieve your desired weight loss and provides you with a tool to track your blood sugar.

The program will guide you through the two phases of the diet. In the first "Lose It!" phase, you will focus on learning 15 healthy habits that will guide you towards eating mindfully and becoming more physically active. If you include all of them in your everyday routine, you can lose up to 10 pounds.

After this quick win, you will move into the "Live it!" phase where you will upgrade your healthy habits with a daily meal and fitness plan that will transform your diet. While following the plan, you will have access to new ideas and recipes created by the Mayo Clinic nutritionist. At this point, the program will guide you towards including more activity in your day through a detailed fitness program that you can follow in the 24alife app. The knowledge library will help you learn more about healthy eating, portion sizes, menu planning, and how to change your lifestyle into an active one.



Self-growth

Our Relationship

Partner Relationship Program

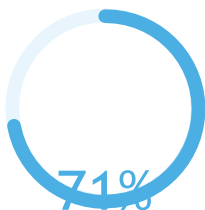


Benefit Goal:

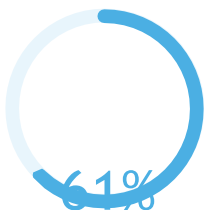
Are you finding yourself in a stressful situation when it comes to your relationship? Our Relationship will help you resolve problems and find common ground with your loved one. This program will give you access to an online evidence-based Integrative Behavioral Couple Therapy model. This program has proven to be effective and has helped more than 5,000 people improve their relationships.



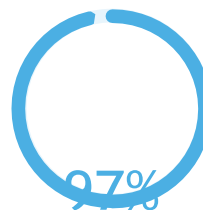
More satisfied with their relationship



More confident in their relationship



Would recommend it to a friend



Benefit description:

Being in a relationship is not always easy. We all have various patterns, personalities and wishes that may not align with our partner. This can lead to strained communication patterns or negative behavior towards each other. The healthiest solution is finding common ground and looking for a resolution with your partner. This helps you to communicate more efficiently with each other and discuss your issues without judgment, while working together to improve your relationship.

The Our Relationship program offers you an 8-hour online course that you can complete at your convenience using your phone, computer, or tablet. You will have access to four 20-minute calls with a program coach. You can easily schedule calls during the day, evenings, or weekends.

After activating our program on the portal, you will have access to our list of coaches who are experts in mediation, problem resolution and communication. With the help of our coaches, you and your partner will be able to find a better way to express your emotions and talk about the issues without judgment in a safe space.

Couples who have completed the program have shared with us that they have experienced the following improvements:

- Fewer communication problems - having fewer arguments
- Narrowing the emotional distance or resolving the lack of love
- Building back trust and losing the fear of infidelity and cheating
- Resolving their fights about money, parenting or other specific topics
- Being able to recover from painful events in the past
- And many others

Physical activity

Total Body Workout

Personal Trainer Program



Benefit Goal:

Want to get in the best shape of your life? This 12-week program will activate all of the muscles in your body through high-intensity interval training. You will immensely increase your maximum aerobic capacity and gain overall better general health by increasing the length and intensity of your sports activities.



Burn more calories
in less time



Build more muscle



Have greater
flexibility



Great for beginners
and advanced users

Benefit Description:

The Total Body Workout program was designed by a professional personal trainer and will give you the feeling of having a private workout session in the comfort of your own home.

This is a 12-week HIIT (high-intensity interval training) program. Each week, you will receive a series of 20-minute exercise routines that include strength, cardio, and stretching. You can choose between two difficulty levels so you can adapt the program to your ability and needs. The program can also connect to your tracker so that you have an overview of your heart rate and progress.

Is your goal to look better or would you like to become more active? In twelve weeks, you will be able to change and improve your physical appearance while upgrading your current workout routine by focusing on strength, conditioning, and mobility. You will see drastic changes in your physical condition and overall appearance by following the various training components each week.



Self-growth

Wheel of life

Goal Setting Program



Benefit Goal:

Have you been trying to make progress in your personal and professional life but are unsure on how to go about it? Create a plan, set your goals, and get guidance to achieve them with The Wheel of Life. People who set their goals are more likely to achieve them. This tool will help you with productivity while helping to increase your levels of confidence, happiness and feeling of fulfillment.



A Harvard Business study revealed that 14% of individuals who set goals are 10 times more successful than those who don't. The 3% with written goals are 3 times more successful than the 14% with unwritten goals.

Benefit Description:

The Wheel of Life is one of the most frequently used planning tools in the psychology and life coaching field to help create a balanced lifestyle. The purpose of this tool is to guide you towards a more fulfilled and comfortable lifestyle. It is designed to help you set and reach short-term milestones that will make you healthier and happier.

The program will start by assessing your happiness level in 8 different areas of your life. Following the assessment, you will choose the areas you want to work on and create the goals you want to achieve. The Wheel of Life will support and guide you on your path. You will receive coaching and motivational guidance to help keep you on track as you make progress towards achieving your goals.



Preventive Care Program

Common Questions

Boost Morale and Contribute to Employee Health & Wellness



Does this replace our current health plan?

These Preventive Wellness Programs DO NOT REPLACE your current health insurance. Actually, you must have ACA-compliant health coverage to qualify for the program.

Our Programs complement your existing plan and, because it complies with IRS Section 213(d), it can even operate alongside another wellness plan—as long as that plan is not also fully 213(d) compliant.

Preventive Care plans that include other services can still offer great value to employees. However, to maintain IRS compliance & ensure eligibility for pretax reimbursement, it is important that all benefits within the plan meet Section 213(d) guidelines.



How much does the Wellness Plan cost?

The program always comes at zero net cost because it's funded entirely through tax savings for both employers and employees. Instead of reducing take-home pay, the savings cover the cost—providing a premium, zero-copay wellness benefit for employees and their dependents. In most cases, employees also see a modest increase in their net take-home pay.



Why haven't I heard of this before?

Our Preventive Care Programs are based on specific provisions within the IRS tax code—areas that typically aren't widely publicized or well known outside of tax and benefits circles. Because these programs are technical and require specialized knowledge to implement correctly, they often go unnoticed by the general public. We help organizations navigate and apply these little-known but fully compliant strategies to unlock benefits they're already eligible for.