



Attentive

HEALTH & WELLNESS

A Preventative Care Management Company

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Attentive Health & Wellness Program[®] SIMERP[™] Information

THE ATTENTIVE HEALTH & WELLNESS PROGRAM[®] is a Self-Insured Medical Expense Reimbursement Program[™] (SIMERP[™]). It is based on research into existing IRS codes and regulations.

As health costs are rising and outcomes are poor (sicker populations), those managing the claims and workforce populations are seeking solutions. SIMERP[™] is a solution.

The plan is a robust wellness program. The GE/Intel Validation Institute validates the program to be 80% - 93% reliable in disease-risk, predictive analytics.

VALUE TO EMPLOYER - The value to the employer is the ROI that comes from a Section 125 Cafeteria Plan. This ROI results in an average FICA savings of \$550.00 dollars per annum, per wellness participant. There is a 1-2% decrease in total health related expenses. This results from a decrease in claims from employees using the wellness benefits. That translates into \$1,400 dollars per participant, over a three-year period. This data resulted from mitigating population health-risk management. Results drive a reduction in claims. AHW's Virtual ER Telehealth program results in significant utilization when compared to other Telemedicine programs. Average use of Telemedicine varies between 3% and 8%, while AHW's Virtual ER has a utilization of 60%. This results in a significant savings for health-care costs. A healthier population with less sick days, reduced benefits costs, and more flexibility to be creative with savings (contributions to 401k), all add value to attracting and retaining employees.

VALUE TO EMPLOYEE - The Attentive Health & Wellness Program[®] offers the employee a superior wellness program with medical care and the ability to buy valuable supplemental benefits, without lowering the employee's net pay. A Wellness Reserve provides the funds for purchasing the supplemental benefits. This Wellness Reserve is created by pre-taxing the wellness plan, according to IRS regulations. The result is a tax savings which becomes the Wellness Reserve. The Wellness Reserve averages \$150.00 dollars per month, or \$1,800.00 dollars per annum, for buying ancillary products. The ancillary products include whole-life with a cash value, GAP insurance covering high deductibles, critical illness, accident, short-term disability, hospital, cancer policies, or other value-added, pre-tax benefit.

The employer provides a premium reimbursement according to IRS guidelines. Employee participation is incentivized by the allowable reimbursement and supplemental benefits available from compliant participation.

AHW TOOLS PROVIDED – AHW provides an online Personal Health Dashboard (PHD) for the wellness participant. This integrated tool delineates a wellness program for diet, nutrition, eating profiles, stress, Lab records, medical history - including family or personal medical records, vaccinations, lab results, and medical information. The self-guided and professionally-guided program connect to FITBIT[®] Medical Services; the Virtual ER is available 24/7, with no copay fee; the participants have access to RNs for diagnostic care; there is triage available for appropriate



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care; the Virtual ER not only serves the urgent care needs of members, but also provides scheduling of labs, X-rays, and other tests, as needed. With the Virtual ER, 100% of participants who are promised a follow-up call, receive a follow-up call by the doctor. Virtual ER provides copay-free face-face consultation and written prescriptions by certified Doctors. There is specialist collaboration and a primary care physician, as needed. There is no wait time, or call back; just schedule an appointment.

Also included in the employee's benefits is the 24aLife Mayo Clinic™ program. It includes "12 Habits of Highly Healthy People," a guide to implementing meaningful and permanent healthy lifestyle habits. "Resilient Mind," a plan to training and maintaining relaxation, also enhance stress-fighting tips and tactics. the Mayo Clinic™ Diet, a long-term weight management program is also included. Finally, "Wheels of Life: Visual Happiness" is used to create balance and improve productivity in 8 different areas.

The Attentive Health & Wellness Program© also features a CDC-granted diabetes prevention program for both pre-diabetic and diabetic employees. Additional benefits include a children's virtual reality app for heart and health education and a Body Fat Index (BFI) app that provides more accurate measurement than the body mass index. The app then provides virtual reality images of the person's heart, kidneys and other vital organs; those images correspond to the appearance of the participant's organs, affected by body fat.

The Attentive Health & Wellness Program© recently added Freedom 360™, the world's first-ever, interactive recovery system for addiction, which also includes a relapse-prevention program. AHW also added Couplewise™, a counseling service for all stages of life. Both of these programs are copay-free.

Strong incentives motivate individuals to become accountable for their health. Statistical reduction in claims, reduced health-risk management costs, and healthier outcomes, result in healthier and happier employees. Incentivized benefits without the need to reduce take-home pay attract and retain quality employees. Employers save on FICA taxes, have reduced claims, and provide more benefits to the employees.

The Attentive Health & Wellness Program© is a superior wellness program that is revolutionizing the wellness industry and improving the health and productivity of employees.