

# Welcome to Your Health Benefits

## Employee Benefits Guide



Healthcare Benefits  
**EVERY** EMPLOYEE  
**CAN AFFORD!**



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# Kerux125 Complete Overview

## World-Class Health Benefits – Without the Traditional Premium Cost

Welcome to a smarter way to access healthcare benefits designed specially for employees looking for the lowest cost way to access quality medical and wellness benefits.

Your employer has partnered with the healthcare benefits powerhouse, JKB Consulting Group, to bring you the Kerux125 Complete health and wellness benefits plan. The **Kerux125 Complete Plan** is a comprehensive health benefits program designed to provide employees with robust medical and wellness coverage – while using a compliant IRS Section 125 tax structure to maximize savings and cover all healthcare benefits participation costs for you as a valued employee.

## What Makes Kerux125 Complete Different?

Unlike traditional health plans that require monthly premium deductions from your paycheck, Kerux125 Complete is structured to:

- Provide **comprehensive medical benefits**
- Include valuable **wellness and preventive care support**
- Utilize an **IRS Section 125 tax-advantaged structure**
- Help employees **reduce taxable income without reducing their paycheck**
- **Repurpose tax savings to fund the cost** of Kerux125 Complete health benefits
- **Deliver \$0 monthly participation cost out of pocket or from an employee's paycheck!**

## How It Works

Kerux125 Complete is built around an IRS-approved **Section 125 Cafeteria Plan**, which allows certain benefits to be funded on a pre-tax basis.

This structure:

1. Reduces your taxable income (NOT your paycheck or take-home income!)
2. Lowers the amount of taxes withheld from your paycheck
3. Uses those tax savings and redirects them to help fund the benefits program
4. No negative impact to your paycheck or tax refund
5. Most employees will actually see an increase to their paycheck as extra tax savings go directly back into their paycheck and take-home pay!
6. Big win for you!

The result?

**You receive high-quality healthcare and wellness benefits – without traditional monthly premium deductions from your paycheck. You actually could see an increase in your take-home paycheck!**



# Kerux125 Complete Overview

## What You Receive

**Kerux125 Complete provides access to:**

- Comprehensive medical support - both virtually and face-to-face
- Preventive and wellness services
- Tools and resources to support long-term health
- Financial efficiency through tax-advantaged funding

This approach is designed to ensure employees receive meaningful healthcare protection while keeping more of their earnings.

## The Bottom Line

With Kerux125 Complete, you don't have to choose between quality coverage and affordability.

You gain:

World-class health benefits

Tax savings through an IRS 125 structure

No traditional monthly premium costs coming out of your paycheck

Possible increase to your take-home paycheck from tax savings

**It's healthcare reimaged – smarter, more efficient, and built with employees in mind. Afterall... You Matter!**

**Healthcare Benefits**  
**EVERY** EMPLOYER  
(AND EMPLOYEE)  
**CAN AFFORD!**



Healthcare Benefits  
**EVERY** EMPLOYEE  
**CAN AFFORD!**

# Summary of Benefits & Coverage

## Medical & Wellness Benefits

All benefit summaries are for illustration purposes only. Services not listed are not covered. To review the full Schedule of Benefits and Plan Document, please request it by contacting your broker.



# Summary of Benefits Overview

## What does it mean to be qualified for the Kerux125 Complete plan?

Employee eligibility for the Kerux125 Complete plan is determined based on specific qualification criteria designed to align coverage with individual financial and employment circumstances. These factors include income level, number of tax deductions claimed, and hours worked. By using these criteria, Kerux125 Complete ensures that each participating employee is matched with the most appropriate and cost-effective plan option available to them.

## What You Receive as a Qualified Employee

As a qualified employee enrolled in the Kerux125 Complete Plan, you receive a comprehensive package of medical, insurance, and wellness benefits – all designed to support your health, financial well-being, and long-term success.

### 1. Preventive Healthcare Services (ACA-Compliant)

All benefit options (Simple, Advantage, Complete, and Major Medical Plans) include **Preventive Healthcare Services as mandated by the Affordable Care Act (ACA)**.

These services are designed to help detect and prevent health conditions early – before they become serious or costly. Preventive care focuses on maintaining your health, not just treating illness.

Covered preventive services typically include:

- Annual wellness exams and physicals
- Routine screenings (blood pressure, cholesterol, diabetes, cancer screenings, etc.)
- Immunizations and vaccines
- Preventive lab work
- Age-appropriate preventive services

The goal is simple: **keep you healthy, identify risks early, and reduce long-term health complications.**

### 2. A Virtual-First Care Platform Built for Easy Employee Healthcare Access

This is HUGE!

Kerux125 Complete delivers a comprehensive virtual-first care experience in all plan options that replaces fragmented point solutions with a single, connected platform. From primary and urgent care to behavioral health, men's and women's health, musculoskeletal care, and chronic condition management, Kerux125 Complete expands access to high-quality care for employees while supporting smarter utilization.

**IMPORTANT:** All virtual care services, including accessing a Virtual Direct Primary Care Physician, as well as your **medical ID** card are accessed through your Person Health Dashboard (PHD).



# Summary of Benefits Overview Cont...

## 3. Prescription Drug Coverage

### Preventive Prescription Services

Preventative Prescription Services, as recommended by the Patient Protection and Affordable Care Act (PPACA). In order for preventive medications to be covered at 100%, a Prescription is required from the member's physician, including over-the-counter (OTC) drugs.

Prescription Drugs:

- Pharmacy Retail: 30 or Day Supply - Covered in Full
- Pharmacy Mail Order - 90 Day Supply - Covered in Full

Non-Preventive Prescription Services

### Prescription Drugs:

- Pharmacy Retail: up to a 30-day Supply - \$20 Copayment (Generic only up to \$250 per prescription)
- Pharmacy Retail: 90-day Supply - Not covered
- Pharmacy Mail Order: 90-day Supply - Not covered
- Specialty Drugs - Limited to 30-day Supply - Not covered

[Refer to Member ID Card for Pharmacy Benefit Information](#)

## 4. Comprehensive Medical & Insurance Benefits

### *PNOA and PHCS Provider Networks*

Kerux125 Complete is designed to deliver a modern, cost-effective healthcare experience by combining a **virtual-first care model** with access to traditional in-person medical services when needed. This approach ensures employees receive timely, convenient, and affordable care.

### Virtual-First Care Approach

The plan encourages employees to utilize a premier virtual healthcare platform as their first point of contact for medical needs. This model provides:

- Fast, convenient access to primary care providers
- Timely consultations without the need for travel or long wait times
- Cost-effective solutions for a wide range of medical concerns



# Summary of Benefits Overview Cont...

## 4. Comprehensive Medical & Insurance Benefits Cont...

### In-Person Medical Access

Employees enrolled in **the Advantage, Complete, and Major Medical** plan options also have access to face-to-face healthcare services, including:

- Primary care physician visits
- Specialist consultations
- Urgent care services

**IMPORTANT:** These services are available for a nominal copay, offering flexibility when in-person care is preferred or required (please see Summary of Benefits for copay pricing).

### Provider Network

Kerux125 Complete offers varying levels of provider access depending on the plan selected:

- **Advantage Plan:**
  - Employees have access to providers/doctors on the PNOA and PHCS networks
  - Employees can search for a provider of their choice (see Pg. 19 on how to search for a provider)
- **Complete Plan:**
  - Utilizes the PHCS (Private Healthcare Systems) provider network
  - Provides access to a broad, established network of healthcare providers
  - Out-of-network services may be available at different cost levels (refer to plan details for specifics)

### Commitment to Accessible, Cost-Effective Care

Kerux125 Complete is built to ensure employees have access to the **most convenient, timely, and cost-effective healthcare solutions available**, balancing digital innovation with traditional care options to meet a wide range of healthcare needs.

## 5. Premier Wellness Benefits

Powered by **PredictiMed™**

Your plan includes access to the nation's premier wellness platform, powered by **PredictiMed™**

PredictiMed™ uses advanced health analytics and AI-predictive modeling to help identify potential health risks before they become major concerns. The platform connects you to personalized wellness resources designed to improve your overall health outcomes.



# Summary of Benefits Overview Cont...

## 5. Premier Wellness Benefits Cont...

When you engage with PredictiMed™, you gain access to:

- Personalized health insights
- Proactive risk identification
- Doctor, nurse, and health coaching support
- Preventive action plans
- Tools that empower informed health decisions

The value to you: **early awareness, personalized guidance, and proactive support – helping you take control of your health.**

## 6. Your Personal Health Dashboard (PHD)

### *Your Benefits Command Center*

Every enrolled employee receives a customized **Personal Health Dashboard™ (PHD)**

Your PHD serves as your all-in-one benefits hub, allowing you to:

- **Download your Medical ID Card**
- Access your Prescription (Rx) Benefits
- Track your paystub and tax savings in real time
- Monitor how your IRS Section 125 structure is working for you
- Schedule appointments with your:
  - Virtual Direct Primary Care (VDPC) physician
  - Orthopedic care consultant
  - Network of wellness nurses and health coaches
  - Access your benefits resources in one centralized location .

Your PHD simplifies your healthcare experience by putting your medical access, financial tracking, and wellness tools in one easy-to-use platform.

## The Big Picture

As a qualified employee, being enrolled in either the Simple or Advantage Plans, you are receiving with **all costs covered** on your behalf:

- ACA-mandated preventive care
- Comprehensive medical and insurance protections
- Advanced predictive wellness tools
- A personalized digital dashboard to manage it all
- Possible tax savings dollars added to your paycheck

This integrated approach is designed to protect your health, support your well-being, and maximize the value of your benefits.

# Summary of Benefits & Coverage

Preventative Services – Included in ALL Simple, Advantage, & Complete Plans



## Preventative Services

Covered Under the Affordable Care Act (Part A)

### 15 Covered Preventive Services for Adults

- 1. Abdominal Aortic Aneurysm Screening**  
One-time ultrasound for men 65–75 who have ever smoked.
- 2. Alcohol Misuse Screening & Counseling**  
Identifies unhealthy alcohol use and provides brief counseling.
- 3. Aspirin Use (Preventive Medication)**  
For certain adults at risk of cardiovascular disease.
- 4. Blood Pressure Screening**  
Detects hypertension early to prevent heart disease/stroke.
- 5. Cholesterol Screening**  
Measures lipid levels to assess cardiovascular risk.
- 6. Colorectal Cancer Screening**  
Includes colonoscopy or stool tests (ages 45–75).
- 7. Depression Screening**  
Routine mental health screening in primary care.
- 8. Diabetes (Type 2) Screening**  
For adults with high blood pressure or risk factors.
- 9. Diet Counseling**  
Nutrition counseling for those at risk of chronic disease.
- 10. Hepatitis B & C Screening**  
For at-risk individuals and certain age groups.
- 11. HIV Screening & Prevention (PrEP)**  
Testing and preventive medication for high-risk individuals.
- 12. Lung Cancer Screening**  
Annual low-dose CT scans for high-risk smokers.
- 13. Obesity Screening & Counseling**  
BMI screening and weight management support.
- 14. Sexually Transmitted Infection (STI) Counseling**  
Prevention counseling for at-risk individuals.
- 15. Tobacco Use Screening & Cessation**  
Screening plus medications and counseling to quit.

### 22 Covered Preventive Services for Women

(Includes all adult services above PLUS women-specific services)

- 1. Well-Woman Visits**  
Annual comprehensive preventive care visits.
- 2. Breast Cancer Screening (Mammography)**  
Detects breast cancer early.
- 3. Cervical Cancer Screening**  
Pap smear and/or HPV testing.
- 4. BRCA Genetic Testing & Counseling**  
For women at higher genetic risk of breast/ovarian cancer.
- 5. Contraception Coverage**  
All FDA-approved birth control methods.
- 6. Contraceptive Counseling**  
Guidance on family planning options.
- 7. Sterilization Procedures**  
Permanent contraception options.
- 8. Breastfeeding Support & Supplies**  
Counseling and breast pumps.
- 9. Gestational Diabetes Screening**  
Screening during pregnancy.
- 10. Pregnancy (Prenatal) Care**  
Routine screenings and visits during pregnancy.
- 11. Preeclampsia Prevention (Aspirin)**  
For high-risk pregnancies.
- 12. Rh Incompatibility Screening**  
Blood type testing during pregnancy.
- 13. Urinary Incontinence Screening**  
Identifies bladder control issues.
- 14. Osteoporosis Screening**  
Bone density testing (typically 65+ or at risk).
- 15. Intimate Partner Violence Screening**  
Screening and support services.
- 16. Sexually Transmitted Infection Screening**  
Includes chlamydia, gonorrhea, syphilis.
- 17. HIV Screening**  
Routine and pregnancy-related testing.
- 18. Hepatitis B Screening (Pregnancy)**  
Early detection to prevent transmission.
- 19. Diabetes Screening (including pregnancy-related)**  
Expanded for women's risk factors.
- 20. Anxiety Screening (newer guideline)**  
Mental health screening for women/adolescents.
- 21. Obesity Screening & Counseling**  
Weight and lifestyle management.
- 22. Tobacco Use Screening & Counseling**  
Includes pregnancy-specific cessation support.

### 26 Covered Preventive Services for Children

- 1. Well-Child Visits**  
Regular checkups from infancy through adolescence.
- 2. Developmental Screening**  
Tracks physical, emotional, and cognitive milestones.
- 3. Autism Screening**  
Early identification (typically at 18 & 24 months).
- 4. Behavioral Assessments**  
Evaluates emotional and behavioral health.
- 5. Depression Screening (Adolescents)**  
Mental health screening in teens.
- 6. Alcohol & Drug Use Screening (Adolescents)**  
Identifies risky behaviors early.
- 7. Tobacco Use Screening**  
Prevention and counseling.
- 8. Obesity Screening & Counseling**  
BMI monitoring and lifestyle guidance.
- 9. Vision Screening**  
Detects vision problems.
- 10. Hearing Screening**  
Identifies hearing loss early.
- 11. Lead Screening**  
Detects lead exposure in young children.
- 12. Anemia Screening**  
Checks for iron deficiency.
- 13. Blood Pressure Screening**  
Early detection of hypertension.
- 14. Cholesterol Screening**  
For at-risk children.
- 15. Tuberculosis Screening**  
For high-risk populations.
- 16. STI Screening & Counseling (Adolescents)**  
Prevention and early detection.
- 17. HIV Screening (Adolescents)**  
Routine testing in teens.
- 18. Immunizations**  
Full CDC vaccine schedule.
- 19. Fluoride Supplements**  
For children without fluoridated water.
- 20. Oral Health Risk Assessment**  
Dental health evaluation.
- 21. Topical Fluoride Application**  
Prevents tooth decay.
- 22. Newborn Screening (Metabolic & Genetic)**  
Blood tests for serious conditions.
- 23. Newborn Hearing Screening**  
Detects congenital hearing loss.
- 24. Critical Congenital Heart Disease Screening**  
Pulse oximetry screening at birth.
- 25. Iron Supplements (Infants at Risk)**  
Prevents anemia.
- 26. Gonorrhea Preventive Eye Medication (Newborns)**  
Prevents eye infections at birth.

# Summary of Benefits & Coverage

Kerux125 Complete - PLAN COMPARISON - SIMPLE, ADVANTAGE, COMPLETE



PLAN BENEFITS	SIMPLE	ADVANTAGE	COMPLETE
<b>MEDICAL &amp; INSURANCE SERVICES</b>			
<b>Network</b>	N/A	PNOA   PHCS	PNOA   PHCS
<b>Annual Medical Deductible (&amp; Pharmacy - Complete ONLY)</b>	N/A	\$0 Per Person \$0 Per Family	\$10,600 Per Person \$21,200 Per Person
<b>Annual Medical Out of Pocket Maximum</b> <i>The Member's Copayment apply to the Annual Out-of-Pocket Maximum</i>	N/A	\$7,900 Per Person \$15,800 Per Family	\$10,600 Per Person \$21,200 Per Person
<b>Amounts in Excess of Negotiated Rates/Maximum Allowable Charge</b>	For Participating Providers the contract generally prohibits the provider from charging more than the negotiated rate for covered services.*	For Participating Providers the contract generally prohibits the provider from charging more than the negotiated rate for covered services.*	For Participating Providers, the Member is responsible for the difference between the Plan payment and 100% of the negotiated rate.
<b>Lifetime Maximum</b>	None	None	None
<b>Dependent Coverage</b>	To age 26	To age 26	To age 26
<b>Preventative &amp; Wellness</b>	100%	100%	100%
<b>Primary Care Office Visit</b>	N/A	\$20 Copay; Limited to 3 visits per year	0% Coinsurance after Annual Deductible
<b>Specialist Visit Office Visit</b>	N/A	\$50 Copay; Limited to 3 visits per year	0% Coinsurance after Annual Deductible
<b>Urgent Care Visit Office Visit</b>	N/A	\$50 Copay; Limited to 3 visits per year	0% Coinsurance after Annual Deductible
<b>Maternity Pre-Post Natal (Office Visit)</b>	N/A	N/A	0% Coinsurance after Annual Deductible
<b>Maternity Services</b>	N/A	N/A	0% Coinsurance after Annual Deductible
<b>Mental/Behavioral Health (Office Visit)</b>	N/A	N/A	0% Coinsurance after Annual Deductible
<b>Diagnostic Testing ( X-ray, blood work); Non-Hospital Based</b>	N/A	\$50 Copay; Limit 5 visits per year	0% Coinsurance after Annual Deductible
<b>Radiology; Non-Hospital Based</b>	N/A	\$50 Copay; Limit 5 visits per year	0% Coinsurance after Annual Deductible
<b>Imaging (CT/PET scans, MRIs); Non-Hospital Based</b>	N/A	\$200 Copay; Limit 1 visit per year	0% Coinsurance after Annual Deductible
<b>Emergency Room</b>	N/A	N/A	0% Coinsurance after Annual Deductible
<b>Outpatient/In-Patient Services Hospital Admissions</b>	N/A	N/A	0% Coinsurance after Annual Deductible
<b>Outpatient Therapy (Physical, Speech, Occupational)</b>	N/A	N/A	0% Coinsurance after Annual Deductible
<b>Preventive Prescription Drugs</b> - Pharmacy Retail - 30-90 Day Supply Pharmacy Mail Order - 90 Day Supply	Covered in Full	Covered in Full	Covered in Full
<b>Non-Preventive Prescription Drugs</b> - Up to a 30-Day Supply	Not Covered	\$20 Copayment (Generic only up to \$250 per prescription)	0% Coinsurance after Annual Deductible
<b>Advanced Rx/Labs/Imaging Benefits Program (Coming August 1<sup>st</sup>, 2026)</b>	100% Covered	TBD	TBD
<b>Net Plan Cost</b>	<b>Employee \$0 Net Cost</b>	<b>Employee \$0 Net Cost</b>	<b>&lt;\$535/employee per month</b>

This summary provides a condensed explanation of plan benefits. Certain limitations, restrictions and exclusions may apply. Please refer to the Plan Document for complete information on benefits. In the case of discrepancy between this summary and the language contained in the Plan Document, the latter will take precedence.

# Summary of Benefits & Coverage

Kerux125 Complete - **PLAN COMPARISON - SIMPLE, ADVANTAGE, COMPLETE**



PLAN BENEFITS	SIMPLE	ADVANTAGE	COMPLETE
<b>VIRTUAL CARE SERVICES</b>			
<b>Virtual Primary Care</b> - Select a doctor from our provider network for ongoing personalized care from a provider committed to your complete health	\$0 Copay; Unlimited Usage	\$0 Copay; Unlimited Usage	\$0 Copay; Unlimited Usage
<b>Virtual Urgent Care   Telehealth</b>	\$0 Copay; Unlimited; 24/7 on demand access to licensed physicians to help with non-emergency needs	\$0 Copay; Unlimited; 24/7 on demand access to licensed physicians to help with non-emergency needs	\$0 Copay; Unlimited; 24/7 on demand access to licensed physicians to help with non-emergency needs
<b>Virtual Mental Health Support</b> Speak with a Therapist in as little as 48 hours <ul style="list-style-type: none"> <li>Abuse</li> <li>Addiction</li> <li>ADHD/ADD</li> <li>Anger Management</li> <li>Anxiety &amp; Stress</li> <li>Bipolar Disorder</li> <li>Depression &amp; Mood</li> <li>Divorce</li> <li>Domestic Violence</li> </ul>	\$0 Copay; Speak with one of our licensed providers who can provide care for many of the most common mental health concerns	\$0 Copay; Speak with one of our licensed providers who can provide care for many of the most common mental health concerns	\$0 Copay; Speak with one of our licensed providers who can provide care for many of the most common mental health concerns
<b>Virtual MSK</b>	\$0 Copay; Unlimited	\$0 Copay; Unlimited	\$0 Copay; Unlimited
<b>GLP-1 Weight Loss</b>	\$0 Copay; GLP-1 Weight Loss Guided Steps to Lasting Weight Loss	\$0 Copay; GLP-1 Weight Loss Guided Steps to Lasting Weight Loss	\$0 Copay; GLP-1 Weight Loss Guided Steps to Lasting Weight Loss
<b>Nutritionists/Support</b>	Included at \$0 Copay	Included at \$0 Copay	Included at \$0 Copay
<b>Smoking Cessation</b>	Included at \$0 Copay	Included at \$0 Copay	Included at \$0 Copay
<b>Billing Advocacy</b>	Included at \$0 Copay	Included at \$0 Copay	Included at \$0 Copay
<b>BUY-UP PLAN OPTIONS</b>			
<b>Supplemental Insurance Benefits (Available for Purchase)</b> <ul style="list-style-type: none"> <li>Hospital Indemnity Insurance</li> <li>Accident Expense Insurance</li> <li>Critical Illness Insurance</li> <li>Life Insurance Benefits</li> <li>Vision + Dental Insurance</li> </ul>	Speak with your Kerux125 Complete Agent/Advisor	Speak with your Kerux125 Complete Agent/Advisor	Speak with your Kerux125 Complete Agent/Advisor
<b>Identity Theft Protection</b>	Included at \$0 Cost	Included at \$0 Cost	Included at \$0 Cost
<b>Legal Protection Program provided by PPLS</b>	\$10,000 for Kerux125 related issues	\$10,000 for Kerux125 related issues	\$10,000 for Kerux125 related issues



# Kerux125 Complete

## Don't Leave Money on the Table: How Your Tax Savings Fund Your Coverage

Your **Kerux125 Complete Healthcare Benefits Plan** is specifically designed to work in your financial best interest.

Every paycheck, a portion of your earnings goes to taxes. That's required by law - to pay taxes. What most employees don't realize is that, under IRS Section 125 guidelines, there is a compliant way to structure certain benefits so they are funded using pre-tax dollars – **reducing your taxable income while in most cases, increasing your take-home pay.**

That's exactly how **Kerux125 Complete** works.

### Here's the Simple Explanation

The plan is strategically and 100% compliantly designed so that:

- A portion of your taxable income is redirected on a pre-tax basis
- This **reduces the amount of taxes you owe**
- The tax savings generated are used to pay **100% of your Kerux125 plan participation costs on your behalf.**

What does that mean for you?

It means you receive world-class healthcare benefits **without one dime coming out of your paycheck as a traditional premium deduction.**

### And There's More Good News...

For most full-time employees, the tax structure not only covers the full cost of the plan – it often generates **additional tax savings.**

Those extra savings are reflected in your paycheck throughout the year, which can add up to a meaningful financial boost – like receiving a steady "bonus" simply for participating in a smarter benefits structure.

### No Catch. No Gimmicks.

This is not a loan.

This is not a reimbursement program.

This is not a discount plan.

### Compliance - Built for Scrutiny





# Kerux125 Complete

It is a properly structured, IRS-compliant Section 125 benefits strategy designed to:

- Lower your taxable income
- Maximize your take-home pay
- Provide comprehensive healthcare and wellness benefits
- Protect you financially

All while costing you **\$0 in traditional monthly premiums. BIG WIN!**

## Why Participation Matters

Choosing not to participate means choosing to pay the same taxes you were before – without receiving the added healthcare benefits and tax advantages available to you.

In simple terms:

If you're going to pay taxes anyway, wouldn't you rather have those dollars work for you?

Kerux125 Complete is built on a simple belief:

**You Matter. Your Health Matters. Your Financial Well-Being Matters.**

And this plan is designed to support all three.

**Healthcare Benefits**  
**EVERY EMPLOYEE**  
**CAN AFFORD!**



# Kerux125 Complete

## See It for Yourself: How Your Pay Stub Shows the Savings

One of the most powerful features of the Kerux125 Complete plan is transparency – you can actually see how it works by reviewing your pay stub.

In this section, we will walk you through exactly where to look and what each line means. You'll see how your pre-tax structure reduces your taxable income, how the plan is funded using those tax savings, and how this strategy can increase your take-home pay.

There are no hidden fees and no mystery deductions. Your pay stub clearly reflects how your benefits are paid for – and how the Kerux125 Complete plan is working in your financial best interest.

When you see the numbers for yourself, the savings make sense.

### Paystub Example

### Reading and Understanding Your Paystub

#### Earnings Summary

Total Gross Pay	Hours	Rate	Current Amt	Ytd Amt
Regular Hours	38.90	21.0000	816.90	3,121.23
Tip Pool	0.00		138.47	415.29
	<b>38.90</b>		<b>955.37</b>	<b>3,536.52</b>
Hours Worked	38.90			
Hours Paid	38.90			

#### #1 Kerux125 (Pre-Tax Deduction)

This line item reflects your Kerux125 Complete Plan **Participation Cost**.

The amount shown (example: **\$553.85**) is a **pre-tax deduction**, which means it reduces your taxable income – not your actual gross earnings.

In simple terms:

- Your full income remains the same.
- The **\$553.85** is deducted before taxes are calculated.
- Because you are taxed on a lower amount, you pay less in taxes.

Those tax savings are what fund your Kerux125 Complete health benefits. This is the key mechanism that allows you to receive comprehensive healthcare coverage without a traditional monthly premium coming out of your take-home pay.

#### Kerux Reward (Companion Adjustment)

Whenever you see a **Kerux125** deduction on your pay stub, you will **always** see a corresponding Kerux Reward line item.

The **Kerux Reward** is calculated as **85% of your Participation Cost** and is added back to you as an adjustment.

In our example:

- Kerux125 (Participation Cost): **\$553.85**
- Kerux Reward (85% restored): **-\$461.54**

This means that 85% of the **Participation Cost** is immediately paid or restored back to you.

The combination of the pre-tax deduction and the **Kerux Reward** adjustment is what allows the plan to reduce your taxable income while preserving your take-home pay – **creating the tax savings that fund your healthcare benefits.**

Taxes	Status	Taxable	Current Amt	Ytd Amt
#3 Federal Income Tax	S-1	401.52	0.00	123.55
OASDI		401.52	24.90	184.93
Medicare		401.52	5.82	43.25
Washington SITW		401.52	0.00	0.00
WA Family Leave		816.90	4.44	16.95
WA EE Healthcare		816.90	2.16	8.25
WA EE Long Term Car		816.90	4.74	18.10

Taxes are lowered!

42.06 395.03

#### Other Deductions from Pay

	Current Amt	Ytd Amt
#1 Kerux 125	553.85	553.85
#2 Kerux Reward	-461.54	-461.54
Washington Labor & Industries	5.77	22.03

98.08 114.34

#### Direct Deposits

Bank	Account	Current Amt
		815.23
		815.23

This code is not included in your Federal taxable wages.



Log in to your PHD to compare your earnings before and after enrolling in Kerux125 Complete.



# Kerux125 Complete

## Here is Where the Power of the Tax Savings Comes In

### Paystub Example

#### Earnings Summary

Total Gross Pay	Hours	Rate	Current Amt	Ytd Amt
Regular Hours	38.90	21.0000	816.90	3,121.23
Tip Pool	0.00		138.47	415.29
	<b>38.90</b>		<b>955.37</b>	<b>3,536.52</b>
Hours Worked	38.90			
Hours Paid	38.90			

Taxes	Status	Taxable	Current Amt	Ytd Amt
#3 Federal Income Tax		401.52	0.00	123.55
OASDI	<b>Tax Savings Pay For Your Benefits!</b>	401.52	24.90	184.95
Medicare		401.52	5.82	43.25
Washington SITW		401.52	0.00	0.00
WA Family Leave		816.90	4.44	16.95
WA EE Healthcar		816.90	2.16	8.25
WA EE Long-Term		816.90	4.74	18.10

42.06 395.03

Other Deductions from Pay	Current Amt	Ytd Amt
#1 Kerux 125	553.85	553.85
#2 Kerux Reward	-461.54	-461.54
Washington Labor & Industries	5.77	22.03

98.08 114.34

#### Direct Deposits

Bank	Account	Current Amt
		815.23
		815.23

Ⓢ This code is not included in your Federal taxable wages.

Log in to your PHD to compare your earnings before and after enrolling in Kerux125 Complete.



## Reading and Understanding Your Paystub

### #3 Making Up the Difference (Tax Savings at Work)

After the Kerux125 deduction and the KeruxReward adjustment, you'll notice a remaining difference.

In our example:

- Kerux125 Participation Cost: **\$553.85**
- Kerux Reward (85% restored): **-\$461.54**
- Remaining difference: **\$92.31**

Here's where the power of the tax structure comes in.

Because the Kerux125 amount lowers your taxable income, you are paying taxes on a smaller amount of earnings. The **tax savings generated from that reduction** are used to:

- Cover the remaining **\$92.31 difference**, and
- In most cases, **create additional tax savings** that increase your net paycheck.

In simple terms, the tax savings make you financially whole –and for many employees, actually improve take-home pay. **YOU WIN BIG!!**

This is how the Kerux125 Complete plan funds your healthcare benefits while protecting –and often enhancing –your paycheck.

When it comes to your health and financial wellbeing, **YOU MATTER!**

Healthcare Benefits  
**EVERY** EMPLOYEE  
 CAN AFFORD!



# Kerux125 Complete

## Next Steps

By now, you should have a clear understanding of how the **Kerux125 Complete Health Plan** works and the financial advantages it provides.

As a valued full-time employee, your employer strongly encourages you to **take full advantage of these comprehensive benefits and DO NOT OPT OUT**. We recommend reviewing the **Summary of Benefits (Pages 8-10)** to fully understand the medical, wellness, and financial value available to you.

### 1) Qualification

Kerux125 Complete uses a compliant IRS Section 125 tax structure to generate tax savings that fund your health plan participation costs and, in most cases, increase your take-home pay.

To participate with all plan costs covered on your behalf, you must financially qualify.

Qualification is determined by reviewing factors such as:

- Your income level
- Your tax filing status
- The number of deductions claimed on your W-4

**Important:** Claiming fewer tax deductions with your employer may increase your ability to qualify and maximize financial benefit under Kerux125 Complete. Please consult a licensed professional for personal tax advice.

Once you are onboarded into the system, qualification is typically completed within **5-7 business days**.

### 2) Opt-Out Period

Kerux125 Complete is an **automatic enrollment (opt-out) plan**, meaning you are enrolled upon hire.

After you are officially qualified for the plan, you will have **30 days** by law to opt out if you choose.

If you decide to opt out, you must contact the Kerux125 Complete Call Center **before the 30-day opt-out period expires:**

**1-800-306-3112**

Monday -Friday  
8:00 AM -5:00 PM Central Time

During this 30-day period, you will receive important communications from:

- [info@kerux125.com](mailto:info@kerux125.com)
- [wellness@ushealthcenterinc.com](mailto:wellness@ushealthcenterinc.com)

These emails contain critical information regarding your enrollment and benefits. **Please do not ignore or delete them. Check spam or junk and approve for your inbox!**



# Kerux125 Complete

## 3) Employee Opt-Out Acknowledgment

You will be required to complete and sign an official waiver confirming your decision to either:

- Remain enrolled in Kerux125 Complete, or
- Voluntarily opt out of the plan

### Important Consideration

If you choose to opt out now but later decide you would like to participate, you will not be eligible to re-enroll until the next annual plan renewal date.

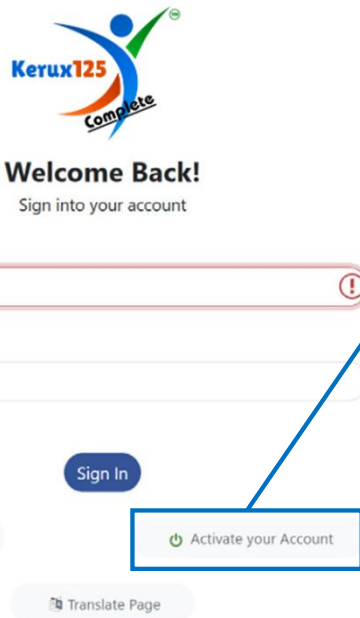
Before making your decision, carefully consider the value of receiving world-class healthcare benefits funded entirely on your behalf through this tax-advantaged health plan.

This plan was designed to protect your health and strengthen your financial well-being – and participation ensures you receive the full benefit available to you.

## 4) Setting Up Your Personal Health Dashboard™ (PHD)

Once you have completed the 30-day opt-out period, your healthcare benefits will be active!

**IMPORTANT:** The first thing to do is set up your PHD. Follow these directions:



### Activate your Personal Health Dashboard

**NOTE:** Do not download the mobile app until you complete step one.

1. Log-on to: <https://dennys.ushealthcenter.com/Activate>
2. Select **Activate by Demographics** or **Email**.
3. Enter your personal information to create your account. You will receive your username.

### REMEMBER THIS FOR FUTURE LOGINS!

4. Select Login and enter your password
5. Congratulations! Your PHD account is now activated and you are logged in.

- **WATCH the introductory video on your PHD!**
- **Complete your Health Risk Assessment (HRA)!**
- **Activate Your Medical Benefits & Download Your ID Card!**
- **Set up your Virtual Direct Primary Care (VDPC) and Access Your Rx benefits services! You can speak with a doctor or specialist 24 hours a day from your phone, computer, or laptop.**



# Kerux125 Complete

## 5) Activating & Registering For Your Medical and Insurance Benefits

1. Click on the **Verdegard** tile on your PHD homepage then select the link titled 'Members'

- Scroll down and click on the 'Member Login' link
- First time login, click on the 'Get Started' link under 'Register with us online'

**OR**

Register at: [members.verdegard.com/register](https://members.verdegard.com/register) to set up your account

- Download the app from the Apple Store or Google Play
- Register your account using the email address linked to your member ID
- Enter your existing password -and you're in!



### 2. Search for a provider/doctor:

- On the <https://verdegard.com> website homepage, click on the 'PROVIDER SEARCH' tab
- On the dropdown menu under 'Choose a network', select 'Provider Network of America', aka PNOA
- Click on a **green** tab to define your provider/doctor search and fill in the information listed. If you do not currently have a doctor, click on the 'location' tab and complete the requested fields. A city locator tab will open and click on the city name. A list of providers/doctors with their specialty will open up. Select the doctor to contact.

### 3. Request ID Card, Helps, and FAQs

- Need a replacement ID Card? Click on 'Members' tab and scroll down to the 'Request ID Card' link
- Need to access your Virtual benefits or speak with a doctor virtually or access benefit information? Click on the 'Member Login' link
- Need an Explanation of Benefits (EOB), Member Portal Reference Guide, Authorization Form, or other important information? The member page has you covered.

KGA100\_MEC\_ADVANTAGE\_PHCS\_PNOA\_MI\_NO\_ENGAGE (unlinked)

---

**Employer Name:** ##groupname## **Plan ID:** ##orig\_plannum##


**Member Name:** ##emp\_full## **Member ID:** ##employee\_id##

##SUFBI2##fullname## ##SUFBI5##fullname## ##SUFBI8##fullname##  
 ##SUFBI3##fullname## ##SUFBI6##fullname## ##SUFBI9##fullname##  
 ##SUFBI4##fullname## ##SUFBI7##fullname## ##SUFBI10##fullname##

Each Person is a Cardholder, Replace Last 2 Digits with Applicable Suffix

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**Pharmacy Benefits**



**Pharmacy Help Desk: (888) 783-1775**

**Pharmacy ID: ##Pharmacyid##**

[medimpact.com](https://medimpact.com) **RxBIN: 003585 RxPCN: ASPROD1 RxGRP: HME02**

## Sample ID Card

For more information call Verdegard at (877) 384-2875. Members may visit [members.verdegard.com](https://members.verdegard.com) and providers may visit [providers.verdegard.com](https://providers.verdegard.com).

To find a PHCS provider call (888) 263-7543 or visit [Multiplan.com](https://Multiplan.com).  
To find a PNOA provider visit [PNOA.com](https://PNOA.com).

Copays		Deductible	Out-of-Pocket Maximum
Primary Care \$20	Individual In-Network	\$0	\$7,900
Specialist \$50	Individual Out-of-Network	N/A	N/A
Urgent Care \$50	Family In-Network	\$0	\$15,800
	Family Out-of-Network	N/A	N/A

Submit claims to:  
Verdegard Administrators, LLC  
PO Box 22009  
Tempe, AZ 85285-2009  
Payer ID: 86066



This card does not guarantee coverage.



# Kerux125 Complete

**VERY IMPORTANT!** If you are on the Kerux125 Advantage Plan, your medical benefits card can be used at any doctor's office in the PNOA network.

If your doctor or medical facility has any issue accepting the card or information, have them **immediately** call the toll-free number listed on the card for verification.

## 6) Activating Your Virtual Health and Doctor Access

### 1. Go to: [www.getlyric.com](http://www.getlyric.com)

- Click on 'Login'
- First time logging in, click on the 'Click here to Activate Your Account' link or the green 'Not Activated Yet? Activate Now' tab.
- Employee's name should be already listed in the system and verified upon employee activation.

### 2. How to Use Your Lyric Virtual Urgent Care

#### 24/7/365 access to care. Fast, Convenient & Affordable.

Doctors can be hard to reach, illness can occur in the middle of the night, and sometimes you just have a question. In all of those circumstances - and many more - Lyric Health is a convenient and affordable solution.

## Simple as 1, 2, 3

### I. Call | Tap | or Click Call

**1.866.223.8831**, download the Lyric Health App, or visit [www.getlyric.com](http://www.getlyric.com) to log into your employee portal to schedule a consultation with state licensed physician.

### II. Triage

Employee speaks to a Care Coordinator who will triage and update the employee's Electronic Health Record (EHR).

### III. Consult

Employee consults with Physician who recommends a treatment plan, and if medication(s) is prescribed, it's sent electronically to the pharmacy of employee's choice.-

# lyric





# Kerux125 Complete

## When to Use Your Lyric Virtual Benefits

Our goal is to provide you with convenient, affordable healthcare, when you need it most - 24/7/365.

- When you need care NOW
- If you have a health-related questions, and just need professional guidance
- If you're considering the ER or urgent care center for a non-emergency issue
- On vacation, a business trip, or away from home

Get virtual first care when you need it most!

### Urgent Care

24/7 on-demand access to licensed physicians to help with non-emergency needs

### Primary Care

Get ongoing, personalized care from a provider committed to your complete health

### Mental Health

Visit with a caring mental health professional for depression, anxiety, or other concerns

### Dermatology

Get a treatment plan for acne, eczema, or other conditions



### Care Navigation

Dedicated CARE team to guide members to their entire healthcare journey

### Virtual MSK

Physical therapists deliver care plans proven to prevent injuries and guide members to pain relief

### Labs

Leveraging data to determine potential risk factors in order to manage special conditions

### GLP-1 Weight Loss

**Program** GLP-1 Weight Loss Medications Guided step therapy program for lasting weight loss

*We highly encourage employees to utilize virtual healthcare services as the first point of care to maximize accessibility, efficiency, and cost savings. When additional or in-person care is necessary, employees can then utilize their medical and insurance benefits.*



# Kerux125 Complete

**7) For a Detail Overview of ALL Your Medical, Health, and Wellness Benefits...**

Denny's Employees go to:

[www.kerux125complete4dennys.com](http://www.kerux125complete4dennys.com)



Our Employees MATTER!



# **Kerux125 Complete Employee Enrollment Confirmation & Waiver Form**

## **Important: Please Read Carefully Before Making Your Selection**

As a qualified full-time employee, you have been enrolled in the Kerux125 Complete Health Plan, an IRS Section 125 compliant benefits program designed to provide:

### **Advantages of Staying Enrolled**

By remaining enrolled, you receive:

- ACA-mandated preventive healthcare services
- Comprehensive medical and supplemental insurance benefits
- Premier wellness benefits powered by PredictiMed
- Access to your Personal Health Dashboard (PHD)
- Virtual Direct Primary Care (VDPC) physician access with \$0 copay
- Orthopedic care consultants and wellness nurse support with \$0 copay
- A compliant tax-advantaged structure that:
  - Reduces your taxable income
  - Uses tax savings to fund 100% of plan costs on your behalf
  - In most cases increases your take-home pay

This plan is structured so you can receive world-class healthcare benefits without traditional monthly premium costs deducted from your paycheck.

### **If You Choose to Opt Out**

If you voluntarily opt out:

- You will not receive Kerux125 Complete medical, insurance, or wellness benefits.
- You will not receive the tax savings advantages associated with participation.
- You will continue paying standard payroll taxes without the benefit of this Section 125 structure.
- You will not be eligible to re-enroll until the next annual plan renewal date (unless otherwise permitted by law).



# Kerux125 Complete Employee Enrollment Confirmation & Waiver Form

## Please review and initial each statement:

\_\_\_ I confirm that I have received and reviewed the Kerux125 Complete onboarding materials, including the Summary of Benefits.

\_\_\_ I confirm that I have reviewed the plan website: [www.kerux125complete4employees.com](http://www.kerux125complete4employees.com)

\_\_\_ I understand how the IRS Section 125 tax structure reduces taxable income and generates tax savings that benefits me medically, my health, and financially.

\_\_\_ I understand how the Kerux125 Participation Cost and Kerux Reward appear on my pay stub.

\_\_\_ I understand that tax savings generated through this structure are used to fund the cost of the Kerux125 Complete plan.

\_\_\_ I understand the medical, wellness, and financial benefits provided through Kerux125 Complete.

\_\_\_ I understand that I have 30 days from qualification to opt out of the plan.

\_\_\_ I understand that if I opt out now, I may not re-enroll until the next annual renewal period.

## Enrollment Election

Please select one:

**I elect to remain enrolled** in the Kerux125 Complete Health Plan and understand the benefits and tax advantages provided:  Simple  Advantage  Complete

**I voluntarily elect to opt out** of the Kerux125 Complete Health Plan and understand that I am declining the associated medical, wellness, and financial benefits.

Employee Name (Printed): \_\_\_\_\_

Employee Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Employee ID #: \_\_\_\_\_

If opting out, you must also contact the Kerux125 Complete Call Center at:

**1-800-306-3112**

Monday - Friday | 8:00 AM - 5:00 PM Central Time