



Employee Benefits

Supplemental Benefits with Real Financial Upside

- LLH offers a supplemental insurance product at no cost to **employees and their households**, covering:
 - o Free prescription medications
 - o Virtual Urgent and Virtual Primary Care
 - o Lab tests
 - o Mental health care
 - o Hospital indemnity payments for select events*And more, all at \$0 Co-pay*
- Existing benefits remain untouched—no disruption, just added value.



Employer Incentives

Employers Experience an Increase in Cash Flow

- **Zero-Net Cost Implementation:** Enhance your total benefits package with a supplemental layer that requires **zero net cost** for the employer and creates no reduction in employee take home pay.
- **Recruitment and Retention Edge:** Offer a competitive \$0 co-pay benefit suite to **all qualified W2 employees**, including part-time and seasonal staff, with 'Day One' eligibility.



The LLH Formula

Zero Net Costs for the Employer and Employee

- The LLH Program utilizes a pre-tax premium pursuant to Section 125 of the IRC, paired with a participatory Health Management Claim Payment.
- The net effect of these transactions is an increase in employee take home pay. Enrolled employees never experience a reduction in take home pay.