

#### Included...

CAPSTONE Plus

**No Net Cost** 

Weekly Communication – AI Driven

Detailed email from US doctors with unlimited resources

No Net Cost

365/24/7 Telehealth / Tele Counseling

Full Virtual Cafeteria Plan by "Cirrus MD"

**No Net Cost** 

**Accident Indemnity Program** 

15 benefits | \$75 -\$5,000

**No Net Cost** 

**No Cost Pharmacy Program** 

1,100+ Medications | 85,000 Pharmacies

**No Net Cost** 

\$100,000 Whole Life - Optional

via Mass Mutual, Guaranteed issue, Fully Portable



## Connect from home, work, or wherever life takes you.

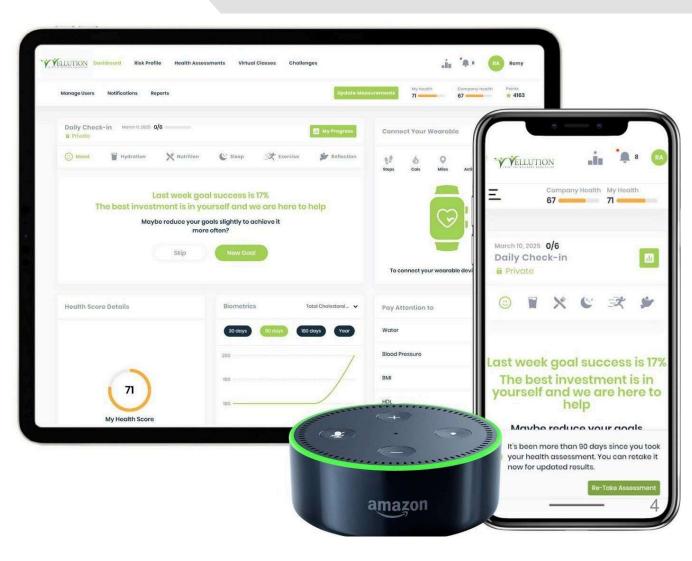
- Urgent Care (coughs, fevers, sore throat, stomach pain, diarrhea, rashes, allergic reactions, animal/insect bites, sports injuries)
- Chronic Care and Prevention (diabetes, hypertension, asthma, acne, smoking cessation)
- · Women's Health (birth control, irregular bleeding, urinary tract infections, wellness)
- Mental Health (anxiety, depression, stress, insomnia)
- · Other General Health Questions
- · Questions about where to receive care



### CAPSTONE Plus



- One app...one Login
- Personalized Assessments
- All Benefits in One Place
- Virtual AI Health Coach
- Biometric Scanner & Logs
- Android & Apple



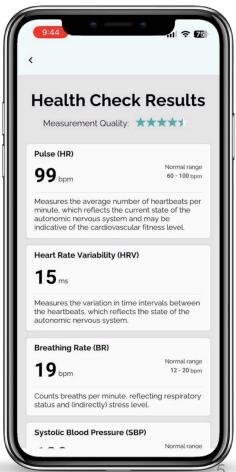




# Biometric Facial Scan Data Outputs

- Pulse
- Heart Rate Variability
- Breathing Rate
- Systolic Blood Pressure
- Diastolic Blood Pressure
- Stress Index
- Parasympathetic Activity
- Cardiac Workload
- Body Mass Index



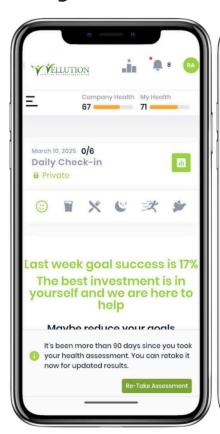


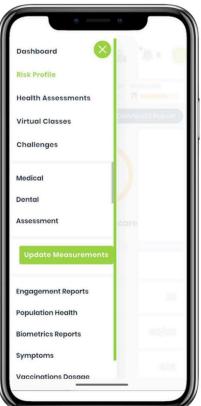




### Personalized Employee Dashboard

- Complete health assessments, upload biometric screenings, connect wearable devices and helps prevent health risks and receive personalized wellness plan
- Create customized daily wellness goals and watch 100's of on-demand health literacy & wellness videos to earn points and increase knowledge
- Compete in challenges with the ability to exchange points for financial rewards and incentives



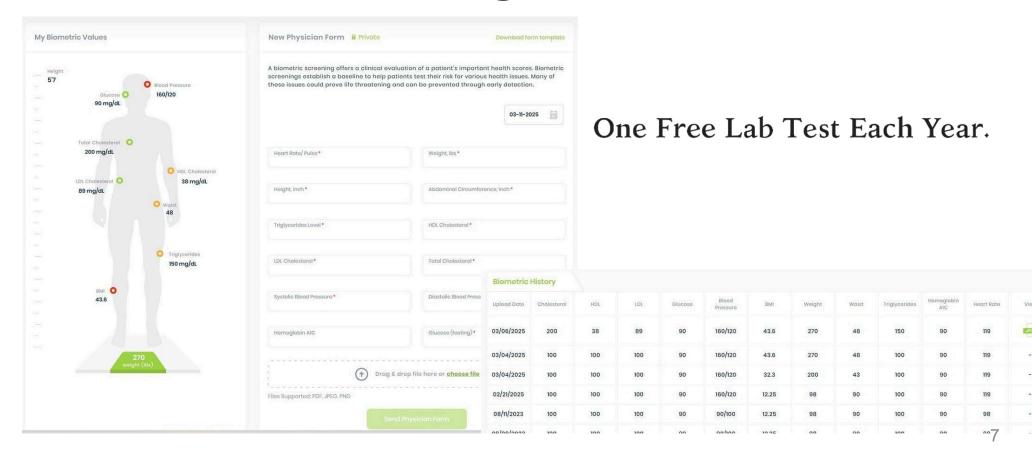








## **AI Driven Lab Tracking**







### Fitness & Nutrition Coaching On-Demand

- Comprehensive Resources Explore expert-guided financial and nutritional content designed to support a healthier lifestyle.
- Customizable Plans Access
   personalized meal plans and workout
   routines tailored to your goals.
- Anytime, Anywhere Enjoy on-demand access to fitness and nutrition tools, whether at home or on the go.







#### **Features**

#### Rewards and Incentives



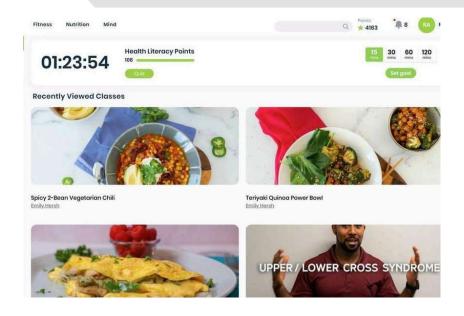
#### **Custom Rewards Budget**

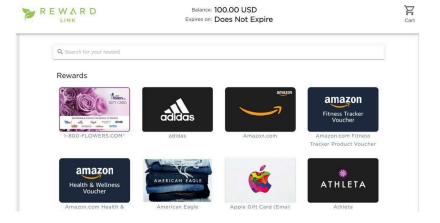
Designate an amount of rewards dollars that can be earned by employees



#### Wellness Store

Points can be redeemed for gift cards and never expire





















#### Skip the Trip with a Virtual Pet Consultation

#### Access your pet portal

GoLexi Members have access to our services 24/7/365. Login into your pet portal or simply call 1-866-942-1194 and one of coordinators will assist you in scheduling a consultation.



#### Add your Pet

Once logged in, take a moment to complete your member profile and add your pets.



#### Tell us what's wrong

Click schedule a consultation, tell us what's going on with your furry family member and select whether you prefer a phone or video consultation.



#### Start your visit

A licensed veterinarian from GoLexi will contact you within the hour. They'll go through the symptoms your pet is having and they will recommend the best course of action to get your furry friend feeling better again.





#### **GET THE TOP 1100+ MOST PRESCRIBED MEDICATIONS FOR FREE!**

#### Here Are Just A Few From Our List

•	ACYCLOVIR	•	DILTIAZEM	•	MELOXICAM
•	ALLOPURINOL	•	DOXYCYCLINE	•	METFORMIN
•	AMITRITYLINE	•	DULOXETINE	•	<b>METHOTREXATE</b>
•	AMLODIPINE	•	<b>ESCITALOPRAM</b>	•	METOPROLOL
•	AMOXICILLIN	•	ESTRADIOL	•	MONTELUKAST
•	ANASTRAZOLE	•	EZETIMIBE	•	OMEPRAZOLE
•	ATENOLOL	•	FENOFIBRATE	•	<b>PANTOPRAZOLE</b>
•	ATORVASTATIN	•	FINASTERIDE	•	PAROXETINE
•	AZITHROMYCIN	•	FLUCONAZOLE	•	PRAVASTATIN
•	AMLODIPINE	•	FLUOXETINE	•	<b>PROGESTERONE</b>
•	BUPROPION	•	GLIMEPIRIDE	•	<b>ROSUVASTATIN</b>
•	CARVEDILOL	•	GLIPIZIDE	•	SERTRALINE
•	CEFDINIR		HYDRALAZINE	•	SIMVASTATIN
•	CELECOXIB	•	IBUPROFEN	•	SILDENAFIL
•	CEPHALEXIN	•	LAMOTRIGINE	•	<b>TAMSULOSIN</b>
•	CIPROFLOXACIN	•	LEVOTHYROXINE	•	TRAMADOL
•	CITALOPRAM	•	LIOTHYRONINE	•	TRAZODONE
•	CLOPIDOGREL	•	LISINOPRIL	•	TRIAMCINOLONE
•	CYCLOBENZAPRINE	•	LISINOPRIL/HCTZ	•	VALACYCLOVIR
•	DICLOFENAC	•	LOSARTAN	•	<b>VENLAFAXINE</b>

#### Our Comprehensive Diabetes Program

SaveOn Diabetes is our game-changing program for members with Diabetes in which they will get a FREE meter, low cost testing strips, lancets and more. Many people have diabetes and one in three Americans are pre-diabetic, make sure you are keeping an eye on the warning signs.



	Before	After
Monthly Income	\$4,200.00	\$4,200.00
Health Insurance	-\$185.00	-\$185.00
401k	-\$360.00	-\$360.00
Other Pre-Tax	\$0.00	\$0.00
CapstonePlus Premium	\$0.00	-\$1,200.00
Taxable Income	\$3,655.00	\$2455.00
Federal Withholding	-\$192.02	-\$63.00
State Withholding	-\$119.00	-\$44.00
Social Security	-\$226.61	-\$152.21
Medicare	-51.17	-\$34.37
Capstone Claim Payment	0.00	\$1,010
Net Pay	\$3,066.20	\$3,171.42

## фсаратоне Рим Employee Paycheck

Pre-Tax deductions are unchanged

Plan is funded by a Section 125 premium deduction

Taxable Income is **reduced** by **\$1,200** per month

Claim Payment of \$1,010 issued

Net take home increase of \$105.22

- OR -

MassMutual guaranteed issue whole life insurance with a death benefit up to \$100,000

## **Employer Saving**



#### Net Savings Per Enrollee from lower matching FICA Taxes

Per Month

\$60.32

Per Year

\$723.88

#### **Participants**

Per Month

1,000

Per Year

1,000

**Payroll Tax Savings** 

Per Month

\$60,320

Per Year

\$723,880

NOTE - Average FICA Tax Savings of \$100.32 less Admin Fee of \$40 = \$60.32

### **Next Steps**



#### **QUICK QUOTE**

## Collect Information for Quick Quote

Company name
State
Number of Employees
Average Income
Payroll Frequency

## Schedule Quick Quote Review Meeting





## Thank You

