EHP | THE EMPLOYER'S CHOICE

PREVENTATIVE CARE PROGRAM

Expanding Benefits, Reducing Taxes

WWW.GETEHP.COM

SIMERP

EHP’s self-insured medical expense reimbursement program (SIMERP) is a **preventative care management** solution that is IRS, HIPAA, and ERISA compliant, offered at no net cost. It provides employers with FICA tax savings while giving employees access to benefits, such as those offered by Insurance Partners and EHP's wellness program through **Revive Health**, all without impacting their take-home pay.

COMPLIANCE

Medical services are a key component

The Program is always paired with an ACA-approved medical plan to make an integrated **105** plan.

Deduction of the plan is pre-tax eligible

The deduction of plan cost from an employee's gross wages is addressed by IRC Codes 106 (a) .The Office of Chief Counsel Internal Revenue Service Memorandum (Number: 201703013, Dated: 1/20/2017) states: "The value of coverage by an employer-provided wellness program that provides medical care (as defined under §213{d) is generally excluded from an employee's gross income under
§106(a). The pre-taxing of this deduction, made possible under a Self-Insured Medical Reimbursement Plan and a Cafeteria Plan (§ 125), creates the reduction of taxable income, generating savings for the employee and the employer.

Plans designed for compliance

The Plan is a Self-Insured Medical Reimbursement Plan (SIMERP) and was purposely created, thoroughly researched, and found compliant with IRC 213(d), 106(a), 105(b), 1.105-11(i) , and 104(a) (3) codes, and all applicable IRS memos, ERISA regulations, HIPAA, and the ADA.

Post-tax program reimbursements

Any reimbursements or payments for medical care (as defined under §213(d) provided by the program is excluded from the employee's gross income under §105(b)." Also, Code 1.105-ll(i) & 104(a)(3). Reimbursement guidelines are spelled out in the SIMERP plan documents provided by EHP.

Reimbursement allowances

Allowable pre-taxing and reimbursement amount based on the Health and Human Services report (July 2016) and national average cost total for the monthly value of benefits. Amounts allowed are also based upon fair market value of benefits provided through the Program for preventative services that an 213(d) compliant. All regulations and guidelines of the EHP Self-Insured Medical Reimbursement Plan (SIMERP) regulations and guidelines are used for benefits and paired with a Section 125 Cafeteria Plan. SIMERP must be paired with medical insurance for an integrated 105 plan.

WELLNESS

- IRCs106(a) - ERISA
- IRCs213(d) - ADA
- IRCs105(b) HIPAA
- IRC 5125
- IRCS105.11

MEDICAL

- IRCS213(d) ACA

PRE-TAX

- IRCS 213(d)
- IRCS106(a)
- IRC s125

POST-TAX

- IRCS 213(d)
- IRCS 105(b)
- 1.105.11(i)
- 104.(A)(3)
- 1.105.11(k) (1)
- 1.105.11(k) (2)

PROGRAM ELIGIBILITY

01

W2 EMPLOYEE

Must be a W2 Employee

02

HEALTH INSURANCE

Must have qualified Health Insurance

03

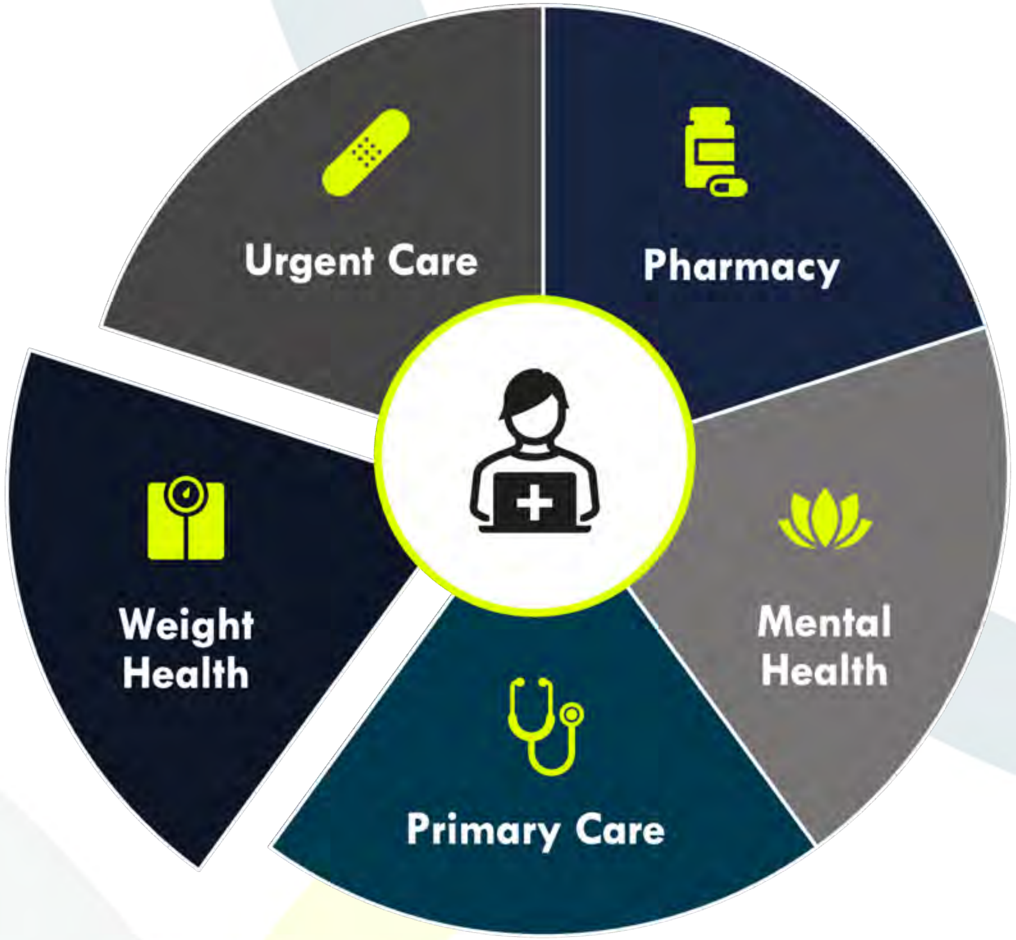
FINANCIAL QUALIFY

Must be full time (30 hours/week or more)

virtual care core services through EHP

These solutions have been curated by the team at EHP and can be elected by clients.

Each solution addresses access and affordability and makes meaningful impact to the total annual claims savings for individual groups.



virtual primary care

nationwide access
Members can consult with their provider from anywhere in the U.S.

quick appointment times
Available Monday through Friday, most consultations occur within 1-3 days.

no out-of-pocket costs
Members enjoy seamless, cost-free access to urgent care with no fee-for-service.

Commonly treated conditions

- Arthritis
- Allergic conditions
- Blood pressure
- Diabetes
- GI tract issues
- Hypertension
- Respiratory conditions
- High cholesterol
- Rashes
- General ongoing primary care issues

exclusive physicians who are U.S.-trained and board-certified

Everyday & virtual urgent care

24/7 access nationwide

Members can consult with providers at any time, from anywhere in the U.S.

fast response

Consultations occur within minutes, resolving urgent health concerns swiftly.

affordable

Members enjoy seamless, cost-free access to urgent care with no fee-for-service.

over 90% of consultations occur within 10 minutes

Everyone saves money when members use Revive instead of the Emergency Department.

pharmacy solutions*

free medications
Our formulary includes over 1,000 maintenance medications and 70+ acute medications commonly prescribed in the U.S. (QHDHP members limited to 500+ preventative medications).

home delivery
Members receive their maintenance prescriptions conveniently at home through regular deliveries at no cost, eliminating the need to visit a pharmacy.

pharmacy discount card
For medications not included in our formulary, our discount card ensures members still have access to affordable pricing.

pharmacist consultations
Members can get quick, reliable answers to all their medication-related questions.

* this program does not conflict with the PBM and optimizes spend on common generic medications

potential savings **8-14%** of total pharmacy spend

mental health solutions

24/7 access to clinical support

Members can speak with a master's-level clinician anytime, ensuring immediate access to care.

streamlined session scheduling

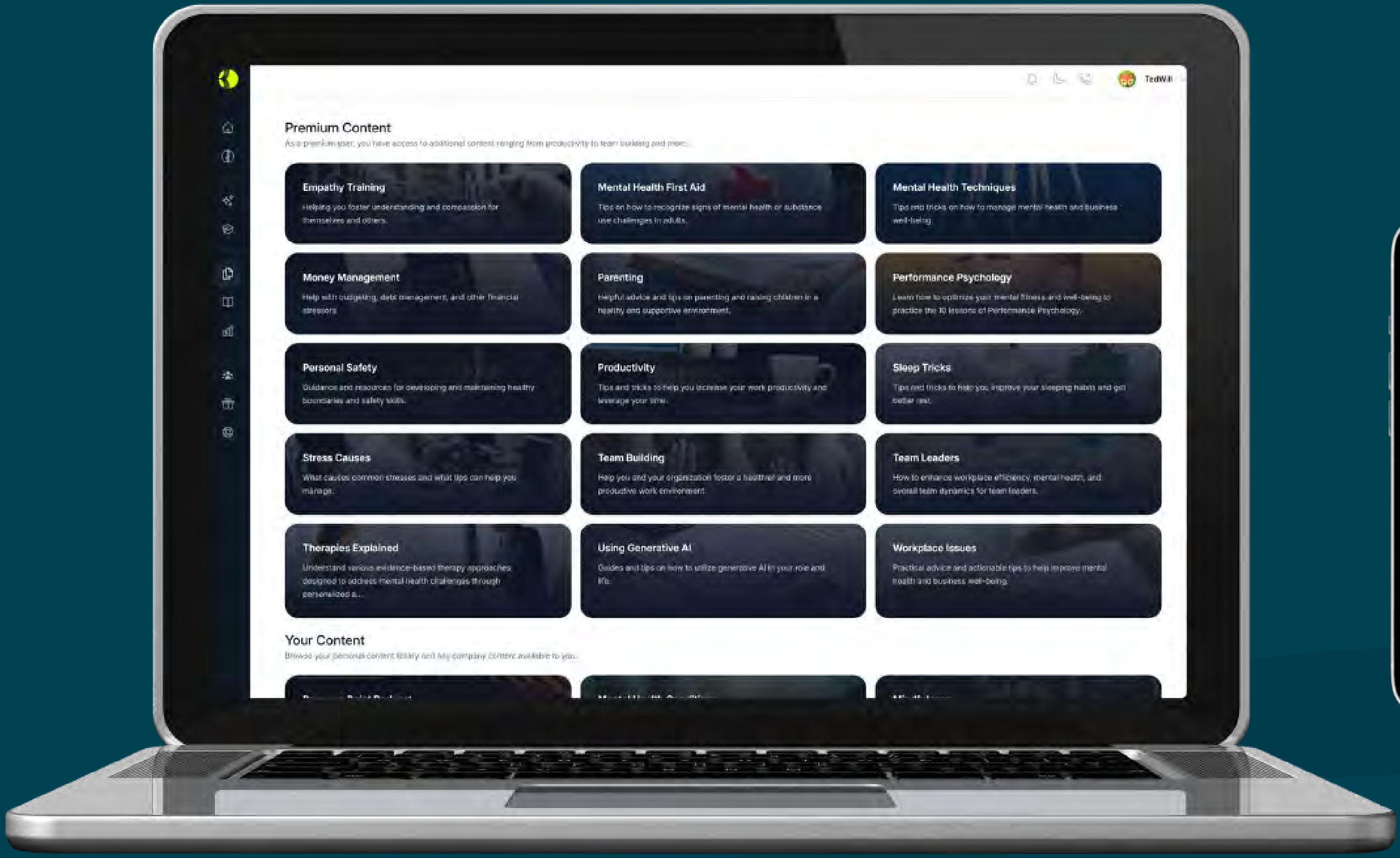
Care Coordinators match members to providers based on their needs and assist in scheduling virtual or in-person appointments within five days for routine cases.

mental fitness app/web portal

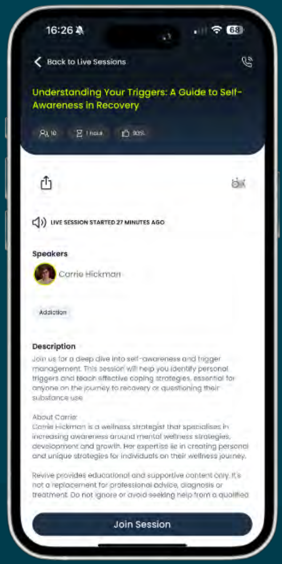
"Revive & Thrive" offers live group sessions, AI coaching, self-assessments, and resources to boost mental well-being and resilience.

88% **attend their initial session**
(compared to 30-40% for EAPs)

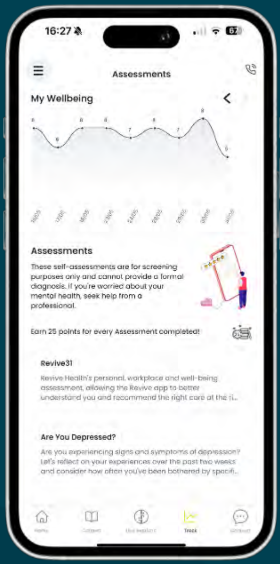
revive
portal



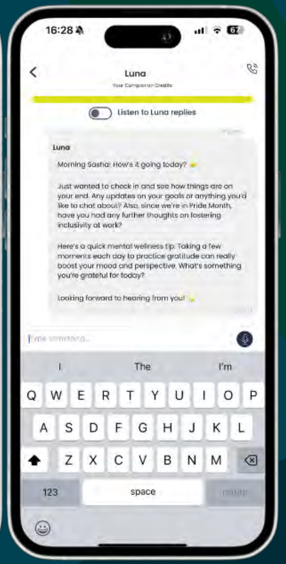
Coaching



Assessments



AI Chat (Luna)

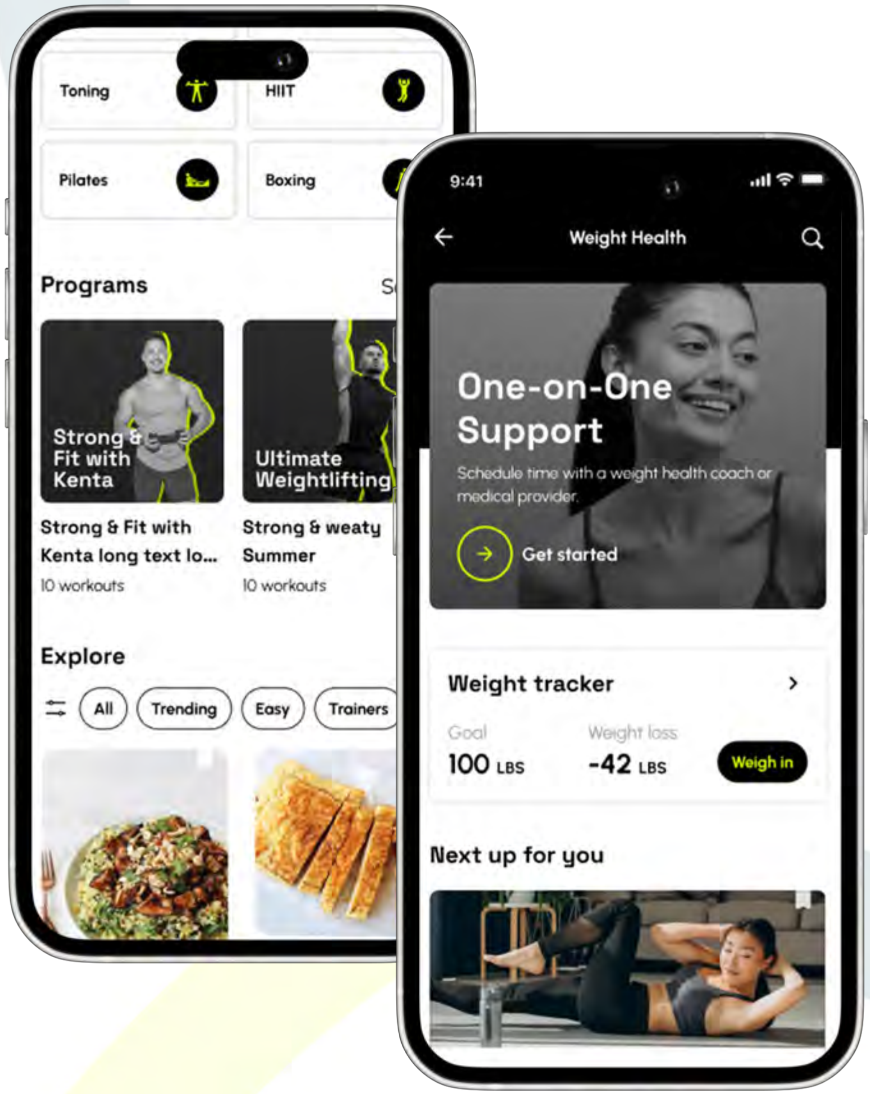


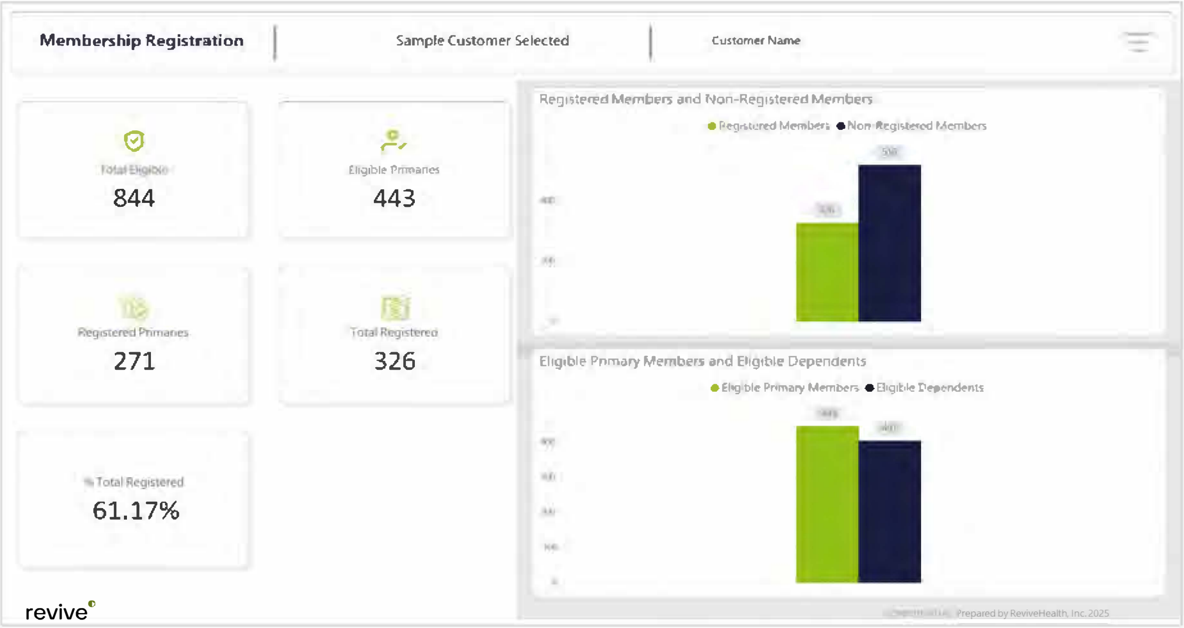
weight health program

- **personalized 1:1** coaching keeps members motivated and focused for progress
- **controls rising** GLP-1 costs (note: members are responsible for costs)
- **physician-supervised** medications ensures safe use, typically through step therapy approach
- **unlimited access** to FitOn app for top-tier fitness content featuring on-demand and live workouts by world-class trainers

Unlimited access to FitOn PRO

- **unlimited** workouts with world-class trainers and celebrities
- **fitness options** for all levels and preferences, from HIIT to low-impact cardio
- **mindfulness** and meditation resources to support mental well-being
- **multi-lingual** digital content
- **evidence-based** nutrition guidance + 1K easy recipes, including Mediterranean diet and intermittent fasting
- **engaging** group challenges and community support
- **premium** music, offline downloads, and TV-casting to any screen (including major TV platforms)




Membership Registration
Sample Customer Selected
Customer Name
Total Eligible
844
Eligible Primaries
443
Registered Primaries
271
Total Registered
326
% Total Registered
61.17%
Registered Members and Non-Registered Members
Registered Members
Non-Registered Members
Eligible Primary Members and Eligible Dependents
Eligible Primary Members
Eligible Dependents
revive
CONFIDENTIAL: Prepared by ReviveHealth, Inc. 2025


Urgent Care Utilization
Sample Customer Selected
Sample Customer Name
Date Range Selected: 1/1/2023 - 5/5/2040
Physician Call Backs < 20 Min
94%
Total Appointments
215
Urgent Care Utilization
48.53%
Gross Savings*
$78,905
Total Appointments by Month
Redirection of Care Venue
Specialist 4%
Emergency Room 4%
No Treatment 8%
Primary Care Physician 29%
Urgent Care Center 54%
revive
*Calculated using appointment * redirect cost
CONFIDENTIAL: Prepared by ReviveHealth, Inc. 2025


Urgent Care Diagnoses
Sample Customer Selected
Sample Customer Name
Date Range Selected: 1/1/2023 - 5/5/2040
Total Diagnoses
204
Urgent Care Utilization
48.53%
Total Urgent Care Appointments
215
Top 10 Diagnoses
Total Diagnoses Over Time
revive
CONFIDENTIAL: Prepared by ReviveHealth, Inc. 2025


Mail Order Pharmacy Insights
Sample Customer Selected
Sample Customer Selected
Date Range Selected: 1/1/2023 - 5/5/2040
Total Prescriptions
831
Prescription Savings
$21,365
Pharmacy Utilization
187.58%
Top 10 Prescriptions
ATORVASTATIN
ESCITALOPRAM
LEVOTHYROXINE
BUPROPION
OMEPRAZOLE
TOPIRAMATE
LISINOPRIL
METFORMIN
AMITRIPTYLINE
SERTRALINE
Total Prescriptions Over Time
Total Prescriptions
Prescription Savings
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SAMPLE PAYCHECK

WORK STATE	VA	PAY FREQUENCY	Monthly
ANNUAL WAGES (CALCULATED @ 95%)*:	$44,460.00	Monthly WAGES (CALCULATED @ 95%)*:	$3,705.00
MONTHLY FED W/H	M 0	STATE W/H	M 0
TOTAL OF STEPS 3 & 4B ON 2020 W-4	0	W-4 (2019 OR EARLIER) OR 2020	2020

*SAMPLE: Employee Monthly Paycheck (Before & After Preventive Care Management)

Annual Salary - $44,460	Current	w/ Preventive Care Mgmt (PCM)	
Monthly Pay	$ 3,705.00	$ 3,705.00	
Group Health/Health Deductions	$ (465.00)	$ (465.00)	
Current Pre-Tax Deductions			
Wellness Program		$ (1,220.00)	
401-K (Deductions)			
			Differential
Taxable Income	$ 3,240.00	$ 2,020.00	$ 1,220.00
Federal Withholding	$ (388.80)	$ (242.40)	$ 146.40
State Withholding	$ (186.30)	$ (116.15)	$ 70.15
Social Security	$ (200.88)	$ (125.24)	$ 75.64
Medicare	$ (46.98)	$ (29.29)	$ 17.69
Total Withholding Taxes	$ (822.96)	$ (513.08)	$ 309.88
Wellness Program		$ (149.00)	$ (149.00)
Total Withholding	$ (822.96)	$ (662.08)	$ 160.88
Non-Taxable Reimbursement - (under SIMERP)		$ 1,220.00	
Monthly - Net Take Home Pay $	$ 2,417.04	$ 2,577.92	$ 160.88
	12	12	
Annual - Net Take Home Pay $	$ 29,004.48	$ 30,935.04	$ 1,930.56

*SAMPLE: Employer Breakdown (Before & After Preventive Care Management)

	Current	w/ Preventive Care Mgmt (PCM)	
Gross Salary	$ 3,705.00	$ 3,705.00	
Health Care	$ (465.00)	$ (465.00)	
Wellness Program		$ (1,220.00)	
Taxable Income	$ 3,240.00	$ 2,020.00	
FICA Match (7.65%)	$ 247.86	$ 154.53	$ 93.33
SIMERP Admin Fee		$	40.00
SIMERP Reimbursement		$ 1,220.00	
Total Monthly Cost	$ 3,952.86	$ 3,899.53	$ 53.33
Annual Cost	$ 47,434.32	$ 46,794.36	$ 639.96

**EMPLOYER Savings --> Monthly $53.33 --> Annual $639.96 --> PER EMPLOYEE

* This is only a sample for illustrative purposes the numbers will vary based on the actual employee's salary.

** The Employer savings is based on the Wellness Program value, therefore consistent on a per employee basis. There may be some exceptions based on high salaries and excessive pre-tax deductions.

SAMPLE PROPOSAL

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Employee	Monthly
Average Post-Tax Allotment:	$207.50
Total Post-Tax Allotment:	$18,882.80

Employer	Annual
Average Tax Savings	$637.67
Total Tax Savings:	$74,499.00

Employer	Annual
Average Payroll Reduction:	$14,640.00
Total Payroll Reduction:	$1,332,240.00
Average Payroll % Reduction:	23.79%

	EMPLOYEE					EMPLOYER		TOTALS	EMPLOYER ESTIMATED TOTALS		
ID	Employee Last Name	Employee First Name	Monthly Gross Tax Savings	Wellness Fee	Monthly Net Post-Tax Allotment	Annual Gross Tax Savings	Monthly Fee	Wellness + Monthly Total Fees	Annual Net FICA Tax Savings	Annual Payroll Reduction	Annual Payroll% Reduction
1	A1	B1	482.15	149.00	333.15	1,119.96	40.00	189.00	639.96	14,640.00	3.08%
2	A10	B10	277.19	149.00	128.19	1,119.96	40.00	189.00	639.96	14,640.00	25.68%
3	A11	B11	399.19	149.00	250.19	1,119.96	40.00	189.00	639.96	14,640.00	9.34
4	A12	B12	323.55	149.00	174.55	1,119.96	40.00	189.00	639.96	14,640.00	7.01%
5	A13	B13	449.56	149.00	270.56	1,119.96	40.00	189.00	639.96	14,640.00	12.50%
6	A14	B14	481.17	149.00	332.17	1,119.96	40.00	189.00	639.96	14,640.00	6.56%
7	A15	B15	349.33	149.00	200.33	917.16	40.00	189.00	491.16	14,640.00	8.56%
8	A16	B16	419.68	149.00	270.68	1,119.96	40.00	189.00	639.96	14,640.00	14.23%
9	A17	B17	310.49	149.00	161.49	1,119.96	40.00	189.00	639.96	14,640.00	5.60%
10	A18	B18	219.46	149.00	70.46	1,119.96	40.00	189.00	639.96	14,640.00	77.05%
11	A19	B19	317.81	149.00	168.81	1,119.96	40.00	189.00	639.96	14,640.00	12.33%
12	A2	B2	423.58	149.00	274.58	1,119.96	40.00	189.00	639.96	14,640.00	10.57%

Group Administrator:

Company:

SAMPLE CENSUS

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Personal Information						Dependent Information					Deductions		
Company Name	Employee Last Name	Employee First Name	Work State	Gross Pay per Pay Period	Pay Frequency	Federal - W-4 Marital Status	Federal - Is W-4 2019 or earlier or after 2020?	Dependents claimed	State - Marital Withholding Status	State - Withholding Dependents	Group Health Monthly - Employee Contribution	Monthly Deduction - Other $	Pre-Tax Monthly Deduction - 401-k / IRA $ Amount

EHP ROADMAP

Introducing A program that saves the employer money on FICA taxes while supporting the employees, & it pays for itself.

- **EHP** offers a compliant wellness plan that enables FICA savings for employers, incorporating three essential elements:
  - › Wellness Plan Documents
  - › Section 125 Cafeteria Plan
  - › SIMERP 105-11 Documents

Discovery Call

Starting with a Discovery Call, we provide insights into compliance and demonstrate how our SIMERP program, combined with **EHP Insurance Partner Supplements** products, can save up to **$640** per employee per year while offering supplementary benefits at no additional cost.

Census Collection

EHP will email and phone the client to assist them in completing the census our in-house CPA and accounting team.

Proposal Call

Once we receive the census, we schedule a proposal call within 24 hours to discuss the tax savings for the employer and the tax allocations for each employee.

Program Launch

Our dedicated onboarding team works with the employer to determine an enrollment date for employees and ensures seamless payroll integrations and the best policies are selected..

Enrollment

We offer various enrollment options tailored to the employer's needs, including virtual or onsite assistance and self-enrollment.

Plan Active

After enrollment and the plan is active, EHP provides comprehensive customer service and ensures all new employees are added to the plan throughout the year

DRIVING EDUCATION

85-90%
Employee Participation

- Employee Webinars and Videos
- Email, SMS & Call Outreach
- Employee Benefit Guides
- Direct Mail
- Employee Education Sites
- 24/7 Customer Service Call Center
- Onsite Dedicated Support Team


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ANY QUESTIONS?
LET'S REVIEW