

Welcome to Your Health Benefits

A New Employee Guide





Kerux125 Complete



World-Class Health Benefits – Without the Traditional Premium Cost

Welcome to a smarter way to access healthcare benefits designed specially for Denny's full-time employees (30+ hours/week).

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 to help fund the benefits program
4. No negative impact to your tax refund
5. 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



What You Receive

Kerux125 Complete provides access to:

- Comprehensive medical support
- 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 reimagined – smarter, more efficient, and built with employees in mind. Afterall... You Matter!



Summary of Benefits & Coverage

Medical & Wellness Benefits

*This plan operates as a Minimum Value Plan. A **Minimum Value Plan** is a health insurance plan that meets the Affordable Care Act's (Part A and Part B) standard by covering at least 60% of the total cost of medical services and including substantial coverage for inpatient and physician services. It helps employers satisfy ACA requirements while providing meaningful, basic health coverage to employees.



Summary of Benefits Overview

What You Receive as a Qualified Full-Time Employee

As a full-time 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)

Your benefits 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. Comprehensive Medical & Insurance Benefits

Provided by ClaimChoice

In addition to preventive care, you receive a **robust suite of medical and insurance benefits through ClaimChoice (see pg 8-10)**.

These benefits are designed to provide financial protection and medical support when you need it most. Depending on eligibility and plan structure, this may include:

- Doctor/Specialist Consultations - BOTH in-person and virtually
- Diagnostic Services (Labs and Tests)
- Hospitalization
- Prescription Drug Coverage
- Additional insurance protections available upon request



Kerux125 Complete



ClaimChoice benefits help reduce out-of-pocket exposure and provide added peace of mind in the event of unexpected medical needs.

3. 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 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.

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.**

4. 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:

- 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.



Kerux125 Complete



The Big Picture

As a qualified full-time employee, 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

Medical & Wellness Benefits



Preventative Services

Covered Under the Affordable Care Act (Part A)

15 Covered Preventative Services for Adults

- Abdominal Aortic Aneurysm** one-time screening for men of specified ages who have ever smoked
- Alcohol Misuse Screening** and counseling
- Aspirin** use for men and women of certain ages
- Blood Pressure screening** for all adults
- Cholesterol screening** for adults of certain ages or at higher risk
- Colorectal Cancer screening** for adults over 50
- Depression screening** for adults
- Type 2 Diabetes** screening for adults with high blood pressure
- Diet counseling** for adults at higher risk for chronic disease
- HIV screening** for all adults at higher risk
- Immunization vaccines** for adults—doses, recommended ages, and recommended populations vary: Hepatitis A, Hepatitis B, Herpes Zoster, Human Papillomavirus, Influenza (Flu Shot), Measles, Mumps, Rubella, Meningococcal, Pneumococcal, Tetanus, Diphtheria, Pertussis, Varicella
- Obesity screening** and counseling for all adults
- Sexually Transmitted Infection (STI)** prevention counseling for adults at higher risk
- Tobacco Use screening** for all adults and cessation interventions for tobacco users
- Syphilis screening** for all adults at higher risk

22 Covered Preventative Services for Women

- Anemia Screening** on a routine basis for pregnant women
- Bacteriuria** urinary tract or other infection screening for pregnant women
- BRCA Counseling** about genetic testing for women at higher risk
- Breast Cancer Mammography** screenings every 1 to 2 years for women over 40
- Breast Cancer Chemoprevention** counseling for women at higher risk
- Breastfeeding** comprehensive support and counseling from trained providers, as well as access to breastfeeding supplies, for pregnant and nursing women*
- Cervical Cancer Screening** for sexually active women
- Chlamydia Infection Screening** for younger women and other women at higher risk
- Contraception:** Food and Drug Administration-approved contraceptive methods, sterilization procedures, and patient education and counseling, not including abortifacient drugs*
- Domestic and Interpersonal Violence Screening and Counseling** for all women*
- Folic Acid** supplements for women who may become pregnant
- Gestational Diabetes Screening** for women 24 to 28 weeks pregnant and those at high risk of developing gestational diabetes*
- Gonorrhea Screening** for all women at higher risk
- Hepatitis B Screening** for pregnant women at their first prenatal visit
- Human Immunodeficiency Virus (HIV)** screening and counseling for sexually active women*
- Human Papillomavirus (HPV) DNA Test:** high risk HPV DNA testing every three years for women with normal cytology results who are 30 or older*
- Osteoporosis Screening** for women over age 60 depending on risk factors
- Rh Incompatibility Screening** for all pregnant women and follow-up testing for women at higher risk
- Tobacco Use Screening** and interventions for all women, and expanded counseling for pregnant tobacco users
- Sexually Transmitted Infections (STI)** counseling for sexually active women*
- Syphilis Screening** for all pregnant women or other women at increased risk
- Well-woman visits** to obtain recommended preventive services

26 Covered Preventative Services for Children

- Alcohol and Drug Use Assessments** for adolescents
- Autism Screening** for children at 18 and 24 months
- Behavioral Assessments** for children of all ages Ages: [0 to 11 months](#), [1 to 4 years](#), [5 to 10 years](#), [11 to 14 years](#), [15 to 17 years](#).
- Blood Pressure Screening** for children Ages: [0 to 11 months](#), [1 to 4 years](#), [5 to 10 years](#), [11 to 14 years](#), [15 to 17 years](#).
- Cervical Dysplasia Screening** for sexually active females
- Congenital Hypothyroidism** screening for newborns
- Depression Screening** for adolescents
- Developmental Screening** for children under age 3, and surveillance throughout childhood
- Dyslipidemia Screening** for children at higher risk of lipid disorders Ages: [1 to 4 years](#), [5 to 10 years](#), [11 to 14 years](#), [15 to 17 years](#).
- Fluoride Chemoprevention** supplements for children without fluoride in their water source
- Gonorrhea** preventive medication for the eyes of all newborns
- Hearing Screening** for all newborns
- Height, Weight and Body Mass Index** measurements for children Ages: [0 to 11 months](#), [1 to 4 years](#), [5 to 10 years](#), [11 to 14 years](#), [15 to 17 years](#).
- Hematocrit or Hemoglobin Screening** for children
- Hemoglobinopathies** or sickle cell screening for newborns
- HIV Screening** for adolescents at higher risk
- Immunization Vaccines** for children from birth to age 18 —doses, recommended ages, and recommended populations vary: Diphtheria, Tetanus, Pertussis, Haemophilus, Influenzae type b, Hepatitis A, Hepatitis B, Human Papillomavirus, Inactivated Poliovirus, Influenza (Flu Shot), Measles, Mumps, Rubella, Meningococcal, Pneumococca, Rotavirus, Varicella
- Iron Supplements** for children ages 6 to 12 months at risk for anemia
- Lead Screening** for children at risk of exposure
- Medical History** for all children throughout development Ages: [0 to 11 months](#), [1 to 4 years](#), [5 to 10 years](#), [11 to 14 years](#), [15 to 17 years](#).
- Obesity Screening** and counseling
- Oral Health Risk assessment** for young children Ages: [0 to 11 months](#), [1 to 4 years](#), [5 to 10 years](#).
- Phenylketonuria (PKU) Screening** for this genetic disorder in newborns
- Sexually Transmitted Infection (STI)** prevention counseling and screening for adolescents at higher risk
- Tuberculin Testing** for children at higher risk of tuberculosis Ages: [0 to 11 months](#), [1 to 4 years](#), [5 to 10 years](#), [11 to 14 years](#), [15 to 17 years](#).
- Vision Screening** for all children

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Summary of Benefits & Coverage

Medical & Wellness Benefits



Kerux125 Complete (Part B)	Includes BASE MVP Benefits
Medical Coverages	
Annual Deductibles	Individual: \$8,550 Family: \$17,100
Out of Pocket Maximums	Individual: \$9,200 Family: \$18,400
Virtual Direct Primary Care (VDPC) - Direct Primary Care, Specialist, Pediatrics, Behavioral Health, Chronic Care & Care Navigation Services.	Included, \$0 Copay, Unlimited Visits; Family Included
Virtual Orthopedic Care - Symptom assessment, Coaches for Care Management & Navigation. Unlimited access to Orthopedic Specialist	Included, \$0 Copay, Unlimited Visits
Office Visits - Primary Care	\$30 Copay
Office Visits - Specialist	\$50 Copay
Diagnostic Services - Basic Labs/X-rays (related to office visit)	\$50 Copay
Emergency Room Services (Emergencies ONLY)	Deductible & Coinsurance, then \$500 Copay, the Plan Pays 150% of Medicare Allowable
Hospital - Inpatient Services	Deductible & Coinsurance, then \$750 Copay, then Plan Pays 150% of Medicare Allowable; 4 Days Maximum
Sterilization for Women	\$500 Copay, then Plan Pays 150% of Medicare Allowable
Urgent Care Center & 24 Hours	\$75 Copay, then Plan Pay Maximum of 150% of Medicare Allowable
Pediatric Urgent Care	\$0 copay Virtual Visit
Preventative & Wellness - In Providers/PCPs Office	Covered at 100%. One Annual Wellness Visit based on Preventative Services Guidelines
Annual Wellness Visit (30 Minutes)	\$0 copay Virtual Visit
Behavioral Health (Screening, Medication, Therapy & Coaching)	\$0 copay Virtual Visit, 7 Visits Annual Max
Kindly Health - by New Benefits	ACA Preventatives + Rx Discount Card
Prescription Coverages	
MyLiveDoc	All Generic Medications on Formulary for FREE! (See Formulary)
ChoiceScripts Rx	ACA Preventatives + Rx Discount Card
<p>*Reference Based Reimbursement. These plans do not utilize a PPO network. All medical service providers are reimbursed per the terms of the Plan Document, up to Maximum Allowable Amount. The Assignment of Benefits is accepted as consideration in full. Provider's acceptance of AOB constitutes waiver of providers right to balance bill the patient for amounts other than copays.</p>	
<p>Plan Exclusions - This plan is a Minimum Value Plan, providing Wellness/Preventative services required under ACA. This is not a comprehensive medical coverage plan. Not Covered by the plan - Allergy Treatments, Chiropractic, Diagnostic Services - MRI, PET Scans, Ultrasounds, Nuclear Medicine, Bone Density, Ecography, Imaging, Labs/X-rays - outside of PCP/Specialist OV, Radiology, Surgery, Hospitalization, Therapies, Ambulance, & Mental Health/Substance Abuse. This is not a complete list of Exclusions. For further information of coverages please contact Customer Service.</p>	
<p>Motor Vehicle Exclusion - Any services related to a Motor Vehicle accident/injury will not be covered. This includes Motorcycles.</p>	
<p>*This plan operates as a Minimum Value Plan. A Minimum Value Plan is a health insurance plan that meets the Affordable Care Act's (Part A and Part B) standard by covering at least 60% of the total cost of medical services and including substantial coverage for inpatient and physician services. It helps employers satisfy ACA requirements while providing meaningful, basic health coverage to employees.</p>	

Summary of Benefits & Coverage

Medical & Wellness Benefits



Wellness Benefits	
Employee Personal Health Dashboard (PHD) 	<p>The Personal Health Dashboard™ (PHD) is a secure online personalized web portal which can be accessed at any time from any device. Once activated through your personal web portal, you can download and utilize our free app.</p> <p>The PHD offers many resources including: Assessments, Medical Library, Road to Wellness online behavior modification modules, Medical Records, Health Tracker, HealtheMall and much more.</p>
PredictiMed™	<p>PredictiMed™ is an advanced health risk assessment and management system designed to help employees proactively reduce health and disease risks that lead to high physical, mental, and financial costs. By leveraging predictive analytics, targeted interventions, and real-time risk assessments, PredictiMed™ empowers employees to maximize their health and overall wellbeing.</p>
Virtual Urgent Care	\$0 Copay; Unlimited Usage; Covers Employee + Family
Chronic Disease Management	Included at \$0 Cost; Covers Employee + Family
Virtual Dental Support	Included at \$0 Cost; Covers Employee + Family
Virtual Mental Health Support Speak with a Therapist in as little as 48 hours <ul style="list-style-type: none"> • Abuse • Addiction • ADHD/ADD • Anger Management • Anxiety & Stress • Bipolar Disorder • Depression & Mood • Divorce • Domestic Violence • Eating Disorders • Grief & Loss • Medication Management • OCD • Parenting Issues • Relationships • Sexuality • Trauma & PTSD 	Included at \$0 Cost; Covers Employee + Family
Weight Management	Included at \$0 Cost
Nutritionists/Support	Included at \$0 Cost
Smoking Cessation	Included at \$0 Cost
Billing Advocacy	Included at \$0 Cost
Insurance Support	Included at \$0 Cost
Dental Discount <i>Powered by Aetna Dental Access®</i>	Save 15-50%
Vision Discount <i>Powered by Coast to Coast Vision™</i>	Save 10-60%
Alternative Medicine <ul style="list-style-type: none"> • Acupuncture • Massage Therapy • Hypnotherapy • Yoga • Tai Chi 	Save 10-30%
Supplemental Insurance Benefits (Available for Purchase) <ul style="list-style-type: none"> • Hospital Indemnity Insurance • Accident Expense Insurance • Critical Illness Insurance • Life Insurance Benefits • Vision + Dental Insurance 	Speak with your Kerux125 Complete Agent/Advisor
Identity Theft Protection	Included at \$0 Cost
Legal Protection Program provided by PPLS	\$10,000 in legal support for employees, covering any legal or compliance concerns related to Kerux125

Summary of Benefits & Coverage

Medical & Wellness Benefits



Contact Information	
Kerux125 Complete Call Center 	1-800-306-3112 8:00 AM – 5:00 PM Central Time
Activate Personal Health Dashboard (PHD) 	https://dennys.ushealthcenter.com/Activate
Medical Benefits by ClaimChoice 	1-800-221-4254, Option 3 9:00 AM – 5:00 PM Eastern Time custserv@claimchoice.com
Paycheck/Paystub Review 	1-800-306-3112 8:00 AM – 5:00 PM Central Time
Virtual Direct Primary Care (VDPC) 	<p>Setup Your Virtual Direct Primary Care (VDPC) Account:</p> <ol style="list-style-type: none"> 1. Log in to your Personal Health Dashboard™ at https://dennys.ushealthcenter.com/app. 2. Take note of your Member ID located on the home page of your PHD. 3. Click on the Benefits tab. 4. Take note of your Enrollment Code located on the Telemedicine tile. 5. Click on the Telemedicine tile, select Create Account. 6. Follow the steps to complete your profile and set your password. <p>1-855-226-6567 memberservices@mylivedoc.net https://member.mylivedoc.net</p>
Prescription Benefits/Formulary 	<p>1-855-226-6567 memberservices@mylivedoc.net https://member.mylivedoc.net</p>
Mental Health Therapy 	<p>1-855-226-6567 memberservices@mylivedoc.net https://member.mylivedoc.net</p>
Orthopedic Care 	Log into your Personal Health Dashboard™ (PHD). Go to Benefits > Upswing Health and you will be automatically logged into your portal.

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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. 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 and 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 Complete 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.



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.**

Why Participation Matters

Choosing not to participate means choosing to pay the same taxes – 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.



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

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
	38.90		955.37	3,536.52

Hours Worked	38.90
Hours Paid	38.90

Taxes	Status	Taxable	Current Amt	Ytd Amt
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 EE		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

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

#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.

#2 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.**



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
	38.90		955.37	3,536.52
Hours Worked	38.90			
Hours Paid	38.90			

#3

Taxes	Status	Taxable	Current Amt	Ytd Amt
Federal Income Tax	3-1	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 EL		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
			42.06	395.03

Tax Savings Pay For Your Benefits!

#1

#2

Other Deductions from Pay	Current Amt	Ytd Amt
Kerux 125	553.85	553.85
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 Kerux Reward 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.

To learn more how Kerux125 benefits your finances and well-being, go to: www.kerux125complete4dennys.com

At Denny's, when it comes to your health and financial well-being, YOU MATTER!



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 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 tax 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
- 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!



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 (which we highly recommend), 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.

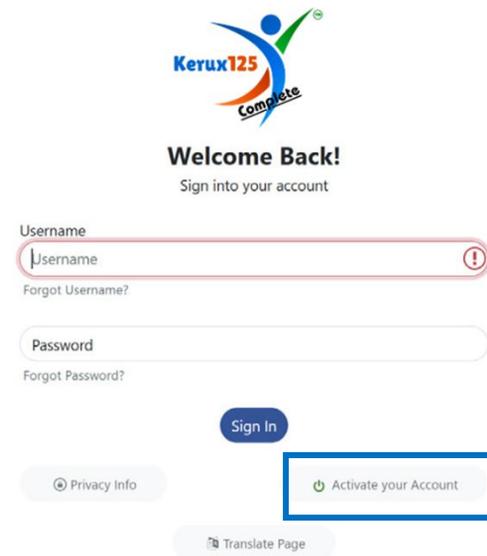
Before making your decision, carefully consider the value of receiving world-class healthcare benefits funded entirely on your behalf through this tax-advantaged health plan.

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!

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)!**
- **Set up your Virtual Direct Primary Care (VDPC) and Orthopedic Care benefits services! You can select and speak with a doctor or specialist 24 hours a day from your phone, computer, or laptop.**



Kerux125 Complete



5) Your Medical ID Card

After your 30-day opt-out period has ended and you remain enrolled, your **ClaimChoice medical benefits will be officially activated.**

Your physical Medical ID Card will be sent to your store manager and distributed to you in person.

Once you receive your ID card, please:

- Keep it in a safe place
- Carry it with you for easy access when seeking care

Need Care Before Your Card Arrives?

If you need to speak with a doctor before receiving your ID card:

- You may contact your **Virtual Direct Primary Care (VDPC) provider 24 hours a day** through your Personal Health Dashboard (PHD).

To request a **digital copy of your Medical ID Card**, please contact:



<https://workchoicemembers.com>

800-221-4254

custserv@claimchoice.com

Monday to Friday,
7 am - 7 pm Eastern
Saturday
8 am to 5 pm Eastern

VERY IMPORTANT! Your medical benefits card can be used at any doctor's office or medical facility. There are **NO NETWORK** restrictions.

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.



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 copy
- 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.kerux125complete4dennys.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.

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 #: _____

Phone: _____

Email: _____

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