



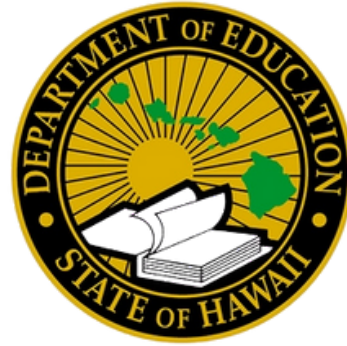
EmployWell
Program —

Unlock Profit Already Sitting in Your Payroll

Turning Payroll Taxes Into Employer Savings & Employee Benefits

POWERED BY ATTENTIVE & CP+

Trusted Clients & Partners



Schools
School Districts
Universities
Counties
Towns
Hospitals
Health Clinics
Car Dealerships
Tech Companies



Tax-Free Reimbursement, Simplified

- Converts employee out-of-pocket expenses into tax-free payroll reimbursements
- Employees take home more pay (no income or payroll tax on reimbursed amounts)
- Employers save on FICA payroll taxes
- CP+ handle all receipts & reporting
- No extra HR or payroll work — fully automated





- 1. The employee pays for the health related services.**
- 2. The cost is reimbursed tax-free, which lowers taxable income.**
- 3. Because taxable income is reduced, the employee keeps more of their paycheck.**
- 4. Portion of those savings cover the program fees.**

- **Employees see a bigger paycheck.**
- **Employers pay less in FICA.**
- **HR has no extra work.**



+\$70/MONTH RAISE PER EMPLOYEE — WITHOUT COSTING YOU A PENNY

BEFORE



AFTER

Pay Period: 06/01/2024 - 06/30/2024	Pay Period: 07/01/2024 - 07/30/2024
Gross Wages \$3,958.33	Gross Wages \$3,958.33
Pre Tax Deductions:	Pre Tax Deductions:
Health Insurance \$500	Health Insurance \$500.00
	Attentive \$1,173.00
	CP+ \$150.00
Total Monthly Income \$3,458.35	Taxable Monthly income \$2,135.33
Statutory Deductions:	Statutory Deductions:
Federal Income Tax \$415.00	Federal Income Tax \$216.24
Social Security \$214.42	Social Security \$163.39
Medicare \$50.15	Medicare \$38.21
State Income Tax \$172.92	State Income Tax \$131.36
Total Taxes \$852.48	Total Taxes \$549.20
	IMPACT OF EMPLOY WELL PROGRAM
	Tax Savings \$303.29
	Post Tax Reimbursement
	Attentive \$1,173.00
	CP+ \$150.00
	Net Post Tax Deductions
	Attentive Admin Fee (\$89.00)
	EmployWell Admin Fee (\$143.00)
Net Pay \$2,605.85	Net Pay \$2,676.59

+\$70/month

+\$849/year

+ 2.7% increase

+ Benefits

100 employees = \$84,900 more take-home pay across your workforce.



\$50,000

EmployWell Program

~~\$50,000 upfront~~ ❌

\$0 until savings ✅

\$700 Net Profit per Employee Every Year

10 Employees	\$7,000
25 Employees	\$17,500
50 Employees	\$35,000
100 Employees	\$70,000
1,000 Employees	\$700,000

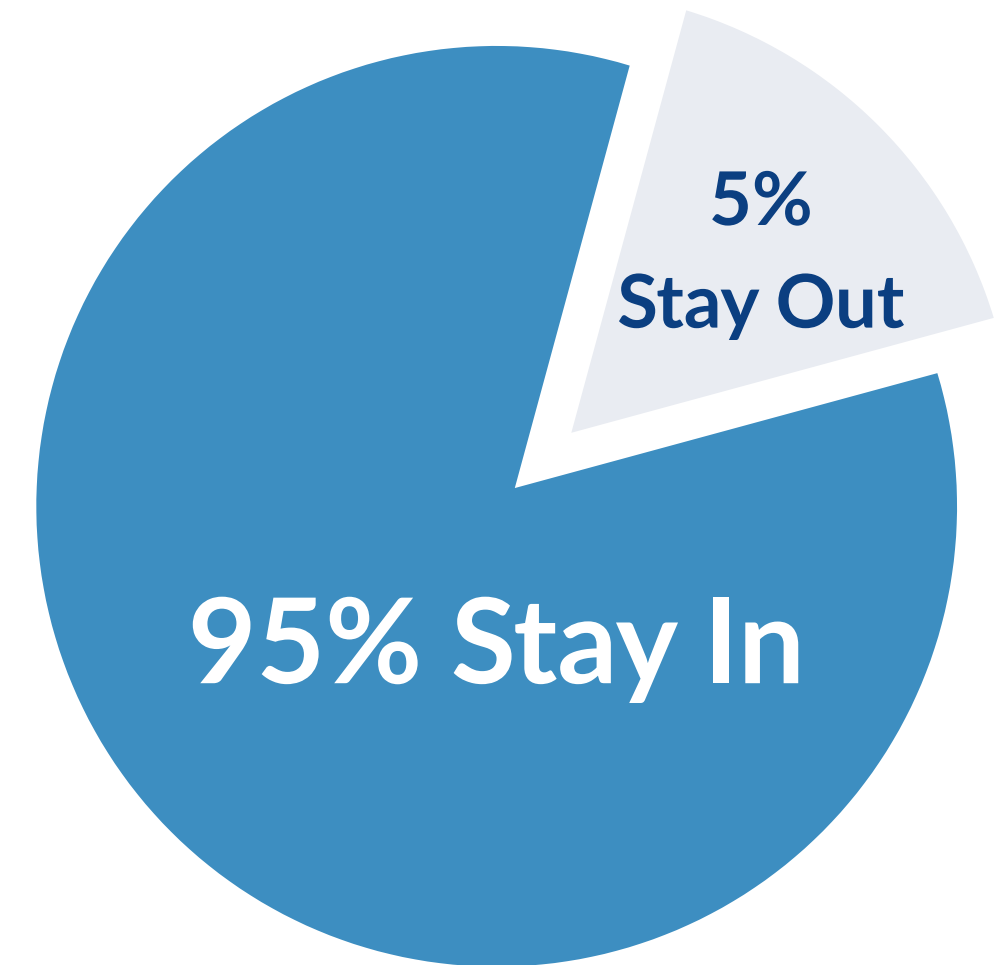
This is net profit back to your company – automatic, scalable, and risk-free.

90—95% PARTICIPATION AUTOMATICALLY

Sex



Opt-Out Program



SOME OF OUR BENEFITS



The Next Layer of Benefits: More Pay, More Perks, More Savings



Health, Dental, Vision, 401k



Employee Experience, Benefits
& Payroll Savings Experts



Compliance &
Payroll Infrastructure

Your benefits broker for savings employees feel and perks they actually use.

WHAT YOU DO

- 1. Join a 15 minute onboarding call.
- 2. Fill out CSV form with employee information and send it to EmployWell via SmartSheets.

PayRoll ID Number	First Name	Last Name	E-Mail	Phone	DOB	Sex	Last 4 of Social Security	Home Address 1	Home address 2	City	State	Zip	Phone

Typically an IT organization can automatically pull the data for you and pull it into a report.

- 3. Upload Payroll Deduction CSV file into payroll.

Employee Name	Last 4 of SSN	Payroll ID (if needed)	Deduction Amount	Effective Date	Notes
					EmployWell+ Wellness Deduction
					EmployWell+ Wellness Deduction



WHAT WE DO

Employ Well + Partners



1. Manage plan administration & payroll setup
2. Run the employee opt-out campaign
3. Enroll employees into benefits
4. Organize and manage the 2-week payroll testing period
5. Provide employee support (first 60 days)
6. Ensure all benefits are compliant
7. Deliver an HR handbook with ready-to-use FAQ responses
8. Assign you a dedicated account manager for ongoing support

ON GOING SUPPORT

We Handle the Heavy Lifting

- 📋 Dedicated VA for the first 6 weeks
- 👤 Dedicated account manager for your company
- 💻 Employee support portal + live chat for questions
- 📖 HR Handbook with ready-to-send responses for employee FAQs.



IT WILL NEVER COST YOU MONEY

- ✓ Savings Exceed Fees → You Win
- ✓ Savings Don't Exceed Fees → We Credit the Difference



Heads you win. Tails you don't lose.



AT THE END OF THE DAY ITS SIMPLE....

Care about your people? 

Like saving money? 



NEXT STEPS



1. Schedule Financial Impact Review

10 Days from Today



2. Invite Decision Makers

Owner/CEO, CFO, and key leaders



3. We Show Your Exact Savings

Clarity on your company's impact — no guessing



Before EmployWell

After EmployWell

John M. Doe		Pay Period: 06/01/2024 - 06/30/2024		Pay Period: 07/01/2024 - 07/30/2024	
Gross Wages	\$3,958.33	Pre Tax Deductions:		Pre Tax Deductions:	
		Health Insurance \$500		Health Insurance \$500.00	
				Section 125/Attentive \$1,173.00	
				Section 61/ CP+ \$150.00	
		Total Monthly Income \$3,458.35		Taxable Monthly income \$2,135.33	
		Statutory Deductions:		Statutory Deductions:	
		Federal Income Tax \$415.00		Federal Income Tax \$216.24	
		Social Security \$214.42		Social Security \$163.39	
Medicare \$50.15		Medicare \$38.21			
State Income Tax \$172.92		State Income Tax \$131.36			
Total Taxes \$852.48		Total Taxes \$549.20			
		IMPACT OF EMPLOY WELL PROGRAM			
		Tax Savings \$303.29			
		Post Tax Reimbursement			
		SMIRP Section 105/ Attentive \$1,173.00			
		Section 62(a)/ CP+ \$150.00			
		Net Post Tax Deductions			
		Attentive Admin Fee (\$89.00)			
		EmployWell Admin Fee (\$143.00)			
Net Pay \$2,605.85		Net Pay \$2,676.59			



THINGS TO CONSIDER

**No Changes. No Extra Work.
Just Plug-and-Play.**

✓ Keep your current benefits provider:
Nothing changes.

🔌 Plug-and-play upgrade: adds perks on top of
what you already offer.

💻 No extra work for HR: fully turnkey setup.

⚡ Fast & easy implementation: up and running
in weeks.

HOW WE GET PAID:

ALL FROM SAVINGS, NEVER FROM YOUR POCKET

Where Savings Go

EMPLOYEE SAVINGS

\$89 → Attentive
Remainder → Employ Well



benefits + support



compliance + administration

BUSINESS SAVINGS

\$40/employee/month → Attentive

\$700 Net Savings to Employer