



Preventive Care Management Program

Designed to provide you with comprehensive wellness benefits and meaningful supplemental benefits without reducing your take home pay.



THE TE GROUP



BENEFITS

Preventive
Care
Management
Program



EMPLOYEE

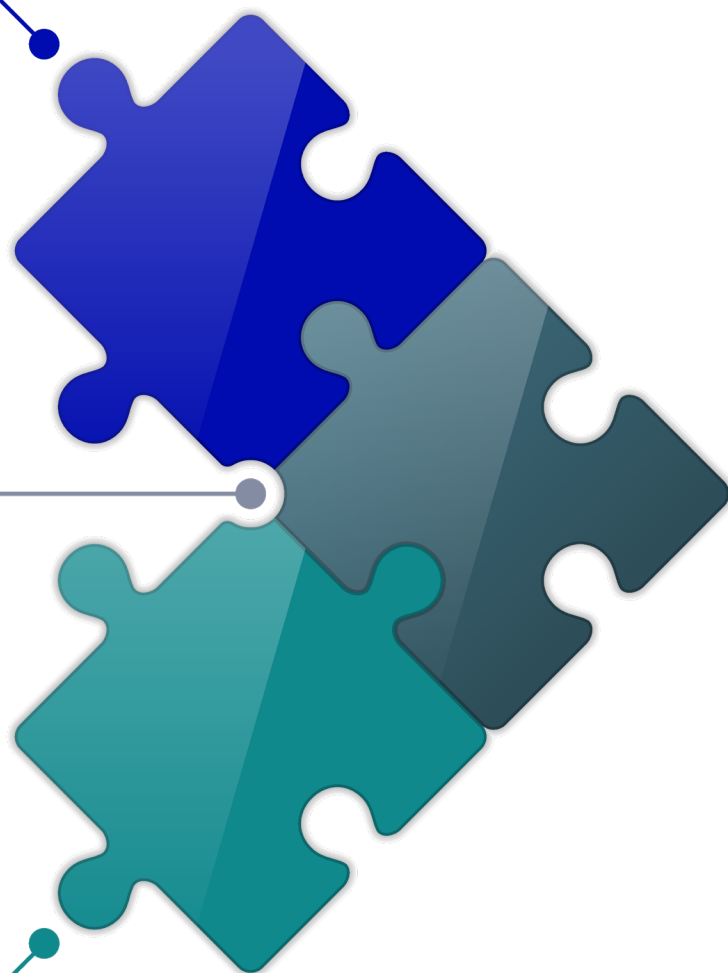
- Wellness benefits
- Supplemental benefits
- Better mental health
- Better physical health
- No net out-of-pocket expense

GOVERNMENT

- Healthier workers and citizens
- A more stable and possibly higher tax wage base

EMPLOYER

- Lower payroll taxes
- Healthier, more productive employees
- Improved hiring and retention of employees
- No net out-of-pocket expense





EMPLOYERS

The Preventive Care Management Program lowers payroll taxes, thereby increasing working capital while improving employee health, productivity, hiring, and retention.

Employers save on average \$650 in payroll taxes per W-2 full-time employee annually with no out-of-pocket costs. These net savings increase working capital that can be used to sustain and grow an employer's business. "When you create an environment of psychological safety and well-being, you create well-being capital, which boosts performance in healthy ways and enhances your bottom line. We are beginning to see data collected to validate the well-being capital model".¹ "Most adults spend at least a third of their employable years at work. The mental health challenges create a cost for employers. Our global survey finds that employees experiencing at least one mental health and well-being challenge (nearly three in five) report worse employee experience metrics. They are three times more likely to experience toxic behaviors and four times more likely to want to leave their organization."²

1. Jaman, Poppy, and Martin Dewhurst. "Leading with Compassion: Prioritizing Workplace Mental Health." McKinsey Health Institute. McKinsey & Company, October 6, 2022. <https://www.mckinsey.com/mhi/our-insights/leading-with-compassion-prioritizing-workplace-mental-health>.

2. Brassey, Jacqueline, et al. "Present Company Included: Prioritizing Mental Health and Well-Being for All." Edited by Elizabeth Newman. McKinsey Health Institute. McKinsey & Company, October 10, 2022. <https://www.mckinsey.com/mhi/our-insights/present-company-included-prioritizing-mental-health-and-well-being-for-all>.



EMPLOYEES

The Preventive Care Management Program provides employees with better health benefits with no out-of-pocket cost, creating healthier, more productive lives.

Benefits are expensive. Employees gain additional Wellness Benefits, enabling them to utilize telehealth, marriage counseling, weight loss/diabetes counseling, and dependency counseling. Employees can also receive Supplemental Benefits such as Universal Life, Short Term Disability, Accident Coverage, and Critical Illness Coverage. All the Wellness and Supplemental Benefits are provided to the employee with no out-of-pocket costs. "A majority of employees report challenges accessing mental healthcare. The most commonly reported barriers are lack of insurance coverage, difficulty determining covered services, not knowing which resources are available, difficulty finding providers, and long wait times to get appointments."³

3. Brassey, Jacqueline, et al. "Present Company Included: Prioritizing Mental Health and Well-Being for All."



GOVERNMENT

The Preventive Care Management Program creates a healthy workforce and increases the collection of tax dollars.

"A long-term comprehensive approach (to mental health) is likely correlated to organizations gaining the full potential benefits from improved employee health. If individuals, businesses, and countries widen their understanding of health, they may reap the benefits of gains in life expectancy and quality of life."⁴ "Potential measurable effects of enhanced mental health supports include fewer missed workdays and increased return to work rates. Among employees surveyed, those with anxiety or depression report missing, on average, roughly six times more workdays per year than individuals without a mental health condition".⁵ Wellness and Supplemental employee benefits should aid the government in achieving more productive employees and citizens and more stable and possibly a higher tax base from both employees and their employer on a state and federal level.

4. Brassey, Jacqueline, et al. "Present Company Included: Prioritizing Mental Health and Well-Being for All."

5. Coe, Erica, et al. "National Surveys Reveal Disconnect between Employees and Employers around Mental Health Need." Edited by Elizabeth Newman. McKinsey Health Institute. McKinsey & Company, April 21, 2021. <https://www.mckinsey.com/industries/healthcare/our-insights/national-surveys-reveal-disconnect-between-employees-and-employers-around-mental-health-need>.



THE TE GROUP



Wellness Benefits



Personal Health Dashboard™ (PHD)

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



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.



Telemedicine

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



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.



Identity Theft & Recovery Protection

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



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.

Please Note - The following benefits included above are only a portion of the 19 total Mayo Clinic benefits included in the Preventative Care Management Program. All associated benefits are included at no out of pocket expense to the employee, and do not include any individual co-pay.



Supplemental Benefits

Be better prepared for the unexpected

We help individuals and their families through challenging times. We do this by using policies that pay cash benefits for covered accidents and illnesses – to help you out.



Disability Income Champion

Providing a portion of your income if you become sick or injured and are unable to work.



Lifetime Benefit Term Insurance

Delivering flexible and comprehensive life insurance that lasts a lifetime.



Accident Champion

Offering three different complete packages that protect you in the case of an accident.



Critical Illness Champion

Filling financial gaps in the event of a critical illness.

Why PCMP?

- **Health Benefits:**
The program offers health coaching, telemedicine, behavioral health, and more!
- **Better Health:**
Increase your knowledge on preventative health care and learn about possible health risks before they become serious.
- **Access to Supplemental Benefits:**
You may receive access to Short Term Disability, Life Insurance, Accident, and Critical Illness Coverage.





EAP Benefits

Services that support well-being, resilience in work and life, and positive behavior change.

Short-Term Counseling

- Alleviate emotional stress
- Enhance interpersonal relationships
- Tackle family/parenting challenges
- Deal with substance misuse
- Manage strong feelings
- Build on personal strengths
- Navigate life transitions
- Work through grief and loss

Work-Life Benefit

- Childcare
- Adoption
- Elder care
- Dependent care
- K-12 & higher education resources
- Medical Advocacy
- Life Coaching
- Personal Assistant

Legal Benefit

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

Financial Benefit

- Preparing a realistic budget
- Dealing with tax-related questions
- Planning for retirement
- Identity theft solutions
- Investing in a college education
- Student loan coaching
- Home purchase education
- Credit report review



- ✓ All calls are strictly confidential
- ✓ Available for employees and eligible family members
- ✓ Up to three (3) counseling sessions per occurrence per year at no cost