



**POSITIVE STEPS**  
APPLIED BEHAVIOR ANALYSIS



# PROPOSAL FOR EMPLOYEE BENEFIT SOLUTIONS

**Presented by:**  
William F. Coleman, CEO, **USHealth 1**

## ABOUT US

USHealth1 is the nation's fastest growing insurance solution provider. We leverage our experience, market capabilities, sound financials and a client-centric focus to provide your business with solutions that match your key performance indicators.

As one of the pioneers in the limited benefits space, we know that the right benefits can often be the difference between your strategic growth or declining trends.

## WHAT WE DO

First, we help C-suite executives understand that a benefits strategy directly links to solving their critical business challenges. Then, we customize a plan that balances those specific benefits against the budget. Whatever the need, we can create a custom plan that works for any business.



## WHY USHEALTH1



### CUSTOMIZED SOLUTIONS

Each tailored plan is unique, serving employees, contractors and executives with customized health, wealth and life products from our extensive portfolio. We offer a full range of self-designed solutions and multiple value-added services that place the power in the hands of the business.



### ADMINISTRATION MADE SIMPLE

We utilize a turnkey administration system that is dynamic enough to accommodate user simplicity. Our platform is like the Uber for benefits, as products, technology and people politely integrate.



### NIMBLE AND RESPONSIVE

When needs or situations change, we help businesses quickly pivot to the best products for their evolving strategies.



### UNSURPASSED EXPERTISE

Our deep understanding of the dynamics of a business like yours that thrive on superior recruiting, retention, market share, cost containment enables us to better serve you and your employees.



## CUSTOMER FOCUS

Many firms talk about their “outside the box” thinking but at USHealth1, we have never had a box. Each client is treated as an individual entity with unique needs, objectives and challenges. . Add in the fact that we’re a little OCD — in a good way — stressing over our prospects and clients as we improve our innovative brand

### WE UNDERSTAND

- ✓ The need for personalized insurance, so our clients feel fully empowered
- ✓ Clients are sick of tired of too many answers, and just looking for 1 solution
- ✓ A cohesive health, wealth and life insurance plan can change everythi



#### ACCOUNT MANAGEMENT

Your USHealth1 agent is your point of contact but not your only resource. They are backed up Market Director, a managing partner a full executive team and powerful strategic partners . from implementation to renewal. They are accountable for and committed to customer satisfaction. Your contact is backed by a team of limited benefit specialists focused on ease of administration

#### CUSTOMER SERVICE

You can count on customer support daily from 800 a.m. - 5:30 p.m. In your local time zone. We are prepared to guide you through any and all issues or direct you to the appropriate resources

## PRODUCT STRATEGY

USHealth1 developed a PPG (product power grid) appropriately tiered for condition and convenience. This approach gives the prospect/client a clear view through our product windows that offer the right products for the right people at the right price.

	HEALTH	WEALTH	LIFE
WAY		WealthWay	LifeWay
WORK		WealthWork	LifeWork
WISE		WealthWise	LifeWise

## KEY PARTNERS

Multiple partners come together to deliver a broad, flexible solution to the marketplace. All USHealth1 partners provide important options and share our commitment to customer centricity.

INSURANCE CARRIERS		STRATEGIC ADVISOR	
			
			
INSURANCE CARRIERS			
 Healthcare Provider Network	 Telehealth Program	 Employee Assistance Program	
 Pharmacy Network	 Prescription Discount Card	 Dental Provider Network	 Vision Provider Network

# POSITIVE STEPS LANDSCAPE AND CURRENT CHALLENGES

## IRENE'S VISION

- ✔ wanted to create a culture of family around the client we were serving as well taking care of our staff and employees in the trenches delivering services everyday People first profit second.

## CURRENT STRENGTHS

- ✔ Her structure is like her larger competitors, but her differentiator is her quality care for the clients

## CURRENT OPPORTUNITIES

- ✔ many candidates want to leave those big companies because they feel like just a number. These companies are starting to unravel because people are not happy there
- ✔ Things are not being done ethically and it's all about the dollar
- ✔ The people are not happy there and just there for the benefits

## CURRENT CHALLENGES

- ✔ pleasant dilemma: currently understaffed and they get referrals daily and must turn away or wait list prospective clients away
- ✔ hard to compete against big box competitors in the recruiting space because they can offer benefit packages far beyond what her company can offer
- ✔ but the smaller companies are having a tough time bringing those people in because they are getting a certain type of incentive she feels she needs to provide a benefit or incentive package to entice the right candidates to come on board to meet the needs from the flow of daily referrals

- ✔ She can pay a candidate a little more, but she doesn't have health insurance
- ✔ Most of the time when she gets the person on the phone she discusses culture, company, goals ...and there is interest, but they are scrolling through job listing and seeing the benefits and they immediately short circuit the conversation to "what are the benefits"?
- ✔ Irene she is offering things like pto, incentive for billable hours, paid admn. hours, rewards like she wanted when she was in the field. basing her benefits on encouragement and achievement vs. punishing them for what they don't achieve.
- ✔ Unfortunately these candidates are looking for cookie cutter benefits
- ✔ They don't see it some of the obvious Positive Steps benefits because they aren't packaged in something called and labeled "benefits"

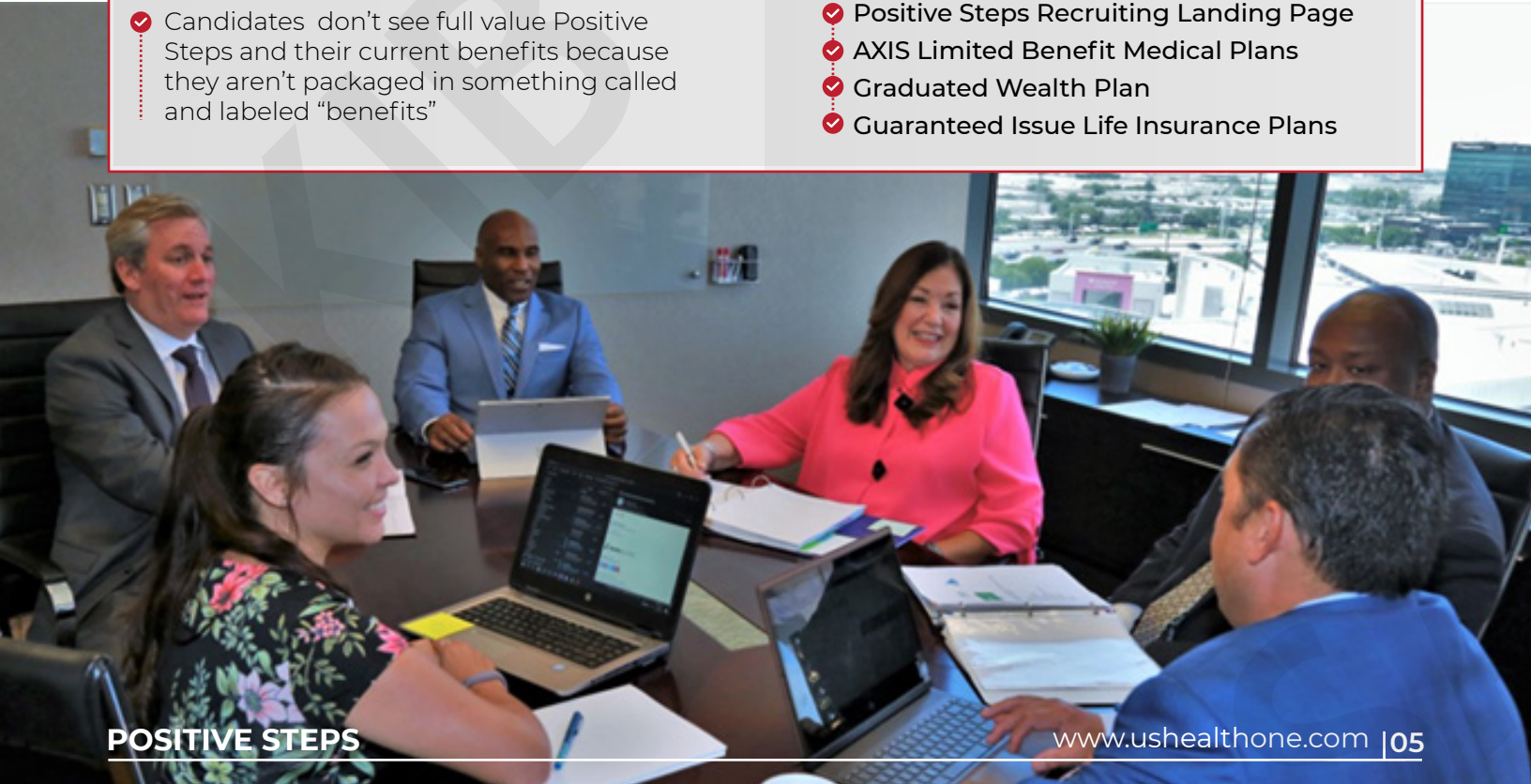




# POSITIVE STEPS USHEALTH1 SOLUTION

USHealth1 developed a PPG ( product power grid) appropriately tiered for condition and convenience. This approach gives the prospect/client a clear view through our product windows that offer the right products for the right people at the right price.

POSITIVE STEPS CHALLENGE	USHEALTH1 SOLUTION
<p>When irene gets the person on the phone she discusses culture, company, goals ...and there is interest, but they are scrolling through job listing and seeing the benefits offered by her competitors they immediately short circuit the conversation to “what are the benefits”?</p>	<ul style="list-style-type: none"> <li>✓ AXIS Limited Benefit Medical Plans</li> <li>✓ Graduated Wealth Plan</li> <li>✓ Guaranteed Issue Life Insurance Plans</li> </ul>
<ul style="list-style-type: none"> <li>✓ Positive Steps is currently understaffed and they get referrals daily and must turn away or wait list prospective clients</li> </ul>	<ul style="list-style-type: none"> <li>✓ Social Media Marketing strategy</li> <li>✓ Limited Benefit Medical Plans</li> <li>✓ Graduated Wealth Plan</li> <li>✓ Guaranteed Issue Life Insurance Plans</li> </ul>
<ul style="list-style-type: none"> <li>✓ Candidates don't see full value Positive Steps and their current benefits because they aren't packaged in something called and labeled “benefits”</li> </ul>	<ul style="list-style-type: none"> <li>✓ Positive Steps Recruiting Landing Page</li> <li>✓ AXIS Limited Benefit Medical Plans</li> <li>✓ Graduated Wealth Plan</li> <li>✓ Guaranteed Issue Life Insurance Plans</li> </ul>



## WHY CHOOSE HEALT SELECT?

Health select is a limited med product in the health work window of the USHealth1 Product Grid. It is an ADIS-USHealth1 Product built for healthy of moderately healthy individuals. Medical and hospital expenses can add up quickly, health select offers fixed-indemnity and accident medical insurance designed to help you.



### GURANTEED ISSUE

No medical questions asked at enrollment. family member coverage is also available.



### FINANCIAL PROTECTION

Provides with cash benefits to help offset costs for all your medical expenses related to covered accidents and serious illness.



### COMPETITIVE RATES

rate are based on group demographics by state, not-age rated. allows employees in many situations access to coverage.

## WHAT IS COVERED?

Health select provides a set limit of benefits to help manage medical expenses arising from hospital visits, physician office visits, lab tests, and other health-related needs.



### INPATIENT MEDICAL

Pays a daily benefit for covered hospitalizations.



### OUTPATIENT

Benefits paid to offset the unexpected medical expenses that may result from a covered accidental injury.



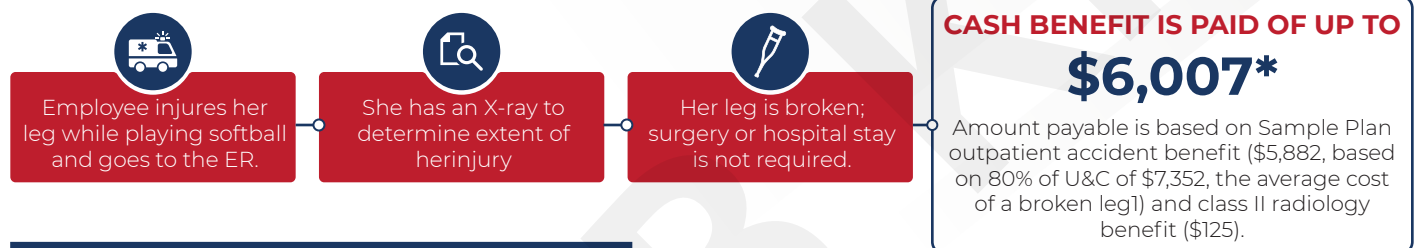
### PRESCRIPTION

Retail and mail order prescription benefits up to a maximum monthly benefit.

# HOW HEALTH SELECT WORKS

Health Select provides you with fixed indemnity benefits to help manage medical expenses arising from hospital visits, physician office visits, lab tests, and other health-related needs. Following are potential claim scenarios.

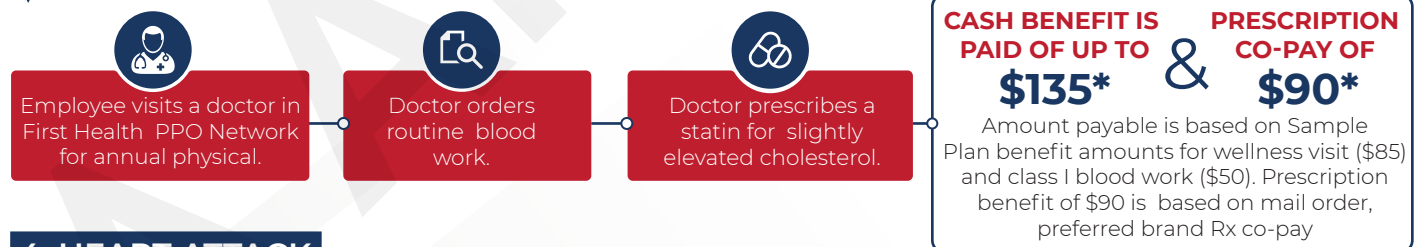
## 1. BROKEN BONE



## 2. PREGNANCY (NORMAL DELIVERY)



## 3. ANNUAL WELLNESS CHECK-UP



## 4. HEART ATTACK





# HEALTH SELECT PLAN DETAILS

## LIMITED BENEFIT MEDICAL PLAN

Limited Benefit Medical provided by AXIS Insurance Company	Plan 1	Plan 2
<b>Inpatient<sup>1</sup></b>		
<b>Hospital confinement benefit</b>		
Day 1	\$1,500 per day x 1 day	\$2,000 per day x 1 day
Day 2+	\$1,500 per day x 4 days	\$2,000 per day x 9 days
<b>Surgery benefit</b> (incl. maternity)	\$2,000 per day x 2 days	\$2,000 per day x 2 days
<b>Anesthesia benefit</b>	\$500 per day x 2 days	\$500 per day x 2 days
<b>Accident medical benefit</b> (per year)	\$2,500	\$2,500
<b>ICU benefit</b>	\$1,500 per day x 10 days	\$2,000 per day x 10 days
<b>Maximum potential Inpatient benefit</b>	<b>\$27,500</b>	<b>\$45,000</b>
<b>Outpatient<sup>1</sup></b>		
<b>Physician office visit</b>		
Benefit amount	NA	\$75 per day x 5 days
Wellness (annual physical) benefit	NA	\$50 per day x 1 day
Well child care (age 4 or under) benefit	NA	\$100 per day x 4 days
<b>Accident medical benefit (maximum per year)</b>	<b>\$2,500</b>	<b>\$2,500</b>
Benefit % payable	80% U&C	80% U&C
Deductible per accident	\$0	\$0
<b>Emergency Room (sickness) benefit</b>	\$250 per day x 2 days	\$250 per day x 2 days
<b>Surgery benefit</b>	\$1,000 per day x 2 days	\$2,000 per day x 1 day
<b>Anesthesia benefit</b>	\$250 per day x 2 days	\$500 per day x 1 day
<b>Diagnostic, X-ray, lab benefit</b>		
Class I: Laboratory-Blood work, CMP, Lipid panel, ECG, PAP/PSA, Urinalysis and all other lab tests	NA	\$25 per day x 2 days
Class II: Radiology, Ultrasound, Mammogram, Sonogram, Angiogram	NA	\$50 per day x 2 days
Class III: Imaging CT, PET	NA	\$150 per day x 1 days
Class IV: Other diagnostic tests – Endoscopy, Bronchoscopy, Colonoscopy (without Biopsy), MRI	NA	\$300 per day x 1 days
<b>Maximum potential Outpatient benefit</b>	<b>\$7,000</b>	<b>\$7,425</b>

Limited Benefit Medical provided by AXIS Insurance Company	Plan 1	Plan 2
<b>Critical Illness<sup>1</sup></b>		
<b>Critical Illness maximum benefit (per year)</b>		
<b>Cash payment for 10 covered conditions</b> - Cancer, Renal Failure, Heart Attack, Stroke, Major Organ Transplant, Multiple Sclerosis, Coronary Artery bypass surgery, Alzheimer's, ALS, Terminal illness	<b>\$5,000</b>	<b>\$10,000</b>
<b>Prescription<sup>1</sup></b>		
<b>Retail</b> Generic/preferred brand co-pay	<b>Discount Only</b>	\$10/\$30
<b>Mail order</b> Generic/preferred brand co-pay		\$30/\$90
<b>Maximum benefit</b> (per month) Individual/family		\$200/\$400
<b>AD&amp;D benefit<sup>1</sup></b>		
Employee	\$10,000	\$10,000
Spouse	\$5,000	\$5,000
Children	\$1,000	\$1,000
<b>Non-Insurance benefits: Supplemental assistance*</b>		
Teladoc: unlimited telephonic doctor visits with no consultation fee	<b>Included</b>	<b>Included</b>
SupportLinc Employee Assistance Program		
First Health PPO Network discounts		
ACA Penalty Risk Assessment* (if requested)		
<b>Monthly Rates (all benefits and services)</b>		
Employee Only	\$72.36	\$161.96
Employee + Spouse	\$171.48	\$371.45
Employee + Child(ren)	\$142.55	\$318.55
Employee + Family	\$231.55	\$508.53

# CEO Letter

What a remarkable year it has been for Positive Steps. USHealth1 has followed along with excitement as the company expanded its team and secured its new location. Now, we are thrilled to be considered as a benefits solution partner to improve your recruiting initiatives and accelerate your growth. Our productive conversations gave me insight and great respect for your strategic planning and how you view yourself in the competitive landscape. So, hopefully, this proposal appropriately shared our abilities to develop the right strategic tools that navigate your success, but if you need any additional information as you consider your options, please let me know

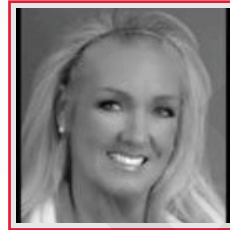
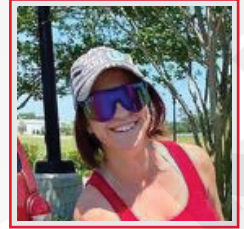
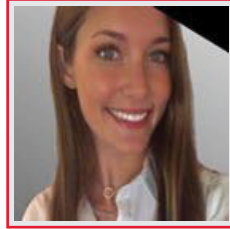
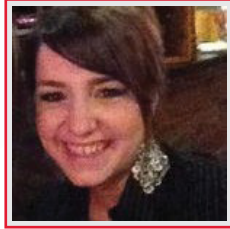


## William F Coleman

Chief Executive Officer  
USHealth1 LLC



# OUR TEAM



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