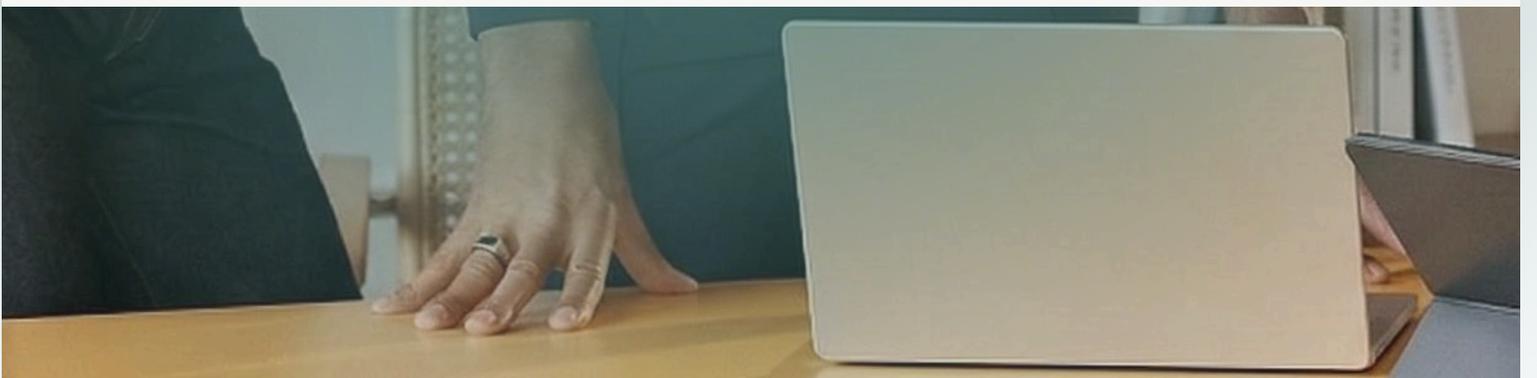




Healthcare that pays you back™

The first Health-to-Wealth™ benefit system that turns preventive care into real money—and lowers employer healthcare costs.



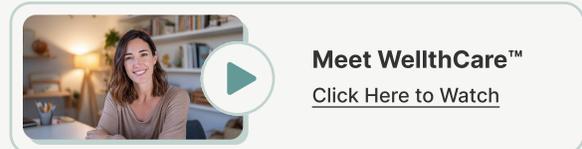
Healthcare that pays you back™

- ✓ \$0 deductible, \$0 co-pay, urgent, primary & mental health care
- ✓ Free labs, prescriptions & diagnostics
- ✓ \$1,300–\$2,800/yr in store rewards (typical) as you self-care
- ✓ \$1,100+ per year in retirement contributions
- ✓ Lower premiums over time
- ✓ Automated & fully compliant

What is WellthCare™?

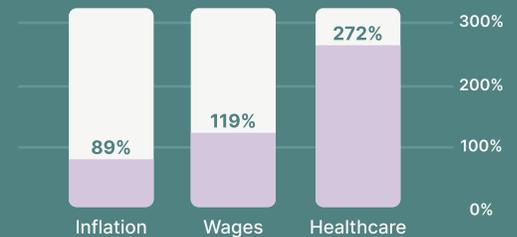
WellthCare™ is a patent-pending, ERISA-compliant employee benefit platform that connects healthcare, preventive care, and retirement savings into one integrated system. Branded as the first Health-to-Wealth™ benefit system, it is designed to address three simultaneous failures in the American benefit landscape: a reactive healthcare system, wasteful healthcare spending, and a retirement system that most workers distrust or underutilize.

In simple terms, WellthCare™ rewards employees for taking care of their health — and simultaneously lowers costs for employers. It works alongside existing insurance plans with zero disruption, or it can serve stand-alone.



Healthcare costs have increased by 272% since 2000, far outpacing wages and inflation.

Percent increase since 2000



The Problems WellthCare™ Solves



A Reactive Healthcare System

Traditional insurance only pays after people get sick. High deductibles — cited by 80% of physicians as a top reason patients delay or refuse care — cause employees to avoid treatment until problems become expensive emergencies. WellthCare™ flips this model by rewarding preventive actions before claims happen.



Wasteful Healthcare Spending

Roughly 25% of U.S. healthcare dollars are lost to overbilling, inefficiency, and opaque middlemen like Pharmacy Benefit Managers (PBMs). WellthCare™ removes this waste upstream through \$0-cost primary care, transparent pharmacy pricing, smart care navigation, and hospital bill reduction averaging 70%.



A Broken Retirement System

For most workers, retirement feels distant and uncertain, leading to low participation and high financial stress. WellthCare™ makes retirement tangible by automatically funding a Pension account each time an employee completes a preventive health action — turning personal health into long-term financial security.

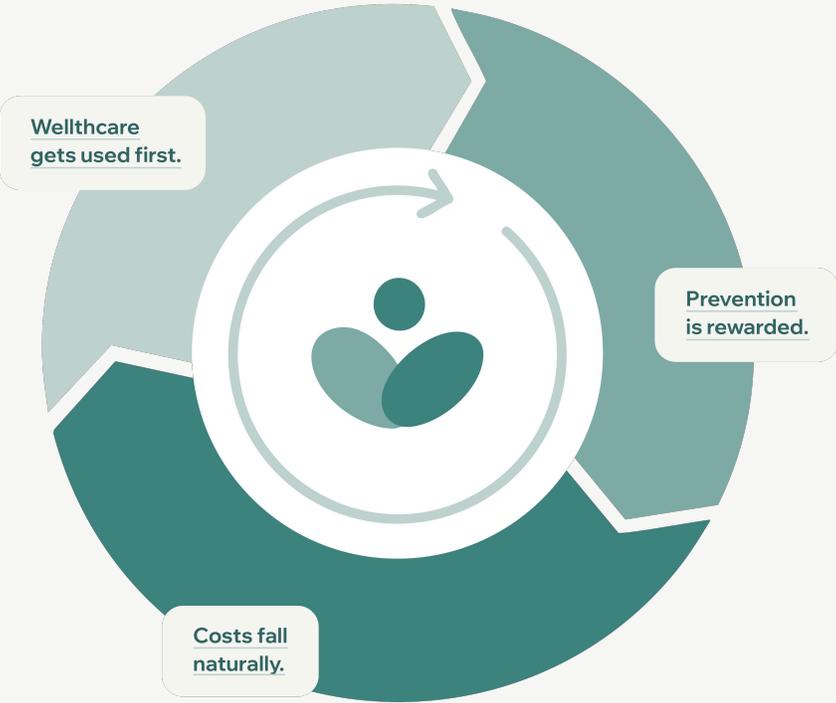
How It Works

The Health-to-Wealth™ Engine

WellthCare™ operates through a fully automated, patent-pending platform. Behind the scenes, the system:

- Tracks 77+ verified preventive actions (scans, screenings, labs, consultations, etc.)
- Maps each action to validated CPT billing codes
- Maintains audit-ready compliance records
- Automatically funds and updates each employee's Pension balance, Store credit, and \$0-care eligibility

From the employee's perspective, it is simple: use the app, take care of yourself, and watch your benefits grow. All complexity is handled in the background.



Wellthcare
gets used first.

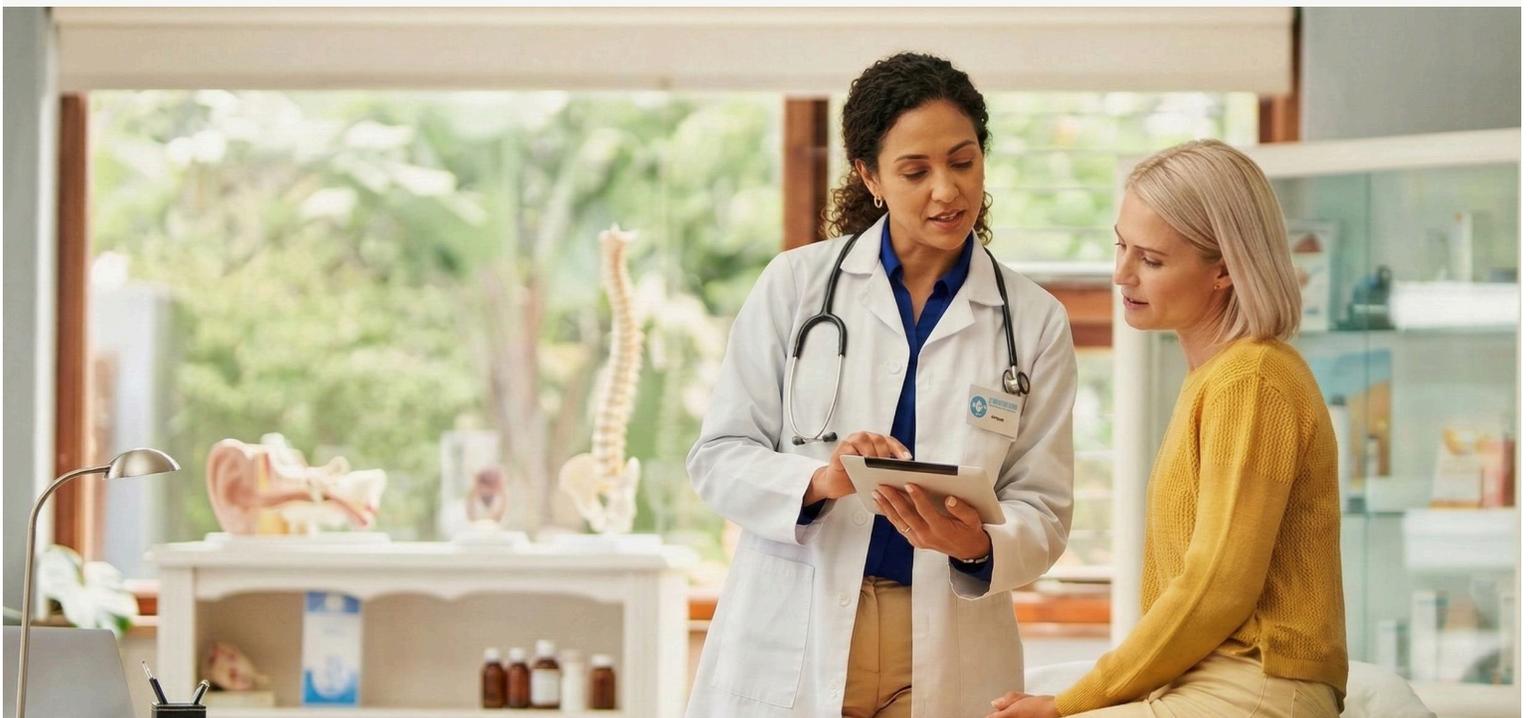
Prevention
is rewarded.

Costs fall
naturally.



Meet WellthCare™

[Click Here to Watch](#)



What do Employees Receive

Benefits you can build on

For employers already carrying major medical, WellthCare™ works as a complementary layer alongside the existing plan. Employees use WellthCare™ first to save themselves money; \$0 deductible, \$0 co-pay virtual primary and mental health care. Free Urgent care visits, labs and testing. Thus reducing major medical plan utilization and premiums over time. WellthCare' Readiness Index™ provides data-driven guidance on whether or when transitioning to WellthCare Complete™ with its unique 3-year rate guarantee, makes economic sense.



*“This feels like a raise
— not just a benefit.”*

— Active Wellthcare™ Member



Works alone or alongside your existing health insurance plan.

1

Employers **Without** Major Medical Insurance

For employers who can't afford traditional BUCA (Blue Cross, United, Cigna, Aetna) group plans, WellthCare™ delivers a complete benefit package including \$0 deductible & \$0 co-pay care, automatic retirement contributions, and store rewards. This gives smaller employers a major hiring and retention edge.

2

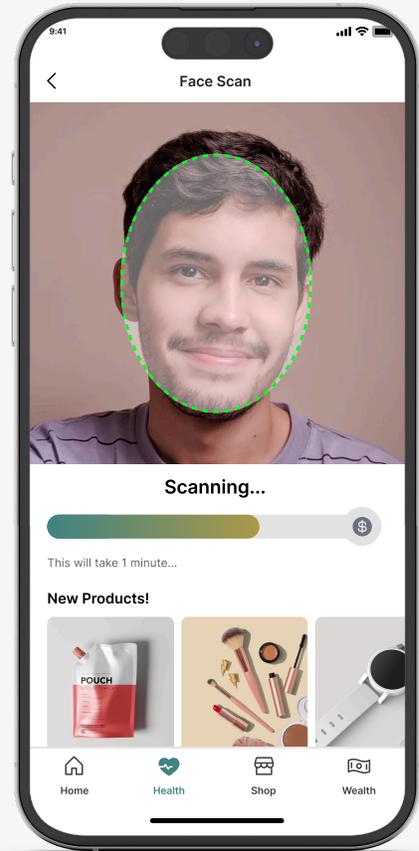
Employers **With** Existing Major Medical Plans

For employers already carrying major medical, WellthCare™ works as a complementary layer alongside the existing plan. Employees use WellthCare™ first to save themselves money; \$0 deductible, \$0 co-pay virtual primary and mental health care. Free Urgent care visits, labs and testing. Thus reducing major medical plan utilization and premiums over time. WellthCare' Readiness Index™ provides data-driven guidance on whether or when transitioning to WellthCare Complete™ with its unique 3-year rate guarantee, makes economic sense.

The WellthCare Ecosystem™

WellthCare™ is built as a modular ecosystem that expands based on real performance data — never on promises.

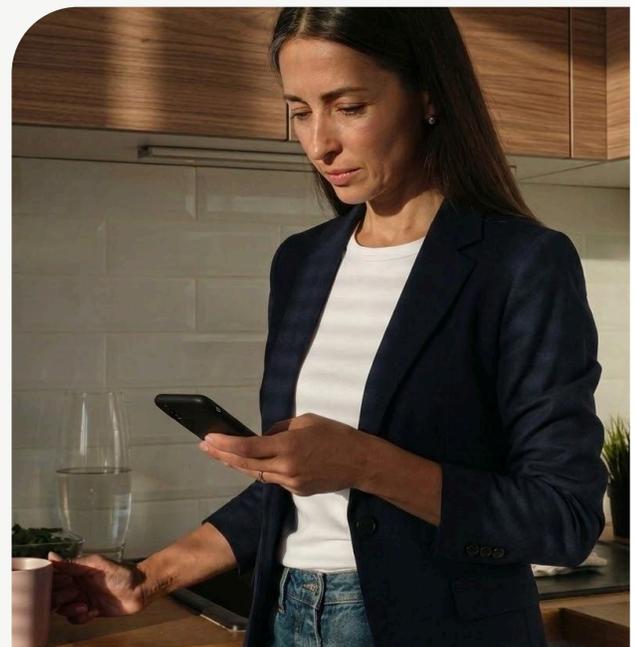
Start with WellthCare™—no risk, no out-of-pocket costs to employer or employees



Instant rewards as you self-care.

A Unique Health-to-Wealth™ Benefit System

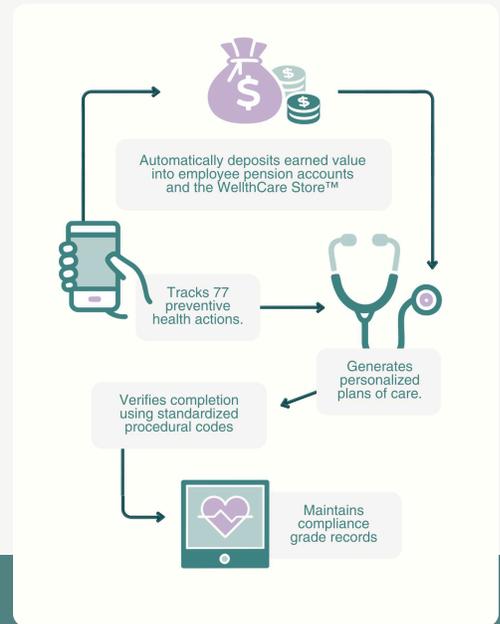
- 
Wellthcare Store™
 Instant, real-dollar rewards employees can spend when they complete preventive health actions.
- 
Readiness Index™
 Patent-pending analytics showing employers when to reduce costs, switch plans, or expand benefits.
- 
Wellthcare Medicare™
 Integrated Medicare solution removing high-cost risk from employer plans while generating immediate savings.
- 
Wellthcare RX™
 Transparent mail-order pharmacy replacing PBMs, reducing drug costs by 20-45% and eliminating spread pricing.
- 
Wellthcare™ Complete
 Fully self-funded health plan reducing total healthcare costs 12 - 30% versus BUCA plans.



Compliance & Trust

WellthCare™ is built for scrutiny

- Patent-pending Health-to-Wealth™ system and Readiness Index™
- Audit-ready reporting generated automatically; no paperwork for HR or employee
- Zero disruption to existing healthcare or retirement plans
- Reduced HR admin burden because WellthCare™ handles care and billing questions
- ERISA & IRS compliant—confirmed by Darcy L. Hitesman, Founder of Hitesman Law and co-author of ERISA Compliance for Health & Welfare Plans



“Wellthcare™ is fully compliant and unique. It addresses medical care needs not covered under traditional coverage and it includes wealth accumulation features.”

— **Darcy L. Hitesman**, Founder, Hitesman Law, P.A.
Co-author, **ERISA Compliance for Health & Welfare Plans**

What WellthCare™ members are saying

“

Premiums went down for the first time ever.

Darron Hacker, CEO
Exact Benefits Group

“

I’m exercising, because I love the instant prizes.

Angie Blattel, COO
Appreciation Financial

“

This feels like a raise, not just a benefit.

Brock McKinley, CEO
Compass Financial

The Mission

Our mission is to rebuild America's health and wealth – together. This isn't an incremental improvement. It's a structural redesign of how health benefits work.

WellthCare™ reconnects health and wealth by aligning incentives: employees are rewarded for staying healthy, employers save on claims, and the system funds retirement as a natural byproduct.

Why WellthCare™?

Employer Wins:

- ✓ \$0 net cost to add, no disruption to existing plan
- ✓ Fewer claims → lower premiums over time
- ✓ Strong retention edge
- ✓ Less HR time spent on billing questions
- ✓ Automated, fully compliant
- ✓ Readiness Index™ shows if WellthCare Complete™ could save you more

Employee Wins:

- ✓ Immediate out-of-pocket savings
 - \$0 deductible, \$0 co-pay concierge, urgent, primary & mental health care
 - Free prescriptions, labs & bill-reduction services
- ✓ Real, instant Store rewards
- ✓ Automatic retirement contributions that build long-term security



Zero disruption • Zero risk • Patent-pending technology

Employee Benefits

1 Unlimited Virtual Urgent & Primary Care Doctor Visits

- Your concierge doctor gets to know you; reviews and updates your personalized plan of care that's constantly updated as you scan
- The plan pays for 100% of urgent and primary care virtual visits; get the care you need from the comfort of your home
- \$0 deductible, co-pay, for the employee and their family

2 Free & Discounted Prescriptions

- Over 5000 common prescription medications are free (acute and chronic included)
- If the doctor prescribes you a non-generic medication, call our pharmacy experts and they'll try to find it free or discounted
- \$0 deductible, \$0 co-pay, available for employee only

3 Mental Health TeleCounseling

- Feeling overwhelmed? Call our certified mental health counselors (for entire family).
- \$0 deductible, \$0 copay for you or your family 24x7x365 - anywhere, anytime

4 Free Labs & Testing with QuestSelect™

- Call our navigators to locate facilities near you for colonoscopies, mammograms and other important testing
- 1,200+ blood, urine, pathology, and culture tests included
- Visit 2,600+ locations nationwide with your in-app ID.
- \$0 co-pay, \$0 deductible for employee and their family

5 Pre-Care: Avoid Overpaying

Know where to go before you get care and save money upfront.

WellthCare Navigation™ guides you to high-quality, lower-cost options for imaging, surgery, and urgent care. Our AI-powered TruePrice™ tool shows what care should cost, so you can avoid unnecessary deductibles, co-pays, and inflated charges.

- \$0 deductible, \$0 co-pay for employee and family

6 Post-Care: Reduce Bills

When medical bills do show up, we get them reduced.

Wellthcare Billguide™ reviews hospital bills to identify free-care eligibility, discounts, or overcharges—and negotiates directly on your behalf.

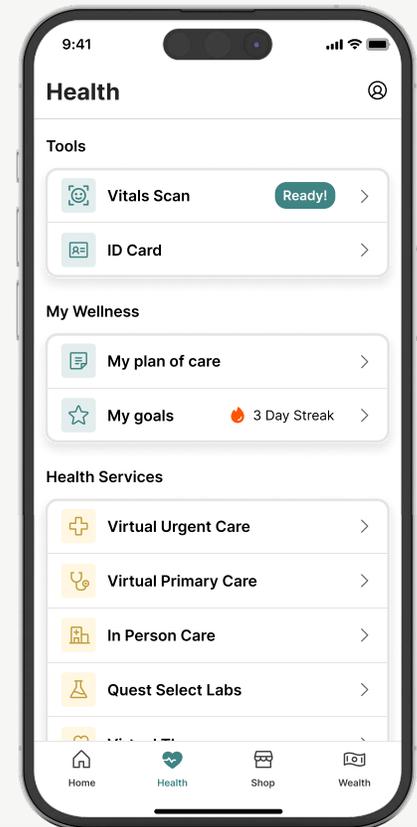
- \$0 deductible, \$0 co-pay for employee and family

7 Automatic Retirement Contributions

Verified preventive actions automatically fund an employee's retirement, building long-term financial security. Eligible employees receive at least \$1,100 per year, free, into a retirement account, which compounds over time, tax free. With zero reduction to their take-home pay.

8 The Wellthcare Store™

Employees earn real money to spend in the Wellthcare Store™ on over 7,000 FSA-eligible health products. The Store provides instant, spendable dollars that make healthy behavior feel rewarding and personal.



“You can spend any existing FSA or HSA plan dollars at our store with no disruption to your existing plans.”



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