

Be the Advisor Who Delivers Four New Ways to Save

Business owners remember the advisor who showed them something new. **Cennairus Preventive Care** layers with your client's existing self-funded or level-funded plan, helps reduce routine claims, and puts four potential savings opportunities on the table, with no plan redesign and no disruption to current coverage.

1

Lower Payroll Tax Exposure

Structured and substantiated correctly, Section 125 elections can reduce FICA-taxable wages with no change to employee take-home pay. Results depend on plan design and enrollment.

2

Redirect and Reduce Routine Claims

Generic Rx, telemedicine, biometric screenings and labs, and behavioral health are delivered through the program, so fewer everyday visits become claims on the self-funded plan.

3

Build a Better Renewal Story

Reduced utilization shows up in the group's claims history and may support a more favorable stop-loss conversation at Year 2 and Year 3.

4

Support the Whole Person

The Living 2.0 Wellness Suite brings mental health, family, and lifestyle tools such as Relationship Health, Child Health + Development, and Rewards for Walking.

GETTING STARTED IS SIMPLE

1. Recommend a Client

Any self-funded or level-funded employer you're working with.

2. We Process a Proposal

Our team prepares a tailored, client-ready proposal.

3. You Present It

Bring a fresh idea to the meeting, with our support behind you.

Travis Pelton, Preventive Care Specialist · 1.760.809.4461 · travis@cennairus.com · www.cennairus.com

For licensed insurance professionals only. Savings estimates reflect the tax treatment of fixed indemnity wellness benefits, which is supported by independent legal opinion but remains an evolving area of IRS guidance. Any savings described are potential, not guaranteed, and vary by plan design, participation, and claims experience. This material is for informational purposes only and does not constitute legal, tax, or accounting advice. Employers should consult their own advisors before implementation.