

# LIFESTYLE PRODUCTS MENU

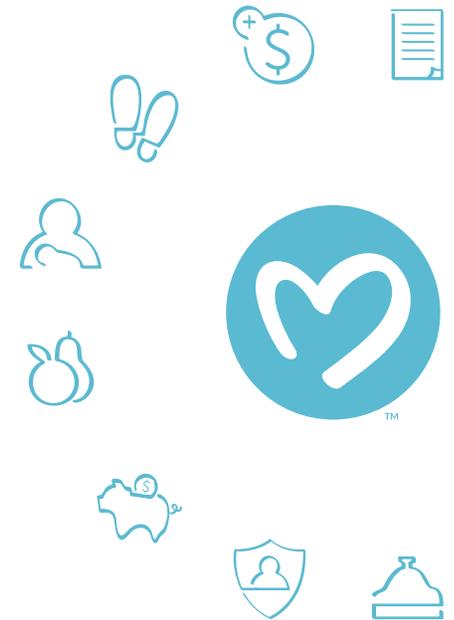
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## Why lifestyle products?

Maxwell's lifestyle products are an awesome addition to your benefits offering! Why?

- 1** Lets you supplement your benefit offerings a unique way: providing access to affordable, convenient lifestyle products rounds out your benefits offering
- 2** Products that make employees happier and healthier: benefits are all about helping your people stay healthy and happy, and these lifestyle products make it easy to do more of that
- 3** Super easy to implement: pre-built products require little to no information-gathering up front



	<i>bloom</i> .....	4
	<i>Health Advocate</i> .....	5
	<i>ID Watchdog</i> .....	6
	<i>Kashable</i> .....	7
	<i>LifeLock</i> .....	8
	<i>Teladoc</i> .....	9



# bloom

## ABOUT BLOOM

bloom automates the management of an employee's 401k (or 403b, 457 and TSP). For an employee that elects bloom as a benefit, it doesn't just make recommendations, bloom actually places the trades for the employee and rebalances the account every 90 days. Employers do NOT have to move their 401k to work with bloom, nor does the employee—bloom can work with any existing 401k plan in-place.

## VALUE OF ADDING BLOOM TO YOUR BENEFITS OFFERING:

- Employees get access to professional management of their retirement account that is simple and easy to use
- Sign-up process only takes 5 minutes
- An SEC Registered Investment Advisory firm will act as a Fiduciary for your employees
- 24/7 availability to all employees, regardless of account size

## BLOOM IS AVAILABLE TO...

- Employers of any size (from 1 to 20,000+ employees)
- All employees, regardless of the balance of their financial savings account
- Employers in all 50 states

## COST

After enrollment into bloom by the employee, Maxwell sets up bloom for payroll deduction (when possible). Cost is \$4/month for accounts less than \$20,000 and \$15/month for accounts greater than \$20,000.



## ABOUT HEALTH ADVOCATE

Health Advocate is an on-demand concierge service that helps employees navigate the health system or answer any benefit-related questions. This is made even better by having it always available through the Maxwell Health mobile application.

## HEALTH ADVOCATE IS AVAILABLE TO...

- Employers in all 50 states
- Employers of any size
- Employees and their spouses, dependent children, parents, and parents-in-law

## ADDING HEALTH ADVOCATE TO YOUR BENEFITS OFFERING PROVIDES THE FOLLOWING VALUE:

- Answers the following questions:
- Provide recommendations for physicians in the area
- Schedule physician appointments
- Estimate health care costs for specific procedures
- Clarify benefits coverage
- Resolve insurance claim concerns regarding billing and payment
- Assist in arranging elder care services
- Lower out-of-pocket medical bills not covered by insurance.
- Facilitate communications with providers regarding disability claims
- Employees can access their personal health advocate from the convenience of their Maxwell mobile app or by phone/email.
- Employees have someone to turn to in the event of confusing bills or claims, without having to go straight to an insurance carrier.
- Employees have access to the Health Advocate Medical Bill Saver service which gives employees access to skilled negotiators who can help lower out-of-pocket costs on medical bills not covered by insurance, helping them save hundreds to thousands of dollars.

## COST

- \$1.45 PEPM (per employee per month)
- The monthly fee is applied for the month employees are initially set up or added. For example, whether the employer starts Health Advocate on March 3rd or March 25th, they will be billed for the entire month of March for all active employees eligible to use the Health Advocate service. There is no pro-rating or discounted rates.
- Maxwell invoices the employer on the 1st of the month for the number of employees eligible to use the service during the prior month, with net 30 terms.



Identity theft is the fastest growing crime in America, with a new stolen identity every 2 seconds. More than 15 million victims were affected in 2015 including more than 500,000 children.

#### **IDENTITY THEFT FACTS:**

- Average financial losses of more than \$9,650
- Victims spend hundreds of hours restoring their identity
- 50% of victims have trouble getting loans or credit cards
- 12% of victims have arrest warrants issued in their names for crimes committed by the identity thief

#### **VALUE OF ADDING ID WATCHDOG TO YOUR BENEFITS OFFERING:**

- Credit monitoring with reports, scores and Score Tracker
- Proactive identity monitoring of billions of data points
- Social media network alerts
- Comprehensive protection tools
- \$1,000,000 expense reimbursement coverage
- 100% resolution guarantee
- Receive comprehensive protection against identify theft with the immediate insight you need to find out if you are a victim of fraud or theft

#### **ID WATCHDOG IS AVAILABLE TO...**

- Employers in all 50 states
- Employers of any size

#### **COST**

There are 2 payroll deducted plan options:

- Basic (Single Bureau - TransUnion only)
  - PEPM \$8.95 individual, \$15.95 family
- Platinum (All Three Bureaus, TransUnion, Equifax and Experian)
  - PEPM \$12.95 individual, \$22.95 family

# kashable

## ABOUT KASHABLE

Kashable is a socially responsible financing solution for employees offered as a voluntary benefit program at no cost or risk to the employer. As an alternative to 401k loans, Kashable is a financial wellness tool that can be used by employees to pay down high interest debt, for out-of-pocket medical expenses, personal emergencies or other times of economic hardship. Loans are reasonably structured to be repaid via automatic payroll deductions equal to no more than 10% of an employee's net pay.

## VALUE OF ADDING KASHABLE TO YOUR BENEFITS OFFERING:

- Employees get immediate access to disciplined, affordable, and easy-to-manage credit
- 5 minute process to register and take out a low cost, term loan
- 3 business days to receive funds directly deposited into an employee's bank account
- Interest rates begin at 6%, and the average interest rate is 12%

## KASHABLE IS AVAILABLE TO...

- All eligible employees, 24/7 when the need for credit arises
- Employers with 25 or more eligible employees
- Employers in any state except for New York, Oklahoma, and Rhode Island

## COST

There is no cost to get Kashable for your employees.



**ABOUT LIFELOCK**

169 million records were exposed by data breaches in 2015.<sup>1</sup> On top of that, more than 1 in 5 data breach victims became victims of identity theft in 2015.<sup>2</sup> It's no wonder identity theft is now America's fastest growing crime.<sup>3</sup>

LifeLock is a leader in identity theft protection. Unlike a bank, a credit card company or free credit monitoring, LifeLock focuses on helping protect identities in our privacy-challenged world.

<sup>1</sup> "2015 Data Breach Category Summary." Identity Theft Resource Center, January 2016.

<sup>2</sup> "2016 Identity Fraud", Javelin Strategy & Research, February 2016

<sup>3</sup> Whitehouse.gov, (2016), 'FACT SHEET: Cybersecurity National Action Plan', (accessed March 29, 2016), available at <https://www.whitehouse.gov/the-press-office/2016/02/09/fact-sheet-cybersecurity-national-action-plan>

**VALUE OF ADDING LIFELOCK TO YOUR BENEFITS OFFERING:**

- Detect: Technology that scans millions of transactions each second looking for potential threats to your employees' identities.
- Alert: With our patented LifeLock Identity Alert® system, we send a potential fraud alert by text, phone, or email. If it is confirmed that the suspicious transaction is fraudulent, the LifeLock team is on it.
- Restore: If your employees become victims of identity theft, our U.S.-Based Identity Restoration Specialists are available to handle their case every step of the way.

**LIFELOCK IS AVAILABLE TO...**

- Employers of any size in all fifty states

**COST**

LifeLock is available as a voluntary (employee-paid) product or can be paid for by the employer.

<b>VOLUNTARY: employee cost (monthly)</b>	<b>Benefit Elite</b>	<b>Ultimate Plus</b>
Employee	\$8.49	\$25.49
Employee + Spouse/Domestic Partner	\$16.98	\$50.98
Employee + Children (up to age 26)	\$14.86	\$36.11
Employee + Family	\$23.36	\$61.61

<b>EMPLOYER PAID: employee cost (monthly)</b>	<b>Benefit Elite</b>	<b>Ultimate Plus</b>	<b>Employer Cost</b>
Employee	\$0.00	\$17.00	\$7.49
Employee + Spouse/Domestic Partner	\$8.49	\$42.49	\$7.49
Employee + Children (up to age 26)	\$6.37	\$27.62	\$7.49
Employee + Family	\$14.87	\$53.12	\$7.49



## ABOUT TELADOC

Teladoc is the nation's first and largest telemedicine provider, and tackles the biggest problems in healthcare: access, quality, and cost. The Teladoc solution delivers on-demand healthcare anytime and anywhere via mobile devices, the internet, video, and phone. It connects employees with a national network of board-certified physicians that treats a wide range of conditions.

## VALUE OF ADDING TELADOC TO YOUR BENEFITS OFFERING:

- On-demand telemedicine services (via phone or video) for common issues like: abdominal pain, cough and flu symptoms, bronchitis, allergies, pink eye, urinary tract infection, skin rash, and more
- Connects employees and family members to physicians in minutes (less than 10-minute median response time)
- If necessary, a prescription is sent to the employee's pharmacy of choice
- Healthcare providers are board-certified and licensed in internal medicine, pediatrics, family medicine, dermatology, psychology, counseling, and social work

## TELADOC IS AVAILABLE TO...

- All size groups
- Eligible employee, spouse, and children
- All states (except Arkansas which doesn't allow any telemedicine services)

## COST

Three plan options are available:

- *Option 1*  
Employer-paid with \$3.05 per-employee, per-month (PEPM) and no cost for consultations (covers 100% of eligible employees)
- *Option 2*  
Employer-Paid with \$2.35 PEPM and \$45 per consultation (covers 100% of eligible employees)
- *Option 3*  
Voluntary/Employee-Paid with \$3.00 PEPM and \$45 per consultation (requires minimum participation of 25% of eligible employees)