



Quantum Health Benefits No Net Cost EMPLOYER/EMPLOYEE BENEFITS Program

Financial Benefits Coupled with WORKPLACE HEALTH & WELLNESS

A Fully-Insured Healthcare Management Program with Financial Benefits for Both Employer and Employee



Visit Our Website: www.pteproactivehealth.com





ZERO NET COST FINANCIAL BENEFITS TO BOTH EMPLOYER & EMPLOYEE COUPLED WITH A WORKPLACE HEALTH & WELLNESS PROGRAM

NO NET COST HEALTHCARE BENEFIT PLANS

Fully Compliant Preventive and Wellness Management Programs with Profit Incentives



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What are No Net Cost Health & Wellness Plans?

- Now available in the market, allows both Employer and Employee to profit while also delivering a well sought out Health & Wellness Plan that is in addition to any existing plan already in place by an employer
- At its core, the Quantum plan is a fully insured IRS Section 125 Indemnity Plan ("Cafeteria" plan) that has been in existence since 1978
- The result is that every Employer pays lower FICA taxes averaging \$800+ savings per qualifying and participating employee
- In addition, Employees receive an increase in take-home pay and a variety of healthcare and wellness benefits
- The Quantum program has been (1) designed and made commercially available by major insurance companies, and (2) approved by all 50 states and US possessions, and (3) accepted for marketing by major insurance brokerage firms.



With **NO net cost** to the employer or employee, now or ever!





Employer Savings of \$957.00 Annually Per Employee for Plan VI (\$1.500)

Explanation of Employer Net Savings

Total FICA savings per employee monthly(\$1500)	\$1,500.00	7.65%	\$114.75
Annual Employer FICA savings total	\$114.75	12	\$1,377.00

Quantum Employer monthly fee per Employee \$35

Net Employer Savings	\$1,377.00	\$420.00	\$957.00
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Employer Savings of \$681.60 Annually Per Employee for Plan V (\$1,200)

Explanation of Employer Net Savings						
Total EICA Sourings Day Employee Manthly (\$1.200)	\$1,200.00	7 650/	\$91.80			
Total FICA Savings Per Employee Monthly (\$1,200)		7.65%				
Annual Employer FICA Savings Total	\$91.80	12	\$1,101.60			
Quantum Employer monthly fee per Employee	\$35.00	12	\$420.00			
Net Employer Savings	\$1,106.60	\$420.00	\$681.60			

Explanation of Employer Net Savings						
Total EICA Sovings Par Employee Monthly (\$1.200)	\$1,200.00	7.65%	\$91.80			
Total FICA Savings Per Employee Monthly (\$1,200) Annual Employer FICA Savings Total	\$1,200.00 \$91.80	1.05 %	\$1,101.60			
/ Influer Employer Flor Ouvingo Fotal	φ01.00	12	ψ1,101.00			
Quantum Employer monthly fee per Employee	\$35.00	12	\$420.00			
Net Employer Savings	\$1,106.60	\$420.00	\$681.60			

Explanation of Employer Net Savings						
Total FICA Savings Per Employee Monthly (\$1,200)	\$1,200.00	7.65%	\$91.80			
Annual Employer FICA Savings Total	\$91.80	12	\$1,101.60			
Quantum Employer monthly fee per Employee	\$35.00	12	\$420.00			
Quantum Employer monthly fee per Employee	\$ 55.00	12	\$4ZU.UU			
Net Employer Savings	\$1,106.60	\$420.00	\$681.60			



Annual Net Employer Savings For All 6 Plans

	Plan I	Plan II	Plan III	
Employee Premiums	\$600.00	\$750.00	\$900.00	\$
FICA	7.65%	7.65%	7.65%	
FICA Monthly Savings	\$45.90	\$57.38	\$68.85	
FICA Annual Savings	\$550.80	\$688.50	\$826.20	
Employer Monthly Fee	\$35.00	\$35.00	\$35.00	
Employer Annual Fees	\$420.00	\$420.00	\$420.00	
Net Employer Savings	\$130.80	\$268.50	\$406.20	

Plan V Plan VI Plan IV \$1,500.00 \$1,200.00 \$1,050.00 7.65% 7.65% 7.65% \$80.33 \$91.80 \$114.75 \$963.90 \$1,101.60 \$1,377.00 \$35.00 \$35.00 \$35.00 \$420.00 \$420.00 \$420.00 \$681.60 \$957.00 \$543.90

Employee Sample Payroll Analysis

Monthly Paycheck

Example - \$50,000 Salary

	Without Quantum	With Quantum	The
	Health Benefits	Health Benefits	Difference
Gross Income	\$4,166.67	\$4,166.67	\$0.00
Quantum Health Benefits Pre-tax Premium	\$0.00	\$1,500.00	\$1,500.00
Taxable Income	\$4,166.67	\$2,666.67	\$1,500.00
Tax Withholding	\$853.50	\$457.36	\$396.14
Quantum Proactive Wellcare Benefit	\$0.00	\$1,200.00	\$1,200.00
Net Take Home Pay	\$3,313.17	\$3,409.31	\$96.14
TAX WITHHOLDING			
Federal Tax	\$353.38	\$173.38	\$180.00
Social Security	\$258.33	\$165.33	\$93.00
Medicare	\$60.42	\$38.67	\$21.75
State Tax	\$135.54	\$50.65	\$84.89
SDI	\$45.83	\$29.33	\$16.50
Total Tax Withholding	\$853.50	\$457.36	\$396.14



Premium Payment

- Hospital Indemnity Plan
- Prescription Drug Plan
- Telemedicine Benefit
- Emergency Room Benefit
- Critical Illness Benefit
- Accident Plan
- Surgery & Anesthesia Benefit
- Ambulance Benefit

	Health	
PAY TO THE ORDER OF:	John Doe	\$ 3,313.1
		DOZLARS
MEMO		Employer
WITH -	PTE	
WITH	PTE Proactive Health	DATE:
PAY TO THE ORDER OF:	Proactive Health	DATE \$ 3,409.31
PAY TO THE	Proactive Health	\$ 3,409.31
PAY TO THE ORDER OF:	Proactive Health John Doe	\$ 3,409.31

Quantum and History of Section 125 Health Plan



Section 125 plans introduced to allow for health benefits on a Pretax basis.



Affordable Care Act launched to improve access to health coverage for individuals nationally. 2014

Wellness benefits added to the ACA allowing for the payment of specific wellness program activities. Section 125 Indemnity benefit plans become fully insured products by major insurance carriers.

QUANTUM HEALTH BENEFITS IS AN EXCLUSIVE PARTNER WITH SEVERAL A.M. BEST "A" RATED CARRIERS AND OFFERS ITS FULLY INSURED PLAN NATIONALLY AND IN ALL US POSSESSIONS.







QHB Launches its fully insured plan and receives State approvals nationally.



Plan Benefits

Providing a Healthcare Management Platform that gives YOU the power to take control of care!



Daily Hospital Confinement Benefit

Benefit payable per day of confinement: \$1000 Max number of days payable: Up to 30 days



Benefit

Lump Sum First Diagnosis: \$2,500 Invasive cancer, heart attack and stroke



Daily Emergency Room Visits -Sickness & Injury

Benefit payable per day: Up to \$500 Max number of days payable: 1 day



Daily Ambulance Benefit

Benefit payable per day: Up to \$500 Max number of days payable: 1 - 2 days



Daily Inpatient Surgery -Anesthesia

Benefit payable per day: \$400 Max number of days payable: 1 day



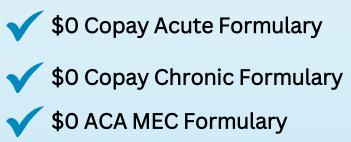
Daily Inpatient Surgery

Benefit payable per day: \$1,000 Max number of days payable: 1 day





RX Plan



PTE



Telemedicine

- Includes Behavioral Health 24/7 Access and \$0 Copay
- Includes Family Members
 - See Details Next Page



Wellness Plan

Vutrition Education ✓ Online Learning Modules Stress & Sleep Programs Smoking Cessation









Accident Plan

🔨 \$1,000 Benefit Inpatient ✓ Outpatient



Virtual urgent care and behavioral health

- •Easily request medical consultations to receive ailment diagnosis and treatment plans for you and your dependents.
- •Schedule doctor consultations when it's most convenient for you.
- •Select your preferred pharmacy for easy prescription pick-up.
- •Avoid waiting in urgent care centers and emergency rooms.

We treat common and behavioral medical conditions including:

Eye Infection Fever Headache Insect Bites Nausea/Vomiting V Pink Eye



Telemedicine

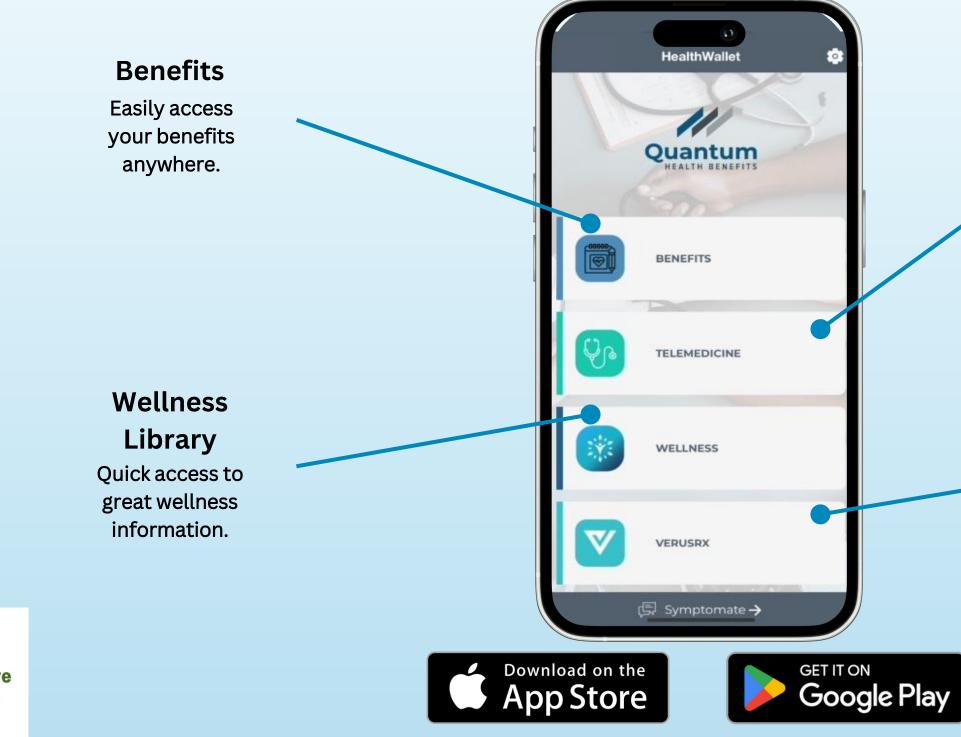
- Activate your account to connect with board-certified physicians,
- psychologists and psychiatrists anytime, anywhere in the United States.

- ✓ Substance Abuse Depression Stress and Anxiety Bipolar Disorder Addiction **Trauma and PTSD**
- Abrasions ✓ Allergies Cold/Flu Constipation ✓ Cough 🗸 Diarrhea



Easy Mobile App

With our mobile app, you can easily check up on your health and access the full suite of benefits.





Telemedicine

Speak with licensed physicians 24/7.

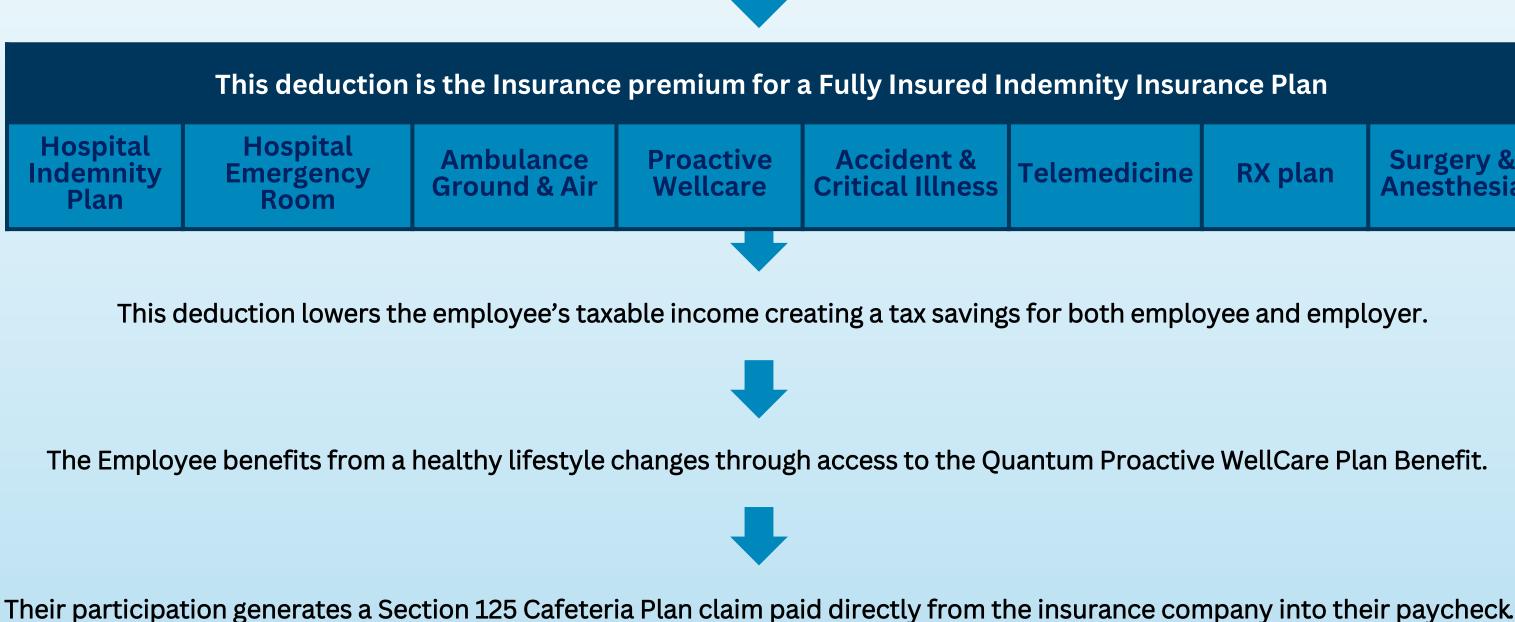
Prescriptions

Easily access your medications anywhere.



How The Quantum Plan Works

A premium is deducted from the employee's paycheck through a Section 125 Cafeteria Plan.



Indemnity Insurance Plan					
5	Telemedicine	RX plan	Surgery & Anesthesia		

Quantum Benefits Based On Plan

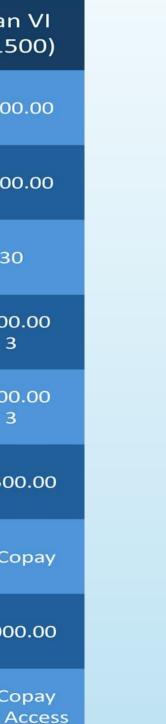
Each Employee Qualifies For

Benefits	Plan I (\$600)	Plan II (\$750)	Plan III (\$900)	Plan IV (\$1050)	Plan V (\$1200)	Plar (\$15
Proactive WellCare Benefit Max Per Month	\$500.00	\$625.00	\$750.00	\$875.00	\$1,000.00	\$1,20
Hospital Inpatient Benefit X 1 Day	\$500.00	\$500.00	\$500.00	\$750.00	\$750.00	\$1,00
Hospital Inpatient Benefit (Days after initial benefit)	N/A	3	5	5	10	3(
Emergency Room Benefit Max Days Payable Per/Year	\$100.00 3	\$100.00 3	\$100.00 3	\$250.00 3	\$250.00 3	\$500 3
Ambulance Benefit Max Days Payable Per/Year	\$100.00 3	\$100.00 3	\$100.00 3	\$250.00 3	\$250.00 3	\$500 3
Critical Illness Plan	\$2500.00	\$2500.00	\$2500.00	\$2500.00	\$2500.00	\$250
RX Plan – Includes Chronic And Acute Formulary	\$0 Сорау	\$0 Copay	\$0 Copay	\$0 Copay	\$0 Copay	\$0 Co
Accident Plan	\$1000.00	\$1000.00	\$1000.00	\$1000.00	\$1000.00	\$100
Telemedicine – Includes Behavioral Health	\$0 Copay 24/7 Access	\$0 Copay 24/7 Access	\$0 Copay 24/7Access	\$0 Copay 24/7 Access	\$0 Copay 24/7 Access	\$0 Cc 24/7 A



*Benefits may vary based on carrier and State





Services eligible for Health

Screening Benefits Rider:

- Telemedicine
- Consult with Medical Professional
- Video Interactions
- DNA Screening
- Biometric Screening
- Online Health & Wellness
 Program Coaching
- Telephonic Health & Wellness Program Coaching
- Health Risk Assessments
- Genetic Risk Assessment

How We Help Employers

Today's technology and healthcare innovations make it possible for you, the employer, to offer a program that will make employees healthier, happier and more productive without increasing and possibly decreasing future medical costs.



Profitability

There are several ways Quantum Health Benefits improves a company's profitability. First, the Quantum Health Benefits Plan is paid for with pre-tax dollars which saves the employer an average of \$600-\$900/year per participant. Secondly, happy and healthy employees mean improved productivity and decreased absenteeism.



Most major medical plans have substantial out-of-pocket expenses from deductibles, copays, coinsurance and prescription drug costs. We provide each employee a suite of benefits designed to address these issues and lessen the financial burden on both the employer and employee.





Wellness

The Quantum Health Benefits Plan improves overall health and wellness through a few simple monthly activities. These activities include self-directed courses, health quizzes, HealthWallet health risk assessment, health scores and risk identification.

We work directly with your Human Resource and Payroll departments to ensure a seamless implementation of the Quantum Health Benefits Plan.

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Our enrollment team will educate the employees on their new benefits, how and where to access them and how the Quantum Health Benefits Plan will result in a net increase in take-home pay for most employees.

Administration

Our staff handles adding new employees, billing issues/questions and claims inquiries from employees.



period.



Proactive Health

The QHB Advantage... We Do It All!

Implementation

Enrollment

Payroll Reporting

Our payroll software interfaces with all the major payroll programs. In addition, we generate a payroll report every pay



Next Steps

Run A Payroll Census

This will illustrate the company savings, increases in employee take-home pay and employee benefits.

Execute the RFC and MSA

Once these documents are signed, we can start the implementation process.

Implementation process

We meet with your Human Resource and Payroll departments to coordinate the execution and administration of the Quantum Health Benefits Plan.

Enrollment

Our enrollment representatives are available to discuss with each employee the benefits of the Quantum Health Benefits Plan, how to enroll in the Proactive WellCare App, how to file an insurance claim, and answer any questions that employees may have.







- → We create a profit for the employer, while allowing each employee to see an increase in their take home pay.
- As your partners in health and wellness, we will provide exceptional care for your employees.
- The result is a healthier, happier workforce with Quantum Health Benefits.

PTE Group, Inc.

- 949-610-5716
- David@ptegroupinc.com
- www.pteproactivehealth.com



Quantum is Fully Compliant

A variety of federal laws and regulations are designed to protect employees and prevent discrimination in the workplace. They include:

- Employee Retirement Income Security Act (ERISA)
- Americans with Disabilities Act (ADA) and applicable guidance from the **Equal Employment Opportunities Commission (EEOC)**
- Genetic Information Nondiscrimination Act (GINA)
- Health Insurance Portability and Accountability Act (HIPAA)
- Affordable Care Act (ACA)
- Plan Designed Section 125
- Auto Enroll (DOL) Department of Labor
- Wellness: IRS §106(a) ERISA IRS §213(d) ADA, IRS §105-11. HIPAA: IRS §125 IRS§105.11 – IRS §104(a)(3)
- Medical: IRS §213(d)ACA
- Pre-Tax: IRS §213 (d) IRS §106(a) IRS §125
- Post-Tax: IRS §213 (d) IRS §105 (b)1.105.11(i) 104(a)(3)
- Reimbursement Plans as defined under 1.105.11(i)







Recap – Employer Annual Savings Employer Savings of \$957.00 Annually Per Employee for Plan VI (\$1,500)

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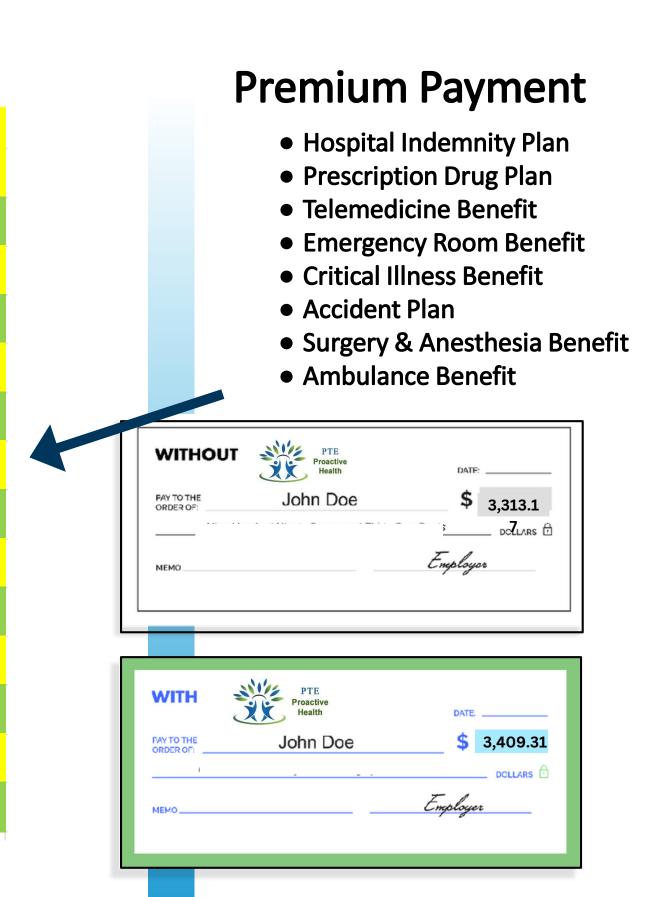
Recap - Employee Monthly Increase in Take Home Pay

Monthly Paycheck

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THANK YOU!



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