

# Champion Health, Inc.

Introducing

The **CHAMP** Plan™



Engage | Educate | Monitor | Manage

# Companies The **CHAMP** Plan™ Works With



# The CHAMP Plan™ Testimonials

IRS Corporate Auditor (1987-2019)

During my time as a corporate auditor representing the IRS, I saw many wellness plans that came under scrutiny because there were gaps between the design of the plan and the interpretation of the IRS rules. The CHAMP plan closed those gaps. If I were still in practice with the IRS, there would be no potential exposure as they designed their plan within the letter of the law.

IRS

Jay (Arby's Owner)

As a fast food chain we always had an issue offering benefits to our employees and the CHAMP plan has been the perfect fit to accomplish that. Not only does it increase their pay but it provides minimum essential coverage and useful benefits they can use as standalone and with their current plan. The rollout was seamless to all our employees and despite the initial complexities of the plan, the employee experience has been very easy for them to understand. I can honestly say our only regret was not doing it sooner as the tax benefits have been real and tremendous. Our employees have been happy with their benefit plans and the competitive rates. We were pleasantly surprised to see the renewal rates come in lower than we anticipated that shows the effectiveness of the CHAMP plan reducing the claims that hit our major medical. The CHAMP team has been great to work with and we appreciate their level of detail and expertise to help us manage our claims internally which has kept our rates down.

JH

National Payroll and Staffing PEO

As one of only a handful of IRS certified PEO's in the United States, our business is providing Human Resources and Payroll to over 50,000+ lives around the United States. As a result, compliance was at the heart as the most important factor of our decision to participate in the CHAMP plan. After carefully reviewing all the inner workings of the plan we are completely assured that the CHAMP plan is fully compliant from an IRS audit and businesses we recommend it to are held harmless since it is our EIN number behind it. The businesses we support want the best for their employees. Including the CHAMP plan as part of every proposal allows us to provide greater benefits at a more cost-effective price than our competitors.

NP

Curt (Piggly Wiggly Owner)

We've been with the CHAMP plan for over 3 years now.

At first, we were hesitant because we didn't know if our employees would actually see the benefit. Looking back, we now wish we rolled it out years sooner. Our employees are healthier and they love the added medical benefits along with their higher paychecks. To date we have saved our company and our employees millions.. The CHAMP plan has been the single greatest benefit we have implemented for our employees and our bottom line.

CS

Publicly Traded Manufacturing Company

As a publicly traded company, we face a lot of scrutiny over the benefits package we provide. Add to that our company employees over 16,000 lives the rollout process is as crucial as the savings businesses we support want the best for their employees. Including the CHAMP plan as part of every proposal allows us to provide greater benefits at a more cost-effective price than our competitors.

MC

450MM Revenue Software Analytics Company

As a CFO, my job is to find ways to improve the bottom line of our business. When we were first introduced to the CHAMP plan, the immediate reaction was this is too good to be true. After talking with our CPAs and attorneys about the plan, they concluded that CHAMP plan was compliant on all fronts. We added the CHAMP plan to our benefit package with nearly 100% acceptance. Not only do our employees have a higher take-home pay, the bottom line of the business improved tremendously and we would highly recommend the Champion Health plan.

4R

# The **CHAMP** Plan™ Benefits

## Unlimited Primary Care Doctor / Urgent Care Visits

- The Plan pays 100% of the office visit charges for First Health Providers for the employee. **(Employee Only)**

## 100% Preventative Care

- The Plan pays 100% of services required by the Patient Protection and Affordable Care Act through First Health Providers. **(Employee Only)**

## Unlimited Prescriptions \$0 Copay

- No copay or cost **(Employee plus family)**

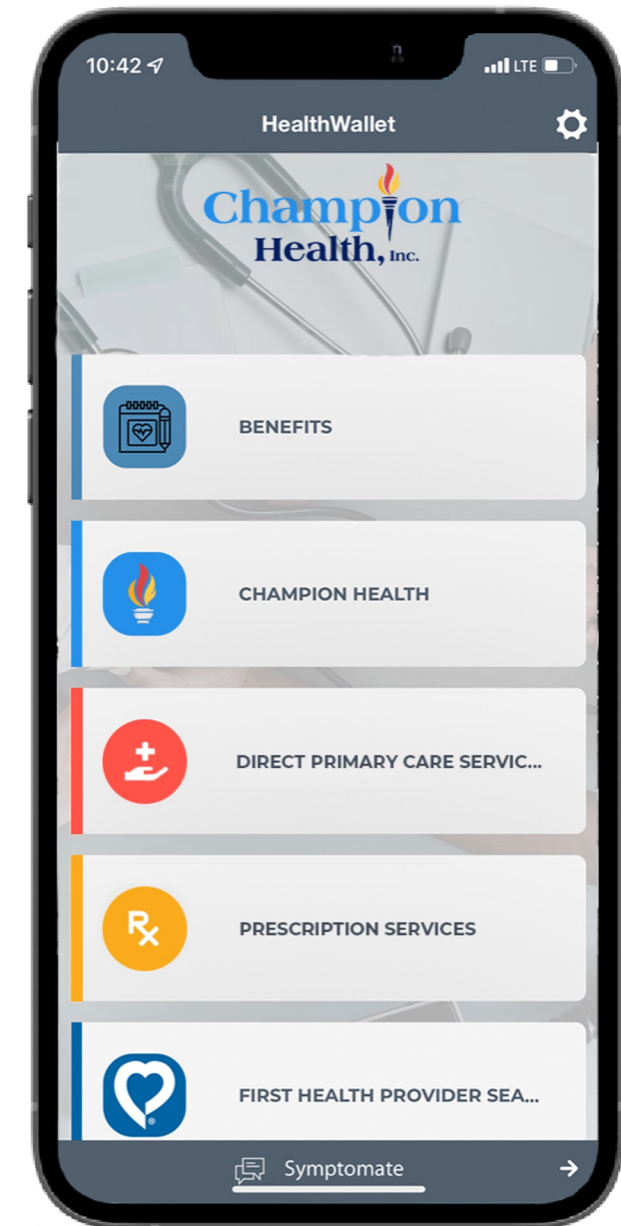


## Direct Primary Care **(Employee plus family)**

- \$0 Cost Unlimited access to a Concierge's advocate approach to health care.
- It's having a doctor available 24/7 at your beck and call.

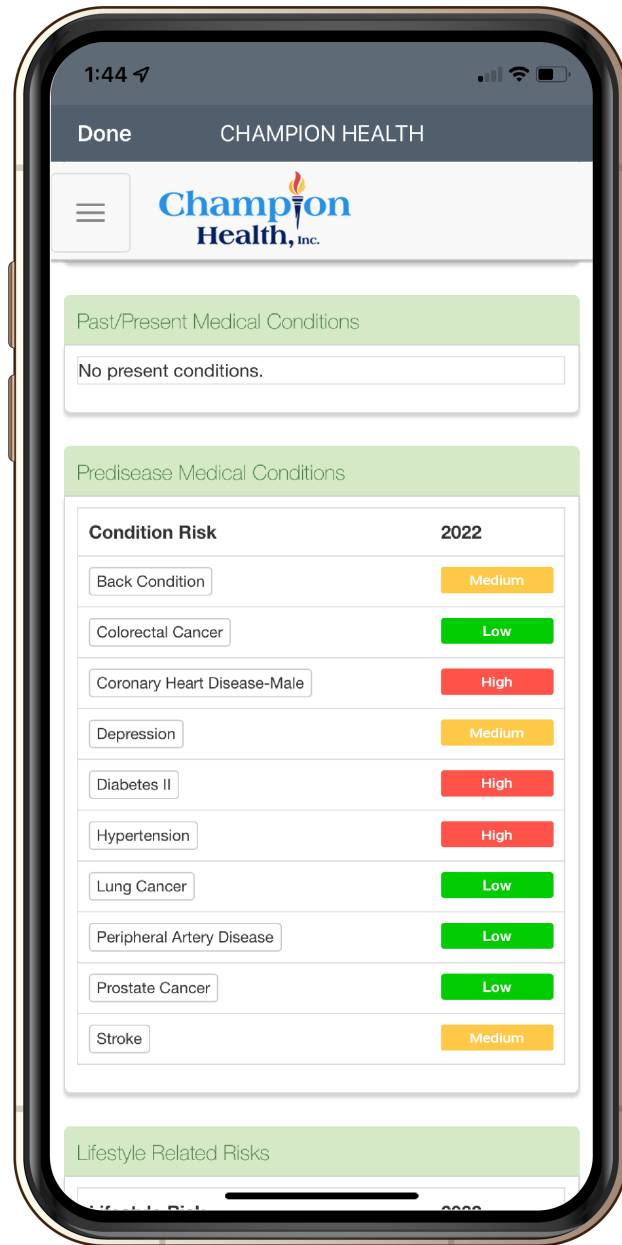
## Personal Health & Mental Health Consultations **(Employee Plus Family)**

- Proactive Medical Care to help identify potential health risks
- Access to private consultations



Benefits are available to Employees, Employees + Spouse/Partner and Children. See details on Fulfillment documentation.





# The **CHAMP** Plan™ Predictive Med Model

Advanced Technology Based Personal Health Management

Multi-channel solution:

- Mobile App / Tablet
- Desktop Online Internet Portal
- Physical Intervention

Proven outcomes spanning 20 years and a global stage

Care coordination with CHAMP Plan™ providers

# How is The **CHAMP** Plan™ Different?

## PredictiMed™ VALIDATED\* next generation

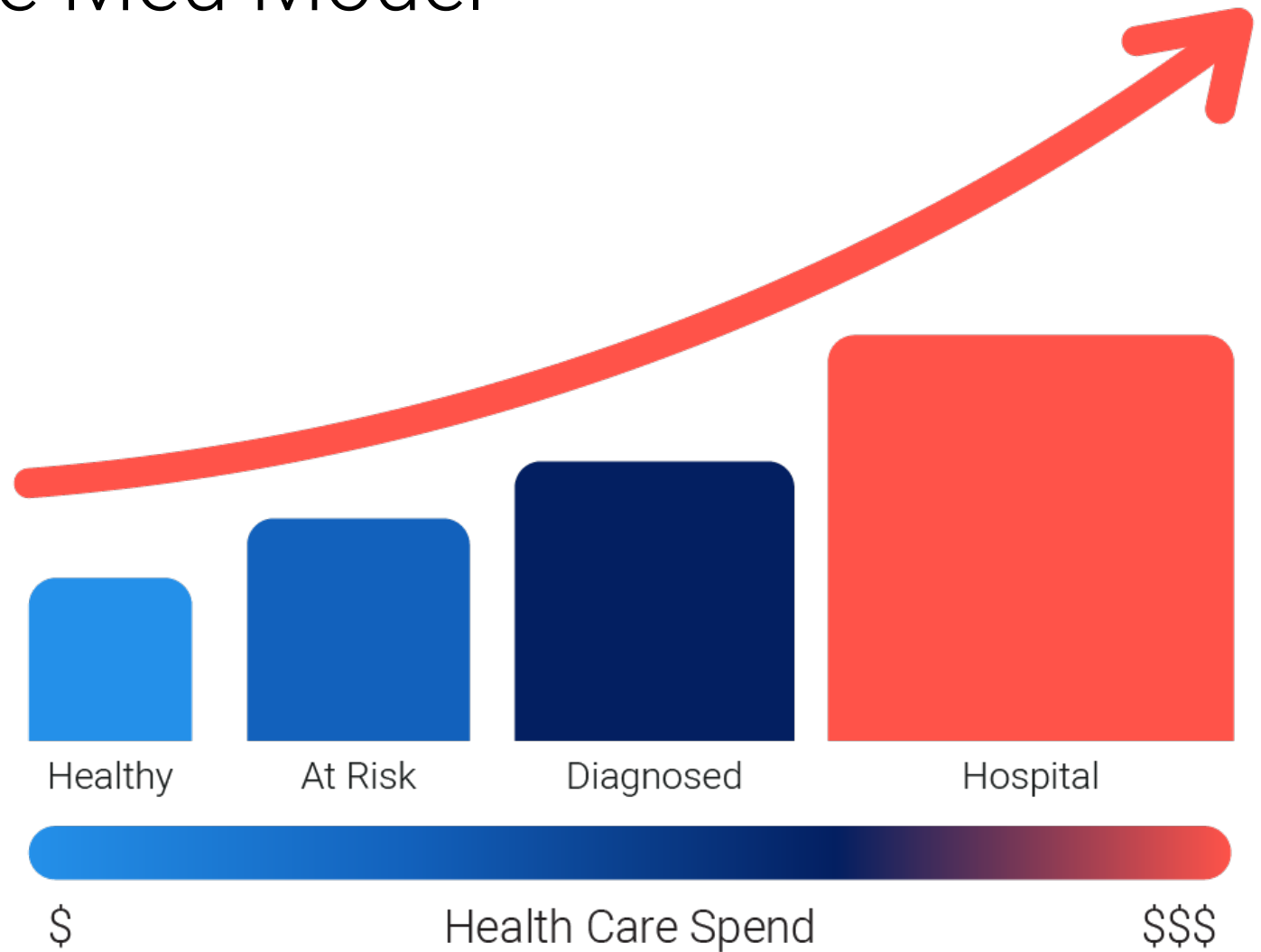
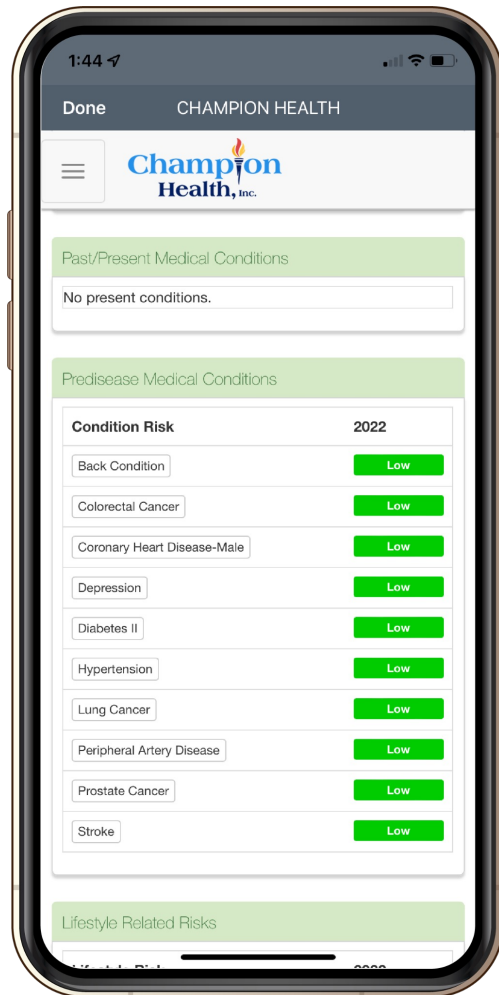
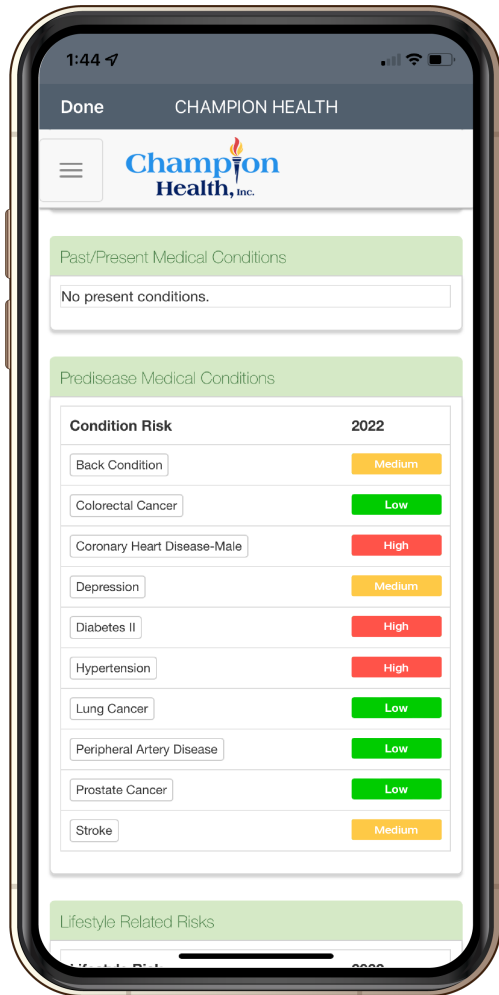
### Analytics & Predictive Modeling Tools

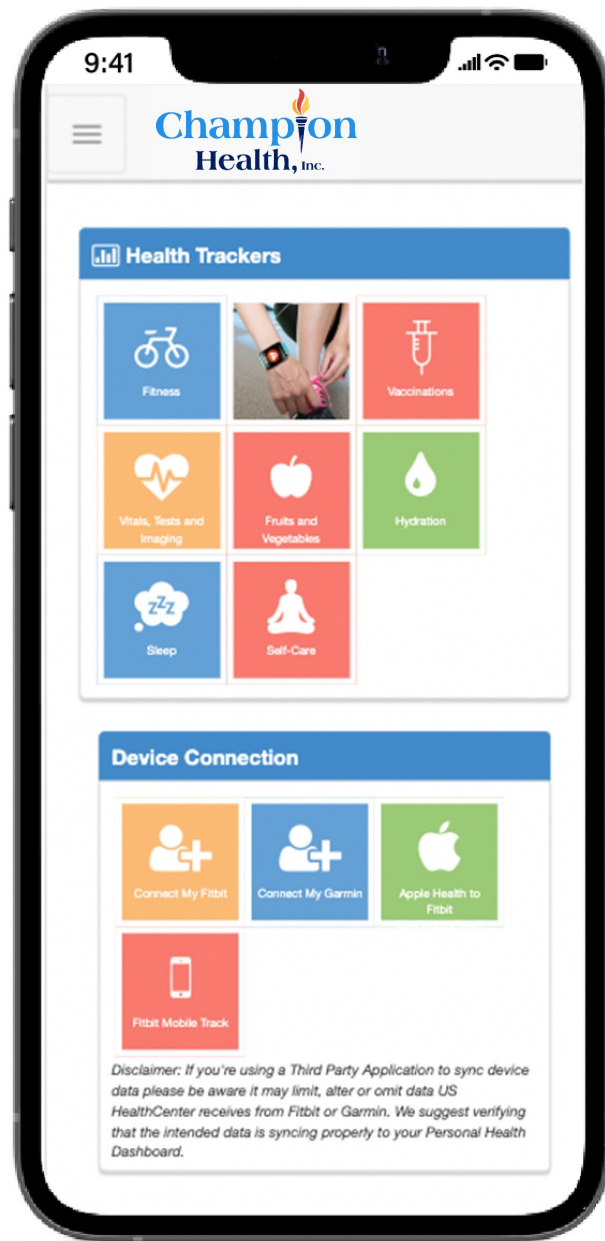
- \* Validated Through Intel-GE Care Innovations Validation Institute, Care Innovations
- Segmented Pre-disease Predictive Model™
- Segmented End-stage Predictive Model™

### Fully integrated proprietary technology/service platform includes:

- Personal Health Dashboard™, behavioral modification programs, rewards, personalized health content, risk resolution guidelines, claims and payor administration, Wholeistic™ coaching tools, Champ™ Score, Benefits linkage tools

# The CHAMP Plan™ Predictive Med Model





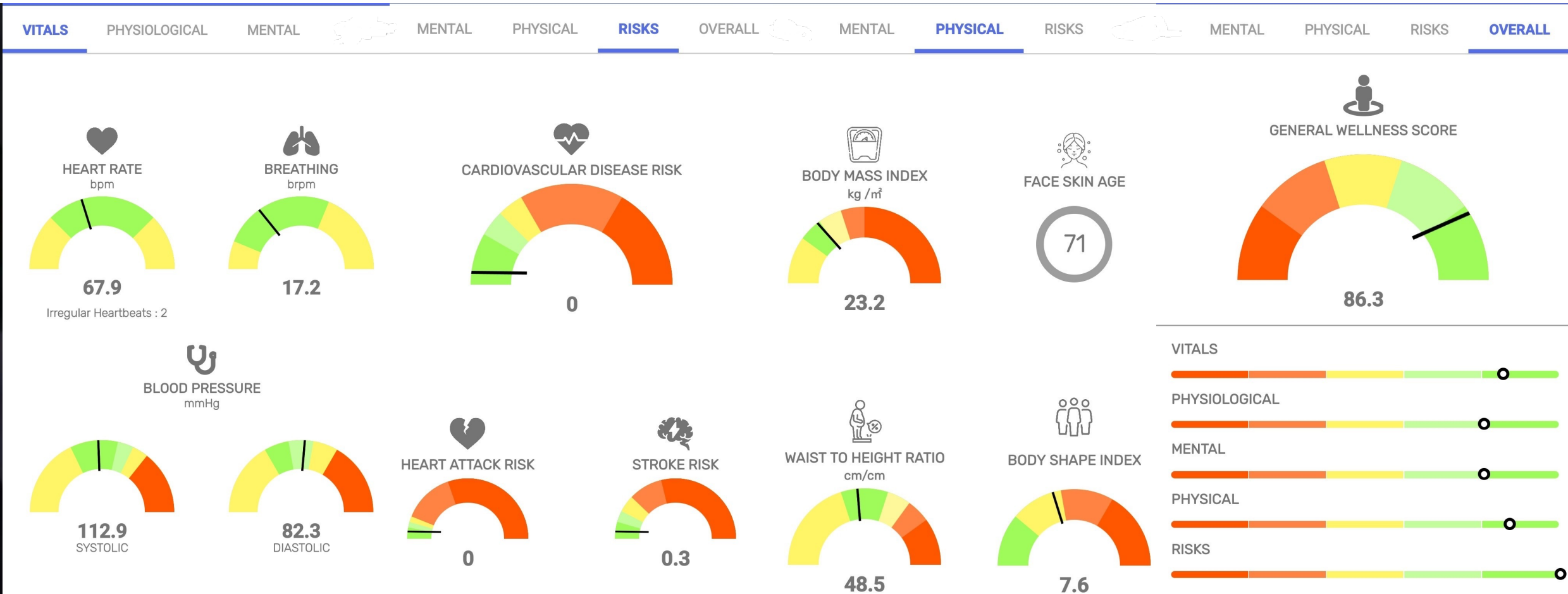
## The **CHAMP** Plan™ Predictive Med Model

Advanced logic identifies group and individual activities required to manage the health of the population.

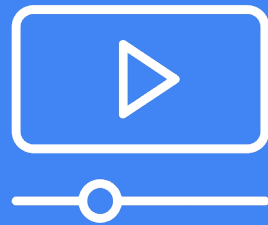
Clinical assessments pertinent to the end user, education and intervention pathways that work harmoniously and feed back into the CHAMP™ Health Score – to enable a user to identify and understand risks and find pathways to change behavior which meets their capabilities.

# The CHAMP Plan™ Face Scanner Application

Employees can use the FDA registered scanning technology to capture a large range of health information that they can use to improve upon and track their progress over time.



# The **CHAMP** Plan™ Qualifying Triggers



**Watch Video and  
Complete Clinical Quiz**

**CPT 96161**

Keeping Your Back Healthy / Depression /  
Prediabetes / Managing Your Weight / Guide to  
Physical Activity / Relaxation Exercises / Smoking  
Cessation / Stages of Change / How Your Heart  
Works



**Coaching with RN**

**CPT 98967**



**Complete Wellness Modules**

**CPT 98969**

Nutrition / Stress / Fitness /  
Tobacco Cessation



**Biometric Screening**

**CPT 80047-  
86849**



**Visit with Telemedicine  
Provider**

**CPT 99091**



**Complete Assessments  
& Risk Resolution Guidelines**

**CPT 96161**

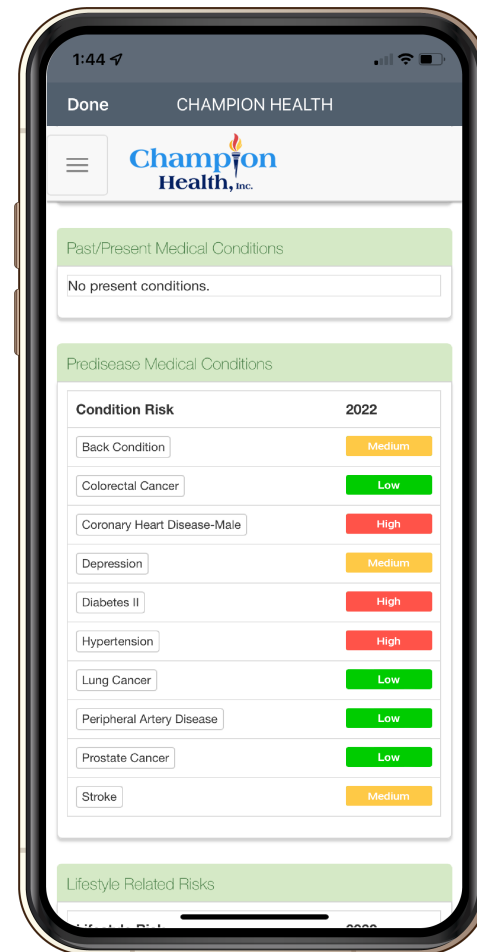
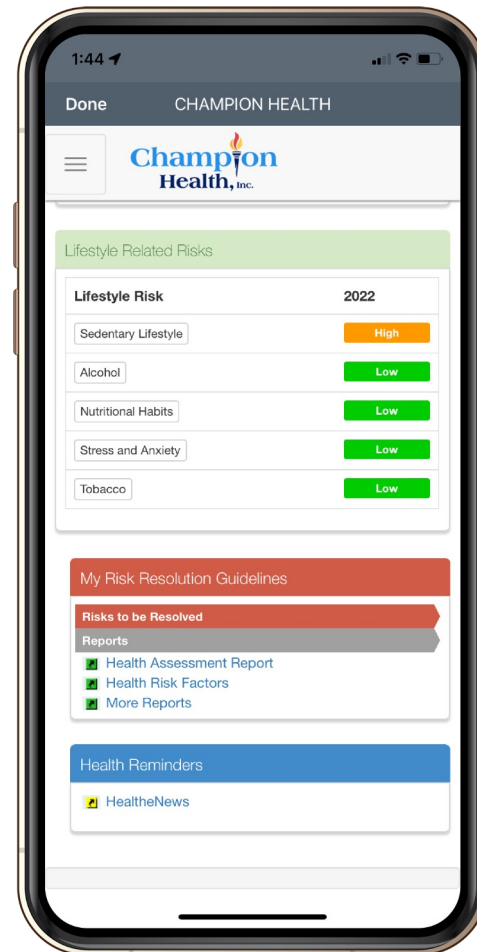
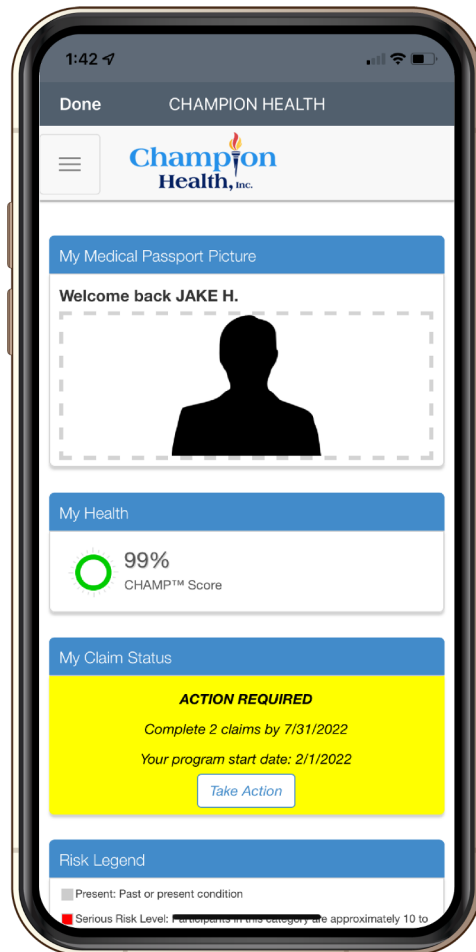
Health Risk Assessment with Champ™ Score /  
CHAMP Wellcentive / Absenteeism & Presenteeism  
/ Quality of Life / Readiness to Change / Health  
Utilization / Alcohol / Overweight / Sedentary  
Lifestyle / Stress / As applicable based on risk



**Coaching with Doctor  
or Physician**

**CPT 98967**

# The CHAMP Plan™ Predictive Med Model



NAVIGATE to additional services\* and information at your fingertips

- Direct Primary Care
- Prescriptions
- Doctor / Urgent Care Visits
- Added value health services
- CHAMP Plan™ benefits

\* Service options vary dependent upon deployment for the group.

# Example Proposal for 100 Employees

Current Paycheck Example			
Smith, John		Required Deductions	
Pay Period	Semi-Monthly	Federal Income Tax	\$ (114.28)
Gross Pay	\$ 2,187.00	Social Security (FICA)	\$ (107.03)
Marital Status	M	Medicare (FICA)	\$ (31.10)
Allowances	1	State Income Tax	\$ (133.00)
Qualified Deductions	\$ (41.87)	SDI	\$ -
Non-Qualified Deductions	\$ -		
401K	\$ (367.08)		
		<b>NET PAY</b>	<b>\$ 1,392.64</b>

1234

PAY TO THE ORDER OF Smith, John \$ **1,392.64**

\_\_\_\_\_ DOLLARS

FOR \_\_\_\_\_ *Paycheck Example*

⑆ 211042838⑆ 1222122122⑆ 00123

Employee Increase Per Pay Period	
\$ 62.92	Employee Benefit + Guaranteed Benefits

Example Based on Employee Coverage			
		Required Deductions	
Pay Period	Semi-Monthly	Federal Income Tax	\$ (49.06)
Gross Pay	\$ 2,187.00	Social Security (FICA)	\$ (60.23)
Marital Status	M	Medicare (FICA)	\$ (22.40)
Allowances	1	State Income Tax	\$ (95.80)
Qualified Deductions	\$ (41.87)	SDI	\$ -
<b>Champ Claims Funding</b>	<b>\$ (600.00)</b>	<b>CHAMP Benefit</b>	<b>\$ 505.00</b>
Non-Qualified Deductions	\$ -		
401K	\$ (367.08)		
		<b>NET PAY</b>	<b>\$ 1,455.56</b>

1234

PAY TO THE ORDER OF Smith, John \$ **1,455.56**

\_\_\_\_\_ DOLLARS

FOR \_\_\_\_\_ *Paycheck Example*

⑆ 211042838⑆ 1222122122⑆ 00123

Employee Increase Per Month	
\$ 125.84	Employee Benefit + Guaranteed Benefits

Potential Annual Savings for Company
<b>\$57,360.00</b>

Claims Funding PPP	\$60,000.00
x 7.65 % FICA Payroll Savings	\$ 4,590.00
Less Admin Fee	\$(2,200.00)
<b>Pay Period Saving</b>	<b>\$ 2,390.00</b>

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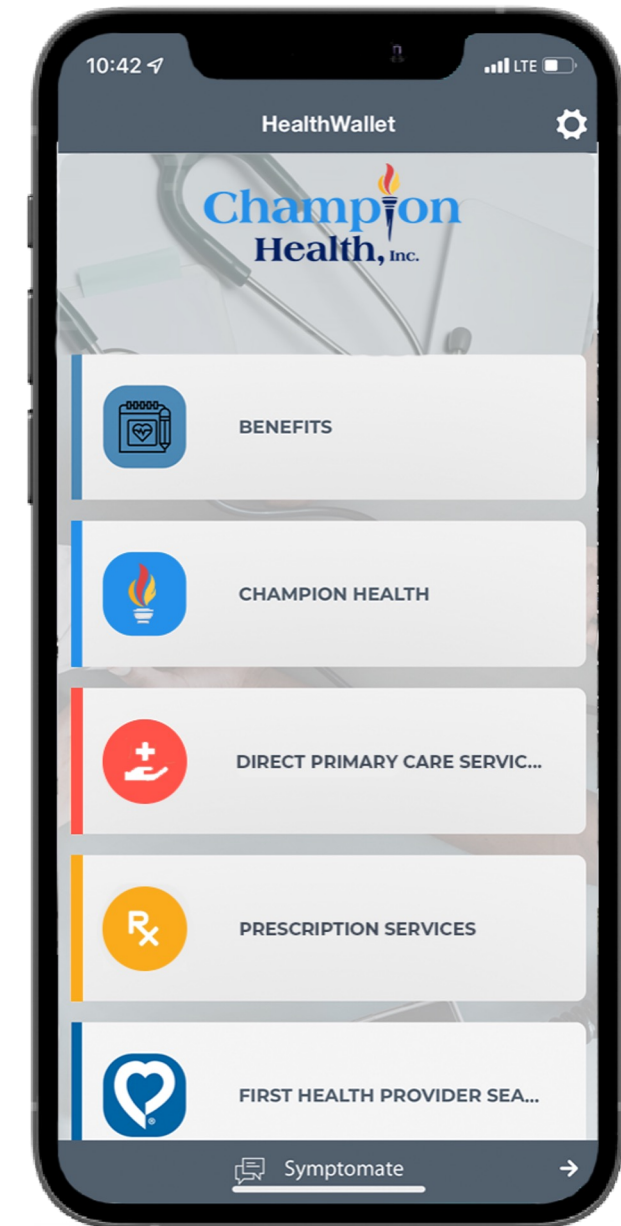


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# Action Items

- Initial Census: To produce a proposal/analysis
- Request for Coverage (RFC): Company information form completed
- Champion Health Plan Documents sent to client and signed by client
- Final census completed (with final information including employee contact information)
- Set up enrollment logistics call with client

# What Our Clients Say About The **CHAMP** Plan™

I wanted to write you this letter to say thank you for introducing us to the CHAMP Health Benefit Program. Our company has been enrolled in CHAMP for 1.5 years to date and we are proud to be able to offer it to our much-appreciated employees! You have been great to work with and I appreciate everything that you have done for us!

Some good news – we are continuing our use of the CHAMP program in 2021. It has saved us money on payroll taxes which makes our CFO very happy.

As a company, roughly half of our employees are Spanish speaking for their first language. The streamlined enrollment process through CHAMP was, not only, easy to understand but also simple to complete.

# What Our Clients Say About The **CHAMP** Plan™

Many of our employees have used the free Direct Primary Care service as well, not only for themselves, but also for their children. The phone consultation service is fantastic, and I cannot recommend it enough. It saves time waiting in the doctor's' office and keeps you healthier by not exposing you to other "sick" individuals. Personally, I have used the service four times over the last 1.5 years.

The program itself encourages our employees to recognize the importance of their own health and educates them on an individualized basis on how to improve their own "less healthy" traits. I found this to be greatly beneficial for our employees as it was something that many take for granted.