



# Welcome to a HEALTHIER YOU!

## FINALLY

a healthcare management platform with well-defined benefits for you!

- ✓ **Telemedicine access 24/7 with no visit or copay cost**
- ✓ **Health Screening**
- ✓ **DNA Nutrition Screening**
- ✓ **Telephonic Health Coaching**

### Additional Benefits Include:

- Payments for some out of pocket hospital expenses
- Smoking Cessation
- Health Risk Assessment
- Medical Library
- Video Library
- Online Learning Modules
- Stress & Sleep Programs
- Additional Service

Contact Us

M-F 8:00am-5:00pm CST (888) 340-4114 || [wellness@ushealthcenterinc.com](mailto:wellness@ushealthcenterinc.com)

# Limited Benefit Health Indemnity

## BENEFIT SUMMARY

Limited Benefit Health Plan Options	Plan 1	Plan 2
<b>Initial Hospital Admission Benefit</b>		
Benefit Payable per Day of Initial Confinement	N/A	\$500
Maximum Number of Days Payable	N/A	1 Day
<b>Daily In-Hospital Benefit</b>		
Benefit Payable per Day of Confinement	\$100	\$200
Maximum Number of Days Payable	30 Days	30 Days
<b>Emergency Room Benefit</b>		
Benefit Payable per Day	\$100	\$100
Maximum Number of Days Payable	1 Day	1 Day
<b>Ambulance Benefit</b>		
Benefit Payable per Day	\$100	\$100
Maximum Number of Days Payable	1 Day	1 Day
<b>Wellness Benefit</b>		
Benefit Payable per Month	\$750	\$1,000
Maximum Number of Months Payable	12 Months	12 Months

### Limited Benefit Health Indemnity Plan

- 2 Options depending on which you qualify for.
- The Limited Benefit Health Insurance Policy is a supplemental health plan.

### Example\*

### Example\*

	Without IWELL	With IWELL	Difference
Gross Income	\$1,200.00	\$1,200.00	\$0.00
IWELL Pre-Tax Premium	\$0.00	\$553.85	\$553.85
Taxable Income	\$1,200.00	\$646.16	553.84
Tax Withholding	\$202.69	\$74.83	\$127.86
IWELL Claim Payment	\$0.00	\$461.54	\$461.54
Net Take home Pay	\$997.31	\$1,032.87	\$35.55
Federal Withholding	\$78.42	\$16.35	\$62.07
Social Security	\$74.40	\$40.06	\$34.34
Medicare	\$17.40	\$9.37	\$8.03
State Withholding	\$18.07	\$1.30	\$16.77
SDI	\$14.40	\$7.75	\$6.65
Total Tax with Withholding	\$202.69	\$74.83	\$127.86

Telemedicine  
Wellness Programs  
Limited Benefit Health Ins.

Claim payment for one monthly Wellness Activity

Increase in take home pay

Per Paycheck \$35.55

Per Month \$77.03

Per Year \$924.30

### Plan Requirement- Read Carefully!

- ✓ Complete one health optimization activity each month. In the month prior to the start date of the plan, activate and watch the video. The next month, complete the HRA.
- ✓ If you miss one month, you may make up an activity the following month.
- ✓ A list of approved optimization activities can be found on the Home Page of your Personal Health Dashboard™ (PHD).

### Four Easy Steps

#### Step One: Create your Personal Health Dashboard™ (PHD) account

- Log-on to: <https://infinitihr.ushealthcenter.com/activate>
- Select **Activate by Demographics** (you need to know your social security number and date of birth)
- Enter your personal information to create your account or activate by email. You will receive your **username** – **REMEMBER THIS FOR FUTURE LOGINS!**
- Select **Login** and enter your password
- Congratulations! Your PHD account is now created and you are logged in.

#### Step Two: Watch introductory video

As a requirement for this program, you must watch an introductory video.

#### Step Three: Read about the benefits

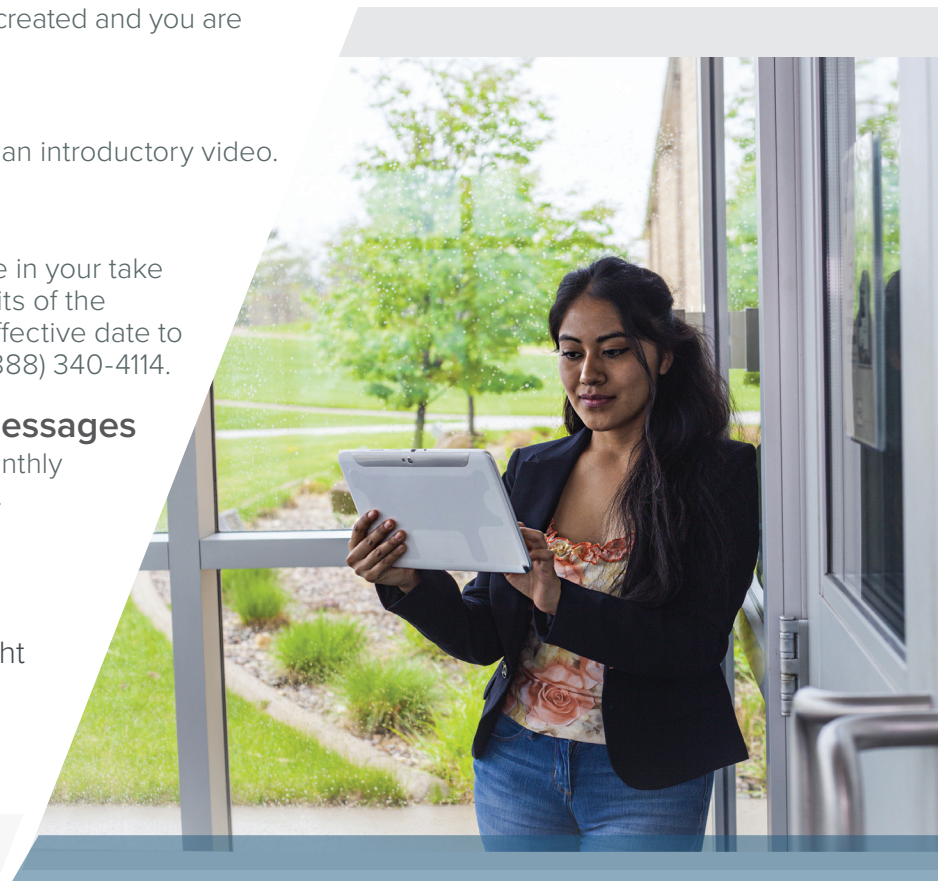
Click “Read about my benefits” to view the increase in your take home pay per paycheck and the many other benefits of the program. Employees have 30 days from the plan effective date to opt out of the benefit. To opt out call Infiti HR at (888) 340-4114.

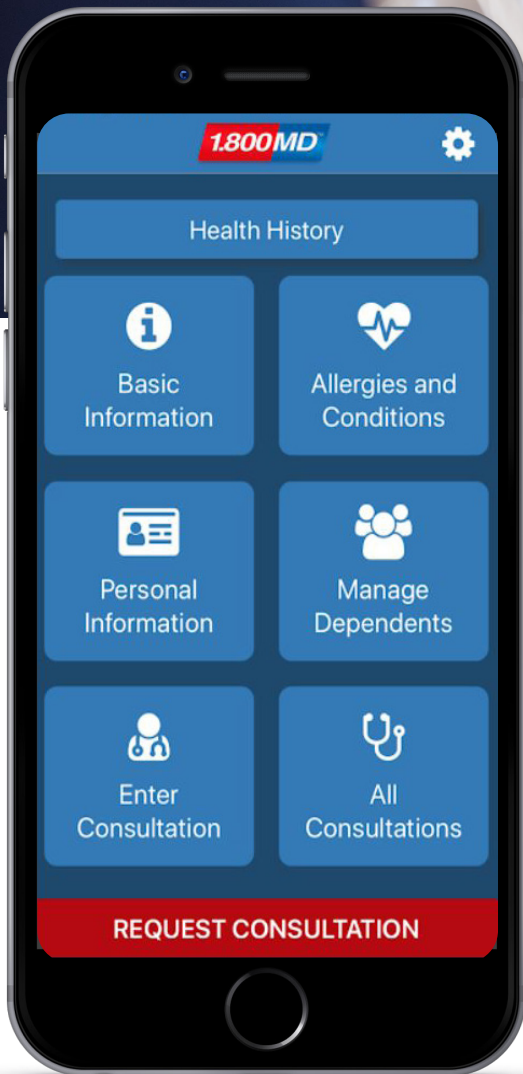
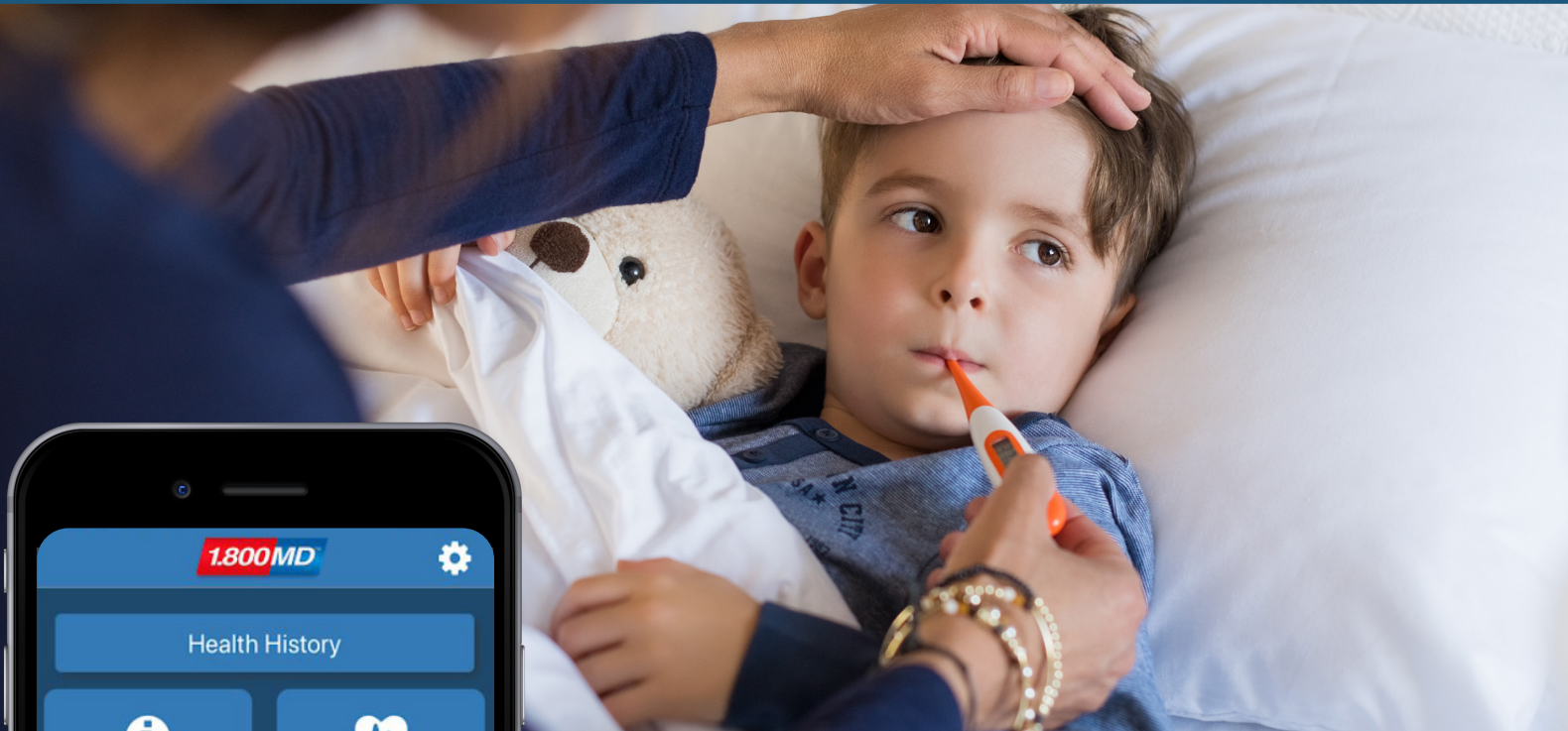
#### Step Four: Sign up for important text messages

We will text you when it’s time to complete your monthly activity. To enroll text “**Infitihr**” to (833) 664-0570.

### Mobile App

Complete your health optimization activities right on the mobile app. Search “**Personal Health Dashboard**” to download the app now.





**Activate your account to connect with board-certified physicians anytime, anywhere in the United States**

- 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 over 50 routine medical conditions including:**

- Acne
- Allergies
- Cold / Flu
- Constipation
- Cough
- Diarrhea
- Ear Problems
- Fever
- Headache
- Insect Bites
- Nausea /Vomiting
- Pink Eye
- Rash
- Respiratory Problems
- Sore Throats
- Urinary Problems / UTI
- Vaginitis
- And More



**Download the app**  
Join for free. Visit a doctor



**1800md.com**



800.530.8666

## EAP Services

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 is completely confidential. Everything is accessible through your member portal and app including:

- 24/7/365 Video, chat or telephonic access
- Thousands of self-care articles and resources
- Event calendar and free webinars
- Exclusive member discounts

## Getting Started is Easy!

1. Visit your FEI Landing Page:  
<https://myassistanceprogram.com/fei>
2. Select “**Member Portal & App**” in the top menu
3. Register to create a new account using your company code:  
**healthcues**
4. A confirmation email will be sent to complete the process



## Counseling Benefit

Up to 3 sessions per year for you or your dependents.

- Alleviate emotional stress
- Address family/parenting challenges
- Address substance abuse
- Build on personal strengths
- Navigate life transitions
- Work through grief and loss

## Work-Life Benefit

Unlimited consultations and referrals.

- Child care
- Adoption
- K-12 & Higher Education Resources
- Elder care
- Dependent care

## Legal Benefit

One consultation per issue; unlimited issues.

- 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
- Simple dispute resolution

## Financial Benefit

One consultation per issue; unlimited issues.

- Managing expenses and debt
- 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



## DISCLAIMER

Nothing in the foregoing is intended to provide legal, financial, accounting, tax or health advice from Infiniti HR and the insurance carriers expressly disclaim and you are hereby instructed not to rely on statements made in these foregoing materials for such advice. Infiniti HR and the insurance carriers are not in the business of providing legal, financial, accounting, tax, and health advice. Before considering or purchasing the Plan, you should consult with and rely on your own legal, financial, accounting, tax and or healthcare professional(s). Infiniti HR and the insurance carriers do not guarantee, and expressly disclaims guaranteeing, any and all employee health or wellness benefits or tax savings, and any employer cost savings or tax savings statement made in the foregoing materials is subject to these disclaimers and any non-reliance provisions.