

A Healthcare Solution That Addresses Labor Challenges Head On

Today's employers are facing significant challenges in finding, attracting, and keeping quality employees. The pandemic the country endured over the last two years led to an historically high employee quit rate, especially among hourly wage laborers. This ongoing labor shortage coupled with surging inflation and an increased cost of healthcare has prevented employers from being able to leverage valuable benefits as a recruiting and retention strategy until now. HealthWrap changes the traditional health insurance model and puts the power of benefits back in employers' hands.

Affordable, Usable Voluntary Benefits: A Powerful Recruiting & Retention Tool

A key indicator of employee interest, attitude, and longevity is the availability of affordable, effective healthcare benefits. In the most comprehensive study of its kind, an analysis of over a half million hourly wage employees revealed those enrolled in the HealthWrap Fixed Indemnity plan stayed with their employer 47% longer on average, cutting turnover into a fraction of what it would be without the plan. Increased employee retention saves you time, money, and headache.

Case Study of 510,026 Employees Revealed a 47% Employee Retention Increase if Enrolled in the Fixed Indemnity.¹

The Bottom Line:

Offering HealthWrap Fixed Indemnity Medical plan helps recruit and retain the best employees, increasing your revenue and decreasing turnover.



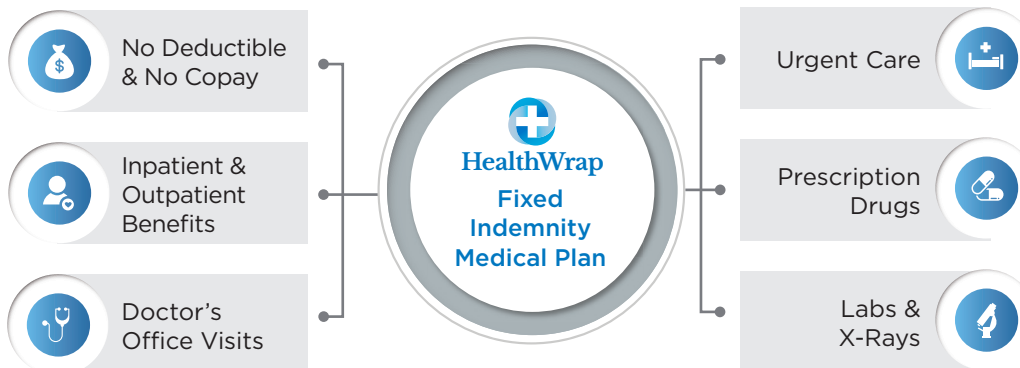
by:



47%
Employee
Retention Increase

Horizon Payroll is proud to introduce HealthWrap. This 100% integrated partnership provides your employees usable, affordable benefits specifically designed to meet the average worker's day-to-day medical needs. The HealthWrap Fixed Indemnity Medical plan is a next generation voluntary insurance product.

HealthWrap Benefit Features



HealthWrap Additional Benefit Options:

- Dental
- Vision
- Term Life
- Short-Term Disability
- Critical Illness
- Accident

The Best Part?

PayrollPlans does all of the work. From communication to enrollment, payment to claims processing, we handle all facets of your payroll-integrated benefits program, allowing you to focus on what is most important - your business.

Unique, Employee-Centric Voluntary Benefits | Zero Cost to Employers | Turnkey, Payroll-Deducted Program

HealthWrap Ancillary Benefit Packages

Offering ancillary benefits to your employees can be beneficial in attracting and retaining top talent while increasing employee productivity. HealthWRAP offers ancillary plans in **different packages**, allowing employees to access the care they may not otherwise have with simple options and easy enrollment. These ancillary packages are offered to employees on a voluntary basis.

Package #1



DENTAL

Our Dental plan covers a portion of the costs for dental claims like exams, cleaning, fillings, and others.
Cleanings&Exams | Fillings&DentalWork



VISION

Our Vision plan helps offset the costs for eye exams, frames, and contacts.
Eye Exams | Frames & Lenses | Contact Lenses



TERM LIFE

Term Life insurance is paid to your selected beneficiary. This plan can also cover dependents.
Primary | Spouse | Child | Infant

Package #2



CRITICAL ILLNESS

Pays Lump Sum amount for the first diagnosis of a covered Critical Illness (multiple benefits can be paid)
Heart | Cancer | Organ Transplant | Kidney



ACCIDENT EXPENSE

Medical Expense payable for non-occupational accidental injury
Accident | Emergency Room | Rehab | X-Rays

Note: Ancillary options could require different PACKAGES depending on state issues