



# LIFESTYLE SOLUTIONS PROGRAM

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***Does the Lifestyle Solutions Program displace or otherwise impact my organization's existing health insurance or benefits?***

No. The Lifestyle Solutions Program provides supplemental benefits, working alongside and augmenting your existing health insurance policies or benefits plans without replacing them.

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***Is there a cost to the employer or the employee to participate in the Lifestyle Solutions Program?***

There are soft costs, but neither the employer or the employee will be negatively impacted. Instead, both the employer and the employee receive a net financial gain by participating. For example, the employer pays a \$30 administrative fee per employee per month, but those fees are more than covered by the FICA tax savings the employer realizes during the month. Additionally, the carrier pays a \$930 post-tax claim payment to the employee per month, but the funds for those payments are pre-funded into the employer's payroll account at the beginning of the month, so the employer is never "out of pocket" for those payments or the administrative fees.

As it relates to the employee, each employee pays a \$1,120 premium for the benefits, but those premiums are taken out of the employee's check pre-tax and a corresponding \$930 monthly payment is provided to the employee. When coupled with the tax savings realized by the employee due to a reduced taxable income for the month, the employee can see a net increase on every check.



## LIFESTYLE SOLUTIONS PROGRAM FAQs

### ***Will integrating the Lifestyle Solutions Program cause additional workload for my staff?***

The program administrator does the vast majority of the workload. The lift from the organization's perspective will be to provide ongoing access to employees and needed employee information. There is an initial employee census required, and monthly new hires and terminations should be communicated to the program administrator. Additionally, the organization's contact will be working with a dedicated Account Manager to help facilitate regular employee education and participation. The plan administrator will shepherd the organization through the process providing as much support as needed.

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### ***Is any company or organization eligible to participate in the Lifestyle Solutions Program?***

No, companies or organizations must have a minimum of fifteen W2 employees who make \$30,000 or more annually and who wish to enroll in the program in order to qualify for the program.

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### ***Is any employee eligible to enroll in the Lifestyle Solutions Program?***

No, in order for an employee to be eligible, the employee must be a W2 employee, pay FICA taxes, and make \$30,000 or more annually.

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### ***Are all eligible employees required to enroll in the Lifestyle Solutions Program?***

No, this is a voluntary benefit. It is inevitable that there will be certain employees of a company or organization that either do not qualify to participate in the program (based on employment status or annual salary) or simply decide not to participate. As long as a company or organization has 15 employees who wish to enroll, the company is eligible for the program.

# LIFESTYLE SOLUTIONS PROGRAM FAQs

***Can an employee opt to enroll in the Lifestyle Solutions Program at any time?***

Existing employees must enroll in the program during the initial enrollment period, or wait until the following year's enrollment period to enroll. However, for new hires who are onboarded after the program is implemented, they can enroll following the company/organization's standard waiting period for new benefits.

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***Does the company or organization have to be a certain corporate structure to participate in the Lifestyle Solutions Program?***

No, the corporate structure does not matter, nor does it matter whether a company is public or private, or a corporation or a non-profit. What matters is whether the organizations pay FICA taxes on behalf of its employees. Companies or organizations that do not pay FICA taxes do not qualify for the program. For example, some state employees will not qualify because they choose to pay into a retirement system instead of paying FICA taxes. Similarly, many ISDs elect or are required to pay into a teachers' retirement fund instead of paying FICA taxes.

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***Are there any FICA-paying companies or organizations that do not qualify for the Lifestyle Solutions Program?***

Yes, there are a few industries that the carrier will not approve, specifically the solar industry. Some restaurants or staffing agencies may also not be eligible, though there are specific scenarios where these types of companies do qualify. If your company is interested in participating, let us know and we will confirm your company or organization's eligibility status.

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***Do all employees receive the same amount of additional take-home pay per month?***

No, this amount is specific to each employee. The determining factors for the monthly amount are an employee's annual salary, filing status, and the number of exemptions the employee claims.

# LIFESTYLE SOLUTIONS PROGRAM FAQs

***Do all companies/organizations earn the same tax savings of \$668.16 annually per enrolled employee?***

Yes, that number is a fixed amount.

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***Who pre-funds the claim payment amount into the company or organization's payroll account?***

The claim payment is pre-funded by the insurance carrier. The plan is underwritten by United States Fire Insurance Company, a subsidiary of Crum & Forster. C&F has a 200-year history of helping customers manage risk and had \$5.7 billion in gross written premium in 2024. C&F is rated "A" Excellent by AM Best.

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***Is an employee's entire family eligible to receive benefits if the employee is enrolled in the Lifestyle Solutions Program?***

No, this is an employee benefit. However, the employee's spouse and/or children are able to be added to the 24/7 telemedicine at no additional charge. Additional employee family health coverage comes from a qualifying employer health insurance plan, or perhaps the health insurance plan of the employee's spouse or another form of health care coverage in which the family is enrolled.

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***What is a pre-tax benefit?***

Pre-tax benefits are deductions taken from an employee's paycheck before federal, state, and some local income taxes are calculated. This lowers an individual's taxable income, which can reduce their tax liability and potentially increase their take-home pay. The Lifestyle Solutions Program relies on pre-tax benefits to increase the employee's take-home pay and provide a per-employee tax savings to the employer.

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***As an employer do I have to sign a long-term contract to participate in the program?***

No, there is no long-term contract to sign. Once the program is implemented, there is only a 30-day written notice period that must be provided to end the program. However, with the financial and wellbeing benefits the program provides to both the employee and the employer, there have been very few occasions where an employer has opted to end participation in the program.