



What is iM4 Health?

iM4 Health (iM4) is a Preventative Disease and Health Management Program that provides amazing benefits at no net cost to employers or employees. The benefits provided in the iM4 Health program do not disrupt or replace any current insurance offerings, they simply act as an enhancement of current benefits.

How is that possible?

The Affordable Care Act was established in 2012 and its primary purpose was to make health insurance/preventative care available to all Americans. iM4 Health utilizes Section 125 and the Affordable Care Act. Section 125 is a law established in 1978 that allows employees to pre-tax health insurance premiums (amongst other things).

What are the Benefits?

Employees:

- Group Hospital Fixed Indemnity Plan & Wellness Rider
- Increased take-home pay

Employees + Family Members:

- Unlimited Virtual: Primary Care, Urgent Care, Behavioral Health, & Dermatology
- Health Risk Assessments & Metabolic Testing
- Free Rx Program (almost 5,000 Prescriptions)
- Savings Network: Dental, Vision, Hearing, Imaging, Diabetes, Televet, Fitness & Entertainment

Employers

- A tool for Recruitment and Retention
- FICA Tax Savings (Averages \$650 Per Employee Annually)

Who Qualifies?

All Employees can qualify whether they are full-time, part-time, seasonal, benefit-eligible, or non-benefit-eligible. Qualification is based on wages and tax deductions. As long as an employee has a minimum predicted income of \$14,300 per year and minimal tax deductions they will qualify for the program. Eligibility is determined by a proprietary tax analyzer. The tax analyzer ensures that all qualified employees will see an increase in take-home pay. An employee can not qualify for the program if they do not see an increase in take-home pay.

How does Enrollment Work?

Enrollment in iM4 Health works differently than typical health insurance, the administration burden is minimal due to the fact that enrollment takes place through an integration with payroll. This program works on an Auto-Enrollment Basis, meaning qualified employees will be automatically enrolled into one of the 6 plans based on their wages and tax deductions, with the option to opt-out. This is not something that the employer or employee chooses. The plan that an employee is placed in is selected by our Tax Analyzer.

How do Employees see an Increase in Take-Home Pay?

Employees will see two new line items added to their paychecks, the iM4 pre-tax premium and the iM4 claims payment. The combination of the two results in a net positive take-home pay for the employee. The iM4 claims payment is made on a pay period basis for participation in certain preventative care/health management activities guided by a medical professional (i.e. using the benefits included in the plan). One of the ways to satisfy this claim is by receiving a Health Coaching Newsletter from iM4 Health's team of medical professionals via email or text message. These health coaching newsletters are automatically sent out every single pay period to employees. With iM4 only one of two things can happen, an employee sees an increase to their take-home pay by participating or no change at all to their take-home pay by opting out.

How does the Employer see FICA Tax Savings?

The by-product of reducing the employee's taxable income is that the Employer's FICA tax contribution is also reduced. The employer is still paying their ordinary 7.65% contribution, but because the employee's taxable income has been reduced they are paying that same 7.65% on a lesser amount.

How is iM4 Health Paid For?

While there is no net cost to the iM4 Health Program, there is still a cost. The cost of the benefits are paid for by the tax savings that the iM4 Health Program generates for the employees resulting in a net increase in take-home pay. The cost of administration is paid for by the tax savings that the iM4 Health Program generates for the employer. No money is taken out until the tax savings are realized.

How will iM4 Health be rolled out?

iM4 Health has an internal education process that is designed to educate the entire organization. Education is split into two sections: Employee & Employer. On the Employee side, our education team reaches out to the employees 6-8 times before the program goes live to educate them about the benefits, how to access them, and how their take-home pay will be increased. On the employer side, our education team assists with payroll setup as well as the finance setup, to ensure the program runs smoothly.