SAFE HARBOR HEALTH

SAFE HARBOR HEALTH'S



TOTAL WELLNESS PROGRAM

SERVICE CATALOG

S www.safeharborsavings.com

The TOTAL Wellness Program from Safe Harbor Health is an ACA, & ERISA compliant Voluntary Participatory Wellness Program with a focus on Preventive Healthcare & Chronic Disease Management.

The TOTAL Wellness Program provides a wide variety of digital healthcare, cost transparency and lifestyle benefits to members through a customized portal. The following is meant to provide a comprehensive list of services available through the TOTAL Wellness Program as well as the Fair Retail Value for each member service provided.

SERVICES INCLUDE IN THE TOTAL WELLNESS PROGRAM

Digital Health Risk Assessment:

Fair Retail Value - $75/Month

State of the art digital editable and comparable Health Risk Assessments are available through the Safe Harbor Health portal. Our HRA is physician developed to provide dual diagnosis of physical and mental health conditions. It is a real time AI integrated healthcare program that can be edited by the user at any time and can be securely relayed to your designated medical professionals at your control.

UNLIMITED USE

Wellness Recovery Action Plan:

Fair Market Value - $75/Month

Based on the results of each members digital assessment the TOTAL Wellness Program will identify areas of improvement in their overall health and customize a plan for wellness for that specific member. Medical doctors and allied health professionals oversee the data and recommendations of the TOTAL Wellness Program artificial intelligence to produce relevant healthcare services that will benefit the members current mental and physical condition(s).

UNLIMITED USE

Medical Information System:

Fair Retail Value - $250/Month

Our Hitrust Certified, HIPAA compliant portal makes accessing, storing, and sharing your essential medical documents with your loved ones and trusted medical professionals secure and easy.

UNLIMITED STORAGE/SHARING

- **THE EXPERTISE, PROCESS, PROCEDURES, AND TECHNOLOGY REQUIRED FOR HITRUST CSF CERTIFICATION**
- **A NON-BIASED 3RD PARTY ATTESTATION OF YOUR SECURITY CONTROLS**
- **A COMPREHENSIVE YET EFFICIENT ASSESSMENT METHODOLOGY STEP-BY-STEP SUPPORT BASED ON YEARS OF EXPERIENCE WITHIN THE HEALTHCARE INDUSTRY**

Primary Care / Urgent Care Telemedicine:

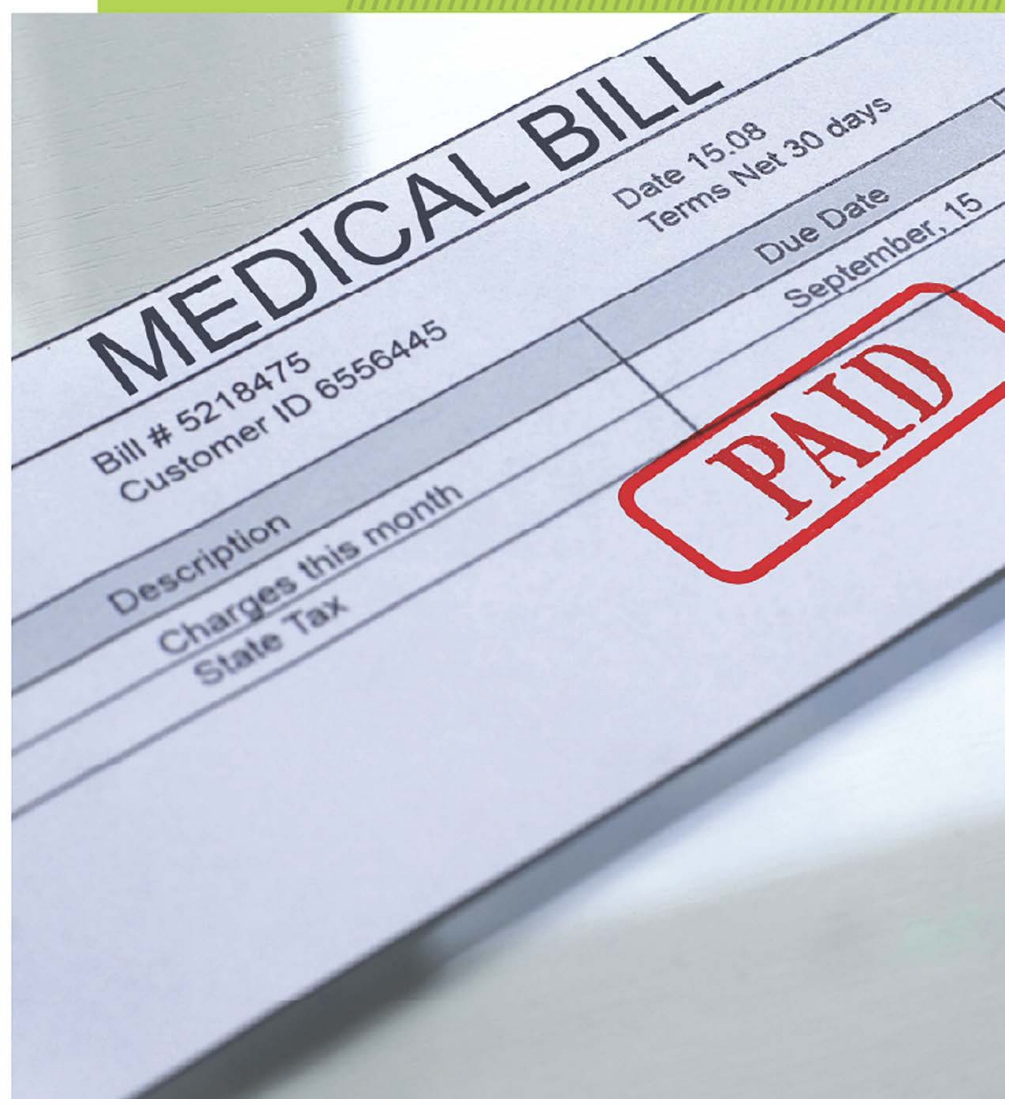
Fair Retail Value - $75/Month

Direct physician access for phone & video consultations/advice. Available 24/7/365.

UNLIMITED USAGE

SERVICES INCLUDED:

- **ALLERGIES**
- **FEVER**
- **RESPIRATORY INFECTIONS**
- **ASTHMA**
- **GOUT**
- **SINUS INFECTIONS**
- **BRONCHITIS**
- **COLD**
- **FLU**
- **INSECT BITES**
- **SKIN INFLAMMATIONS**
- **RASHES**
- **SORE THROAT**
- **DIGESTIVE ISSUES**
- **JOINT ACHES & PAINS**
- **URINARY TRACT INFECTIONS**
- **SPORTS INJURIES**
- **AND MORE!**



Mental Health Counseling & Therapy:

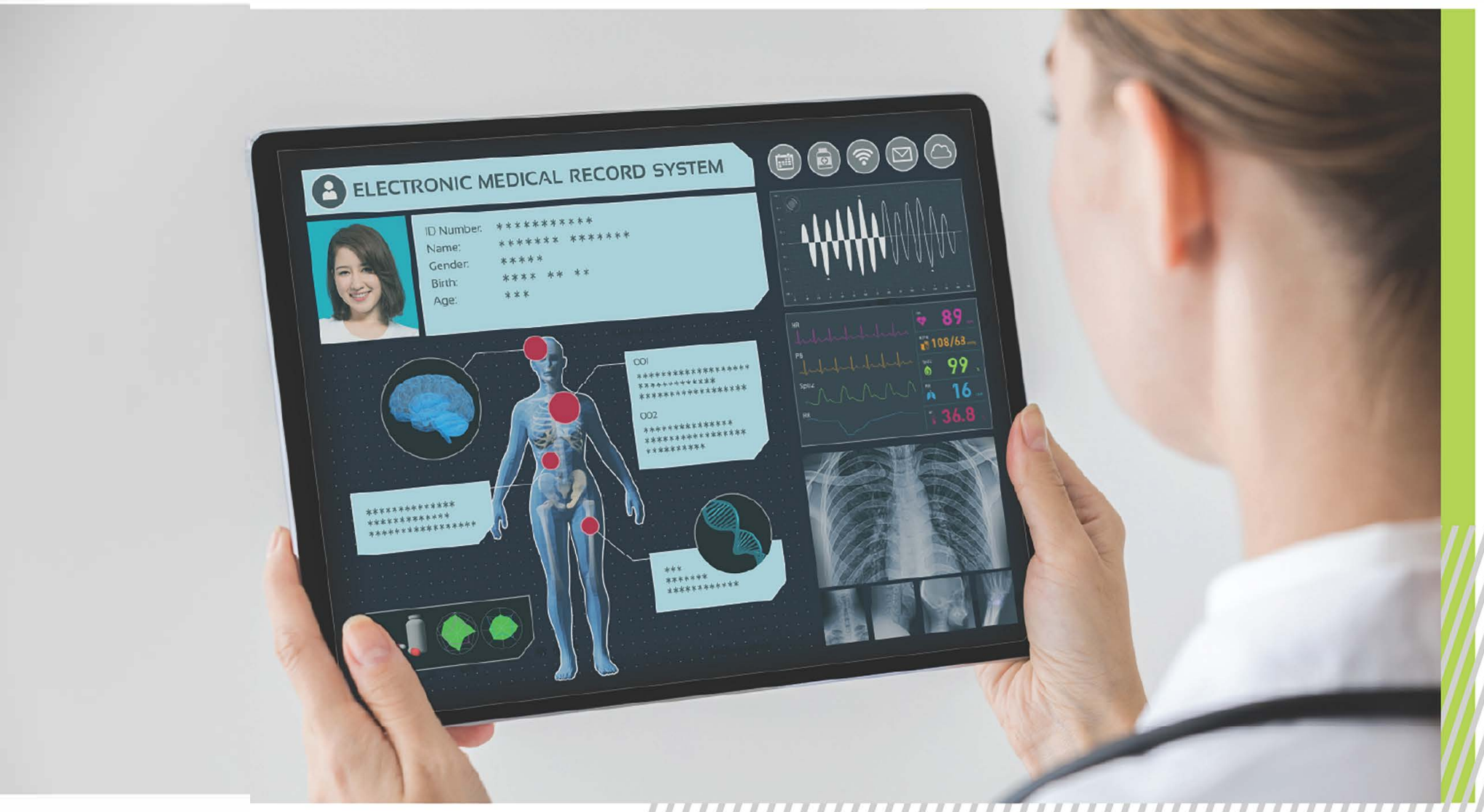
Fair Retail Value .. $400/Month

Direct access for phone & video consultations/advice from a licensed/certified counselor, Therapist, or other available Mental Health professional. Members have 24/7/365 access.

UNLIMITED USAGE

SERVICES INCLUDED:

- **SHORT-TERM COUNSELING**
- **INTENSIVE CASE MANAGEMENT AND FOLLOW-UP**
- **REFERRALS, INCLUDING COORDINATION WITH HEALTH CARE BENEFITS**
- **- LONG-TERM COUNSELING**
- **- SPECIALIZED CARE**
- **- COMMUNITY RESOURCES**
- **WORK-LIFE SERVICES**
- **CHILDCARE**
- **EDUCATION**
- **ADULT AND ELDERCARE**
- **WELLNESS AND HEALTH**
- **CONVENIENCE AND DAILY LIVING**
- **LEGAL AND FINANCIAL**
- **EMOTIONAL WELLNESS SCREENING**
- **COMPREHENSIVE ASSESSMENT TO IDENTIFY ANXIETY, DEPRESSION, STRESS,**



Healthcare Information Library

Fair Retail Value - $75/Month

Our comprehensive library of health-related information includes practical tips, interactive technologies, and articles on a variety of topics and conditions.

UNLIMITED USE

SERVICES INCLUDED:

- HEALTH TRACKER INTEGRATION
- WELLNESS & LIFESTYLE
- DAILY HEALTH TIPS
- 4,500 HEALTH & WELLNESS ARTICLES
- HEALTH CALCULATOR
- MEDICAL CONDITION LIBRARY
- WELLNESS RESOURCES
- 24/7 SUPPORT & WEB ACCESS
- BODY FAT CALCULATOR
- CALORIE COUNTER
- WALKING WATER CONVERTER
- HEART RATE MONITORING
- BODY WEIGHT ON-LINE TOOLS
- EARLY DETECTION SCREENING
- BIOMETRIC HEALTH RISK ASSESSMENT
- HOMELINK
- DIABETES AND LIFESTYLE MANAGEMENT
- DURABLE MEDICAL EQUIPMENT
- DIRECT SHIPPING
- BEDS
- WHEELCHAIRS
- INSULIN PUMPS
- MUSCLE STIMULATORS
- IV ANTIBIOTICS
- PAIN MANAGEMENT
- VENTILATORS
- NEBULIZERS
- HOME SLEEP TESTING
- CATASTROPHIC CARE COORDINATION
- DAILY TIPS, EXERCISES, SKILL BUILDERS
- 800+ ANIMATED VIDEOS



Enhanced EAP Services

Fair Market Value - $50/Month

Safe Harbor's EAP services go beyond the traditional. We provide expanded services for our clients - for both the individual employee and the organization itself. In keeping with our mission, our EAP services are designed to improve the performance of both.

FOR EMPLOYEES:

We provide support and assistance for challenges that go beyond behavioral health. We help with a full range of real-world, everyday problems. Problems that distract employees from working at their best. This approach results in significantly increased EAP utilization which reduces stress and enhances employee engagement.

FOR HR AND ORGANIZATIONS:

Our consulting expertise guides us in providing organizational insight and support. We uncover workforce challenges through rigorous analysis of EAP data and apply our organizational development understanding to identify the root causes. We support HR with a range of workplace challenges from performance problems to layoffs, crises, and everything in between.

UNLIMITED USE

SERVICE INCLUDE:

- **TOLL-FREE TELEPHONE ACCESS TO A LIVE COUNSELOR - 24/7**
- **IN-PERSON ASSESSMENTS**
- **SHORT-TERM COUNSELING**
- **REFERRALS TO LONG-TERM OR SPECIALIZED COUNSELING**
- **CASE MANAGEMENT AND FOLLOW-UP**
- **UNLIMITED WORK-LIFE ASSISTANCE**
- **INFORMATION/COUNSELING/REFERRAL RESOURCES IN THE FOLLOWING AREAS:**
- **CHILDCARE**
- **EDUCATION**
- **ADULT CARE/ELDERCARE**
- **WELLNESS AND HEALTH**
- **CONVENIENCE AND DAILY LIVING**
- **LEGAL AND FINANCIAL**
- **24/7 ACCESS TO RESOLUTE ACCOUNT TEAM FOR MANAGERS, SUPERVISORS, AND HR**
- **UNLIMITED MANAGEMENT CONSULTATIONS AND REFERRALS ASSISTANCE FOR SUPERVISORS ON A RANGE OF WORKPLACE CHALLENGES INCLUDING PERFORMANCE ISSUES, STRESS, SUBSTANCE ABUSE, CONFLICT, HARASSMENT, ORGANIZATIONAL CHANGE AND MORE.**
- **EAP SERVICES IN 200+ COUNTRIES AND TERRITORIES**

Live Text Coaching:

Fair Retail Value: $250/Month

Membership includes unlimited Text Coaching through our service app. Our master's or PhD-level counselors proactively support and encourage users towards their goals of managing stress, anxiety, relationship problems, and more. In addition to being convenient, text coaching has been associated with what is commonly known as the online calming effect. Particularly for those who struggle with social anxiety, seeing a counselor in person, or even video chatting, can be intimidating. For employees, being able to share thoughts and feelings in real-time, behind the comforting protection of a screen, aids in the therapeutic process.

UNLIMITED USE

SERVICES INCLUDE:

- **LEARNING & DEVELOPMENT**
- **IMMERSIVE AND INTERACTIVE TRAINING PROGRAMS**
- **GROUP EXERCISES**
- **ROLE PLAY**
- **DISCUSSIONS**
- **ACTIVITIES TO PRACTICE NEW SKILLS AND REINFORCE LEARNING**
- **ADAPTIVE LEARNING, CUSTOMIZED ELEARNING MODULE**
- **RESILIENCY AND STRESS MANAGEMENT**
- **COMMUNICATION DURING STRESSFUL TIMES**
- **STRATEGIES FOR WORKING REMOTELY**
- **LEADING WITH EMPATHY**
- **THE ART OF GIVING FEEDBACK**
- **SEXUAL HARASSMENT PREVENTION**
- **DIVERSITY, EQUITY, AND INCLUSION**
- **UNCONSCIOUS BIAS**
- **MANAGING MENTAL HEALTH IN THE WORKPLACE**
- **ADDRESSING SUBSTANCE ABUSE PROBLEMS IN THE WORKPLACE**
- **IMPROVING EMOTIONAL WELLBEING IN THE WORKPLACE**

Clever Rx Program:

Fair Retail Value - $SO/Month

Clever RX has negotiated prescription discounts on your behalf to save you additional money even if you already have insurance. Also, pharmaceuticals may not be covered by your insurance, or your deductible may be too high. Clever RX to the rescue! Clever RX saves up to 80% off prescription drugs and often beats the average copay.

UNLIMITED USE, COST OF RX DEPENDS ON TYPE AND PHARMACY USED

SERVICES INCLUDE:

- **SEARCHABLE MEDICAL LIBRARY**
- **WEEKLY HEALTH TIPS**
- **MEMBER BENEFIT CARDS MAILED AND ONLINE**
- **INSTANT SAVINGS**

PriceMD's:

Fair Market Value - $125/Month

PriceMDs has launched a smart new Treatment Cost Containment Solution that is designed specifically for individual employees and plan members suffering from conditions such as hemophilia, rheumatoid arthritis, colitis, psoriasis, Crohn's disease, multiple sclerosis and more. Treatments for these conditions can be expensive and costly with frightening potential complications for any employer bottom line. Now, PriceMDs offers an all-inclusive Treatment Cost Containment Solution that reduces the total treatment cost to employers, patients and plans by up to 70% below the standard cost.

UNLIMITED USE

Healthy Capital:

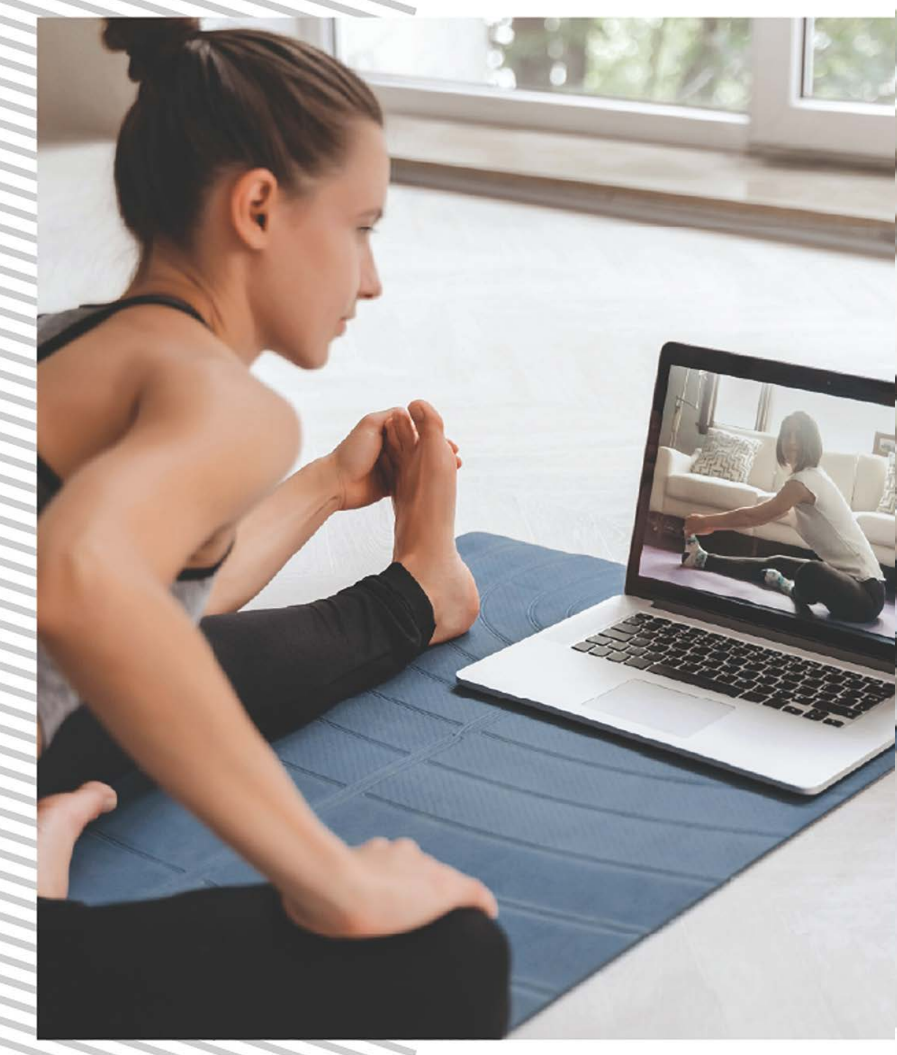
Fair Market Value - $75/Month

Healthy Capital is a unique app that measures how your wellness behaviors impact your health care costs.
It also gives you the opportunity to save money on healthcare expenses by changing your behavior. Healthy Capital's innovative program combines physical and financial wellness into one personalized application, which utilizes actuarial data to illustrate how "losing that pound" or "taking that walk" translates into real savings that can be dedicated to any current or future expenses.

UNLIMITED USE

FEATURES INCLUDE:

- **FINANCIAL INTEGRATION W/ RETIREMENT ACCOUNTS**
- **TRADITIONAL WEALTH MANAGEMENT**
- **HSA**
- **SOCIAL SECURITY OPTIMIZATION**
- **HEALTH COST PROJECTIONS**
- **LONG TERM CARE COST PROJECTIONS**
- **MEDICARE MEANS TESTING SURCHARGE PROJECTIONS**
- **RISK TOLERANCE**
- **ASSET ALLOCATION**
- **INDIVIDUAL POSITION ANALYSIS**
- **INCOME OPTIMIZATION**
- **PORTFOLIO REVIEW**
- **PROGRAM ANNOUNCEMENTS**
- **CONTINUED COMMUNICATIONS**
- **PROGRAM SUCCESS EVALUATION**
- **DATA AGGREGATION DASHBOARD**



Pratter Money Map:

Fair Market Value - $SO/Month

The Pratter Money Map travels with you on our mobile experience. No matter where you are, our Money Map guides you to affordable routine care options. Our Money Map protects you from excessive cost, surprise medical bills. The same care item often has a 1,000% price variation in the same network. Being in a network alone does not protect you. That is our job. Pratter has vetted every Money Map provider just for you.

UNLIMITED USE

Live Bi-Weekly Sessions:

Fair Retail Value - $100/Month

One-hour wellness seminars. Sessions provide employees with an overview of the topic as well as tips and techniques to help lead a more balanced life. We offer over 120 different seminars on topics ranging from Mindfulness Meditation to Managing your Diabetes. Seminars instructed by licensed and/or certified counselors and other allied medical professionals

UNLIMITED USE $0 COPAY

TOPICS INCLUDE:

- AGGRESSION, AGES 6 TO 12
- AIR TRAVEL DURING PREGNANCY
- ALCOHOL ABUSE
- ALCOHOL AND THE HEART
- ALZHEIMER'S DISEASE
- BREAST CANCER TREATMENT OVERVIEW
- BREAST CANCER TYPES
- CARDIAC BYPASS PATIENTS HELP OTHERS THROUGH THE SURGICAL MAZE
- CARDIOPULMONARY RESUSCITATION (CPR)
- CARE IN THE NICU
- CAREGIVING 101
- DEPRESSION AND STRESS
- DEPRESSION AND VIOLENCE IN TEENS
- DEPRESSION DURING PREGNANCY
- DIABETES AND ALCOHOL
- DIABETES AND DENTAL CARE
- DIABETES AND DEPRESSION
- DIABETES IN DENIAL
- EXERCISE AND ASTHMA
- FIBROMYALGIA
- AND OVER 250 MORE

Hospital Bill Eraser:

Fair Retail Value - $50/Month

Providing Financial Assistance Policies (FAP) for families faced with high medical bills is arequirement mandated by the ACA and implemented as part of the IRS. As per IRS SOl(r),an FAP must apply to all medically necessary care provided by any non-profit hospital. People are unaware of this assistance and have trouble navigating the maze of paperwork and process.
Hospital Bill Eraser helps eliminate the confusion by providing all necessary tools in one convenient place. Members have access to their state specific FAP programs at the click of a button through our portal.

UNLIMITED USE

SERVICE INCLUDE:

- **ASSISTANCE NAVIGATING FAP PROGRAMS VIA ONLINE PORTAL**
- **CUSTOMER SERVICE ASSISTANCE AVAILABLE VIA EMAIL/PHONE**

LifeSpeak:

Fair Market Value $250/Month

LifeSpeak is an entirely unique digital platform that gives users around-the-clock access to leading experts in mental health, physical wellness, financial health, family relationships, DEi, and professional skills development. The platform consists of an extensive collection of expert-led video trainings, audio podcasts and tip sheets that are available 24 hours a day, 7 days a week and the platform's various "hub functionalities" enable clients to guide users towards the appropriate next steps on their "wellness and learning journeys" after they have educated themselves about specific topics.

UNLIMITED USE

SERVICES INCLUDE:

- **PROFESSIONAL LIFE**
- **DIABETES**
- **ALCOHOLISM**
- **DEPRESSION/ANXIETY**
- **RESILIENCE & MINDFULNESS**
- **PHYSICAL & PREVENTATIVE HEALTH**
- **FINANCIAL HEALTH**
- **RELATIONSHIPS & COMMUNICATION**
- **PARENTING & ELDERCARE**
- **OVER 120 PROFESSIONALLY LED WEBINARS AVAILABLE**

FAIR RETAIL VALUATION

When itemized, the TOTAL Wellness Program from Safe Harbor Health has an overall Fair Retail Value of
$1,950 Per Member Per Month or *$25,400* Annually.

This value was reached after evaluating all Member Benefits and determining a Fair Retail Value for each member should they try and purchase comparable products and/or procure similar medical services on their own.

As with any healthcare plan, actual usage may vary based on the individual member'sneeds. Therefore, the cost of the program will be evaluated annually.



REFERENCES

Extensive research has been performed to calculate the Fair Market Value for each Member Benefit. The following resources were utilized when factoring the final cost of each benefit:

Regarding ROI & VOi for the Employer:

- https://www.canopyhealth.com/en/employers/articles/value-oninvestment-employee-wellness-program.html
- https://www.shrm.org/resourcesandtools/hr-topics/benefits/pages/real-roiwellness.aspx

Regarding the Individual Fair Retail Value of each Member Benefit:

Digital Health Risk Assessments:

- https://www.wellsource.com/health-risk-assessments/
- https://en.wikipedia.org/wiki/Health_risk_assessment

Digital Health Risk Assessments:

- https://www.ncbi.nlm.nih.gov/pmc/articles/PMC6366608/
- https://www.bupa.eo.uk/health-information/workplace-mentalhealth/wellness-action-plan
- https://www.mentalhealthintheworkplace.co.uk/the-value-of-wellnessaction-plans/
- https://copelandcenter.com/wellness-recovery-action-plan-wrap

Medical Information Plan:

- https://www.hhs.gov/sites/default/files/electronic-health-recordsystems.pdf
- https://www.soa.org/globalassets/assets/files/resources/researchreport/2020/electronic-health-records.pdf
- https://healthcaretransformers.com/digital-health/ai-improves-electronichealth-records/
- https://www.healthit.gov/faq/what-are-advantages-electronic-healthrecords#:~:text=The%20benefits%20of%20electronic%20health%20records%20include%3A%20Better,effectiveness%2C%20patientcenteredness%2C%20communication%2C%20education%2C%20timeliness%2C%20efficiency%2C%20and%20equity.

Primary & Urgent Care Telemedicine:

- https://callondoc.com/en/consultation#startNow
- http://healthtechmagazine.net/higher/article/2021/03/value-virtual-careadvantages-telemedicine-perfcon
- https://www.ama-assn.org/practice-management/digital/cross-statelicensing-process-now-live-30-states?msclkid=b2472d7f91d1114103614cffbb002e0a
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Mental Health Counselling:

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- https://www.nsc.org/newsroom/new-mental-health-cost-calculatordemonstrates-why
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- https://healthpolicy.usc.edu/wp-content/uploads/2019/05/MA-Chartbookv3-2019.pdf
- https://www.constellationbehavioralhealth.com/blog/the-real-cost-ofuntreated-mental-illness-in-america/
- https://www.statista.com/statistics/252393/total-us-expenditure-formental-health-services/
- https://www.self.inc/info/mental-health-personal-spending-report/

Healthcare Library:

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- https://onlinelibrary.wiley.com/doi/full/10.1111/j.1471-1842.2007.00750.x

Enhanced EAP Services

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- https://nivati.com/how-much-do-eap-programs-cost/
- https://www.feinet.com/whitepaper/the-value-of-employee-assistanceprograms-outcomes-that-yield-major-impacts/

Text Coaching:

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- https://lifechangingservices.online/sonsofhelaman/text-coaching/
- http://www.melgreene.com/reflections-learnings/2020/2/15/text-coaching
- https://techcrunch.com/2016/10/12/shine-is-rolling-out-on-demand-lifecoaching-via-text-message/
- https://www.healthline.com/health/mental-health/text-therapy#cost

CleverRx Prescription Program:

- https://www.wellrx.com/how-prescription-discount-cards-work/
- https://crsreports.congress.gov/product/pdf/R/R44264/5
- https://www.healthaffairs.org/do/10.1377/hblog20201123.804451/full/
- https://content.naic.org/sites/default/files/inlinefiles/PCMA%20Presentation%20082919%20%20-%20Final.pdf

PriceMD's:

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- https://www.financialeducatorscouncil.org/financial-coach-fees/

Hospital Bill Eraser:

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- https://www.wisebread.com/how-to-erase-your-medical-debt
- https://www.healthcareconsumerrights.org/negotiating-medicalbills/?gclid=CjOKCQiAys2MBhDOARIsAFf1D1cltYfvyL_PTSZJJwaW9ZmgfXnGG9TLGd rx8n-c2kLtq Bgzf P24SecaAiSd EALw_wc B

LifeSpeak:

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- https://www.ncbi.nlm.nih.gov/pmc/articles/PMC5374670/
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