

EMPLOYERS

Retain and Attract
Top-Tier Talent in Today's
Competitive Market

Increase Employee Wellness &
Satisfaction with Regulatory
Excellence and Premium Benefits

A-rated Carriers

Allstate, Humana, Transamerica
Colonial Life, Manhattan Life

Wellness & Integrated Medical Plan Expense Reimbursement Program

IRS, HIPPA, ADA, ERISA
Compliant
Preventive Care

\$0 Net Cost Employee Benefits

Mental & Physical Wellness
An Essential Health Wellness Program



Early Treatment

No Deductibles + Fast, Reliable Remote Access to
Licensed Professionals encourages employee usage
resulting in greater care and less time off work.



Peace of Mind

Knowing certain coverage is provided and available
whenever it's needed may result in less worry, less
stress, better performance & improved quality of life



Wellness & Preventive*

Primary Care; Specialty Care; Urgent Care; Pharmacy;
Weight Management + Fitness & Nutrition;
Mental Health; Expert Second Opinions; Live Chat



Additional Coverage

Lump Sum Critical Illness + Cancer
Short Term Disability; Hospital and Accident Indemnity
Cash Value Whole Life Insurance

Program Eligibility

- W-2 Employee
- 30+ hours/week
- Income \$26,240+/year

Keep Your Current Coverage

Compatible with
ACA-Compliant
PPO, HMO, HSA etc.

Adds More Value & Benefits

Additional Employer Savings

- Lowers FICA Taxes
- Less Workers Comp**
- Fewer Medical Claims
- Can replace cost of
some current benefits

***Trusted by Leading Businesses including:**

Toll Brothers
AMERICA'S LUXURY HOME BUILDER

 **AccuWeather**

amazon

GNC
LIVE WELL

 **cognizant**



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How This Works/Helps Employers

1

Tax Breaks

With this program, an employee's taxable income is first reduced* then increased. Because of the reduction, **payroll taxes are reduced**.



2

Increase in Available Funds

The Employer realizes **monthly gains** for every participating employee that can be used for any purpose at the employer's discretion. Some employees see an increase in their paycheck.



3

Cost of Benefits

The core program benefits, as well as the cost of implementation and administration, **are completely offset** by the tax savings. Additional benefits may also be offset by tax savings.



4

Strategic Advantage

- 1) Benefit usage historically **reduces group medical claims 20-30%**
- 2) No need to replace current benefits - (optional savings)
- 3) More extensive employee package could be competitive edge



5

Discovery Session

The decision maker(s) attend a private online presentation to learn more and ask pertinent questions. Reach out to schedule.



* The amount by which an eligible employee's salary is reduced pursuant to a salary reduction agreement shall continue to be included as compensation for the purpose of computing retirement benefits.

AR Code § 21-5-903; <https://law.justia.com/codes/arkansas/title-21/chapter-5/subchapter-9/>

* Gross income does not include the following items which shall be exempt from income taxes
... payments received under a cafeteria plan. A.C.A. § 26-51-404 (b) (11)

Compliant with all Federal Codes and Regulations for all 50 States