



Welcome to a  
**Healthier You!**

A Preventative Care  
Management Program

## Included Benefits

At no extra cost, your program encompasses a variety of well-being initiatives tailored to enhance your overall health.

### Personal Health Dashboard

Your PHD offers many benefits, including behavior identification modules, risk resolution guidelines, health tracking, library, videos, and more.

### Telemedicine

Get unlimited sessions with no copay. Access to a licensed prescriptive-level practitioner for televisits 24/7/365. Available to the whole family.

### Identity Theft Protection

This service monitors, alerts, and defends credit information for the entire household.

### Wholeistic Coaching

We offer unlimited coaching by a registered nurse to help you understand and manage your health as well as your family's health.

### Employee Assistance Program

The Employee Assistance Program (EAP) offers services that support your well-being and resilience in work and life. There is no cost to you and it is completely confidential.

### Living 2.0

Living 2.0 is a bundle of health and wellness apps and self-help programs designed to do two things: improve your life and save you money.

## Optional Benefits

For a discounted fee, you also have access to two types of screening kits designed to elevate your path to improved well-being.

### Biometric Screening Kit

Screening includes: Albumin, Alkaline Phosphates (ALKP), Bilirubin, BUN, Calcium, Cotinine, Creatinine, GGT, Globulin, SGOT (AST), SGPT (ALT), Total Protein, Uric Acid, Glucose, Total Cholesterol, HDL, LDL, TC/HDL Ratio, Triglycerides, VLDL, LCL/HDL, Blood Pressure, & Measurements.

### DNA Screening Kit

DNA screenings provide insight on making healthy lifestyle choices based on your unique genetic profile. We offer three tests to choose from: Nutrition, Fitness, and Skin.



## Your Dashboard

Your Personal Health Dashboard (PHD) is a secure online personalized web portal that can be accessed at any time from any device. It houses all of your benefits in the “My Benefit Tools” tab, as well as numerous other health tools.

### Home

View your account information and update your personal info anytime. Use the language widget to translate the site into multiple languages. View Risk Resolution Guidelines to improve your health and Health Reminders for ongoing education.

### Assessments

Take your Health Risk Assessment or find numerous mini-assessments to help you better understand your state of health and well-being.

### Medical Records

View your Lab Results, Personal Health Assessment Report, Physician Report, and other health records such as a Health Maintenance Schedule.

### Road to Wellness

This offers four behavior change modules designed to be completed over a couple months. Topics include Diet & Nutrition, Fitness, Tobacco Cessation, and Stress Management.

### Library

View our extensive medical library or watch over 300 visually rich multimedia videos to help develop a deeper understanding of conditions and treatments. There is up-to-date medical information, tips for healthy living, and much more.

### Health Tracker

Track your daily activity with the Fitness Tracker and food consumption with the Diet and Nutrition Tracker. Plus, connect your Fitbit, Garmin, Apple Watch, or mobile device directly to your PHD.

### My Benefit Tools

Find all of your benefits in one spot. Access links and information on EAP, Telemedicine, Coaching, Identity Theft, Living 2.0, and Supplemental Benefits here.

### HealtheMall

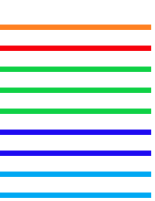
Our HealtheMall is where you can purchase a biometric screening kit or any of the three DNA screening kits at a discounted price.

## What is Wholeistic Coaching?

Wholeistic Health Coaching is a telephonic health management and improvement program that provides you with a personal health coach. Your coach will work with you on an appointment basis to help you understand and manage your health as well as your family's health. Rest assured, your sessions are entirely confidential and come at no expense to you.

As well as managing your health, these one-on-one appointments can also help you lower your health risk(s) and improve your overall well-being. You can discuss a wide range of health conditions or topics such as stress management, high blood pressure, cholesterol, diabetes, weight, smoking cessation, allergies, asthma, heart disease, or cancer.





U.S. board-certified doctors with an average of 15 years of experience.



Consultations are convenient, private, and secure.



Prescriptions can be sent to your nearest pharmacy, if medically necessary.

## Activate your account to connect with board-certified physicians anytime, anywhere in the United States.

- Easily request medical consultations to receive ailment diagnosis and treatment plans for you and your dependents.
- Schedule doctor consultations when it's most convenient for you.
- Select your preferred pharmacy for easy prescription pick-up.
- Avoid waiting in urgent care centers and emergency rooms.

## We treat over 50 routine medical conditions including:

- Acne
- Allergies
- Cold / Flu
- Constipation
- Cough
- Diarrhea
- Ear Problems
- Fever
- Headache
- Insect Bites
- Nausea/Vomiting
- Pink Eye
- Rash
- Respiratory Problems
- Sore Throats
- Urinary Problems/UTI
- And More

## Support & Resources

- Connect via live chat, phone, or online request forms.
- Explore the online financial wellness center.
- Enhance your well-being with self-care assessments & soft skills courses.
- Access over a thousand articles, podcasts, well-being resources, and more.
- Find exclusive marketplace discounts.



**24/7/365**

**VIDEO | CHAT | TELEPHONIC**

## Counseling Benefit

Up to 3 sessions per year for you or your dependents can help you:

- Alleviate emotional stress
- Enhance interpersonal relationships
- Address family/parenting challenges
- Address substance abuse
- Work through grief and loss

## Legal Benefit

One consultation per issue, unlimited issues; helps with:

- Bankruptcy, foreclosure
- Home sale/purchase or lease agreement
- Separation or divorce
- Child custody/child support
- Simple will
- Traffic, civil, or criminal matters

## Work-Life Benefit

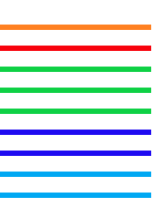
Unlimited offers consultation and referrals for:

- Child care
- Adoption
- K -12 & Higher Education Resources
- Elder care
- Dependent care

## Financial Benefit

One consultation per issue, unlimited issues; helps with:

- Managing expenses and debt
- Preparing a realistic budget
- Dealing with tax-related questions
- Planning for retirement
- Investing in a college education
- Student loan coaching



## The Facts

### Six Months to Restore Identity

On average, it can take between 100 and 200 hours and six months to restore a stolen identity.

### \$5,000 in Losses

Losses for Identity theft average \$5,000 or more per incident.

### 14.4 Million Victims in America

Last year, 14.4 million Americans became victims of identity fraud; that's nearly 1 in 15 people.

### 33% of U.S. Adults

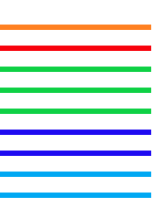
Overall, 33 percent of adults in the United States have experienced identity theft.

## Your Identity Theft Protection Includes:

- \$25,000 Insurance policy
- Internet monitoring and dark web surveillance
- 24/7/365 Toll-Free Victim Response Center
- Full restoration and recovery services
- Banking and account monitoring
- ID risk score

**No one can prevent a data breach!**

**This service can protect your online footprint with digital safety plans for you, your family, and your home.**



## A Bundle of Health

LIVING 2.0 is a bundle of science-based health and wellness apps designed for almost every area of modern life, no matter what you're going through.

Connect on your [Personal Health Dashboard](#) on your "My Benefit Tools" page.



**Lower Your Bills** - We negotiate with your provider to lower your bills (mobile, cable, etc.), and if we save you money, we split the savings with you 50/50.



**Rewards for Walking** - Earn cash for every calorie you burn. Earn up to \$10 each day. Use the rewards in our marketplace, plus a growing number of cash offers.



**Student Loan Debt Relief** - For a small one-time fee, work with our specialists to reduce your student loans by up to 40% with an average savings of over \$340 per month!



**Living 2.0 Deals** - Get discounts on take-out at over 57,000 restaurants, hundreds of grocery coupons, guaranteed lowest price for hotels & resorts, and discounts on entertainment.



**Save + Give Cashback Wallet** - Get cash back for in-store or online purchases and donate a percentage to charity.



**Social Anxiety Relief** - A mobile game that teaches how to reduce stress and anxiety.



**Shop Now, Pay Later** - Shop millions of products and pay over a period of time, interest-free, with up to \$2,500 in credit.



**0% Pay Day Loan** - Get up to \$100 a day at 0% interest payday loans. Additionally, get instant overdraft protection, cash back at hundreds of retailers and restaurants, and a medical bill negotiation service.



**Relationship Health** - Repair, grow, and strengthen a marriage or any committed relationship.



**Smart Sober Living** - A comprehensive 28-day and 1-year recovery support program for opioid, drug, and alcohol addiction.




**Child Health + Development** - The most accurate source for parents to take control of their child's health and well-being.



**PTSD + Trauma Relief** - PTSD testing and recovery tools for people involved in a traumatic event.







## Biometric Screening Kit

### **It's Your Health. Know Your Numbers.**

As part of your program, you are eligible to order a biometric screening kit at a discounted cost. This comprehensive health screening, when coupled with the online Health Risk Assessment (HRA), can proactively identify the potential onset of various diseases such as diabetes, heart disease, hypertension, and other chronic conditions. Combine that with Wholeistic Coaching, the screening experience can be a powerful motivation toward positive lifestyle changes.

This individual screening provides access to a venipuncture blood draw and body analysis that includes:

- Lipid Profile, Glucose, Liver, Tobacco, plus blood chemistries
- Body analysis for Height, Weight, BMI, Body Fat, Blood Pressure
- Comprehensive Health Report Card

All the results are kept confidential. You will obtain valuable data to prioritize your risk resolution plan.



## DNA Screening

### It's Your Health. Know Your Genetics.

As part of your program, you are eligible to order a DNA Screening kit at a discounted cost. Genetic testing is an important health-care tool that can tell you a lot about your body. Often, test results can help doctors diagnose and predict a person's risk for developing a disease.

### DNA Tests Available

- **Nutrition** - Discover 43 genetic traits related to your diet, eating behaviors, and nutritional needs. This test is highly recommended for those with potential food allergies, vitamin deficiencies, or individuals who wish to lose weight or gain muscle.
- **Fitness** - Identify 31 genetic traits that are essential to fitness including strength, recovery, and performance. Learn more about how your body reacts to the volume of workouts, duration of the workouts, and the level of repetition you can withstand.
- **Skin** - Identify 25 genetic traits that will help you develop and maintain a healthier skincare routine. From complexion to nutritional deficiencies, receive personalized treatment recommendations based on your unique genetic profile.

## Sample Paycheck

	Without Level 5	With Level 5
Monthly Gross Pay	\$2,600.00	\$2,600.00
Major Medical Premium	\$0.00	\$0.00
Additional Pre-tax Deductions	\$0.00	\$0.00
Indemnity Plan Premium	\$0.00	-\$1,200.00
Taxable Income	\$2,600.00	\$1,400.00
Federal Withholding	\$146.67	\$18.33
Social Security	\$161.20	\$86.80
Medicare	\$37.70	\$20.30
State Withholding	\$88.93	\$34.00
Post-tax Income (Paycheck received from employer)	\$2,165.50	\$1,240.57
Indemnity Claim Payment (Direct deposit into bank account with valid claim)	\$0.00	\$1,000.00
Total amount to bank account	\$2,165.50	\$2,240.57
Dollars available for employees to use at their discretion	\$0.00	\$75.07

Example of employee pay making \$31,200.00 (~\$15/hr.) with and without the Level 5 program using 2020 W4 federal filing rules.

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

**\$75.07**  
Per month increase

**\$900.84**  
Per year increase

## Disclaimer

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To remain compliant with this plan, you must complete one health activity per month.