



The Health Dividend Plan

Unlock \$640+ Per Employee in Annual Tax Savings
While Dramatically Enhancing Benefits and Employee Well-Being at Zero Net Cost

See exactly how much your company could generate
→ Instant savings calculator inside



THE PROBLEM

Healthcare Costs Are Out of Control

and your employees are paying the price every single day.

\$4.9 Trillion

U.S. healthcare spending is projected to reach \$4.9 trillion, an average of \$15,074 per person

2x

The average individual deductible has more than doubled in the last 18 years (inflation-adjusted)

50%

Nearly 50% of lower-income adults say they couldn't afford a \$500 unexpected medical bill

1 in 4

Even among higher-income households, nearly 1 in 4 are in the same position

Medical expenses remain one of the leading causes of personal bankruptcy.

Your employees feel this pressure every day.

You feel it in higher premiums, increased absenteeism, and the ongoing challenge of attracting and retaining top talent.

There is a better way

The Health Dividend Plan changes everything

INTRODUCING

The Health Dividend Plan

A smarter, more powerful approach to employee benefits.

The Health Dividend Plan is a fully compliant, IRS-approved program that lets you deliver dramatically better benefits and wellness support to your employees and their families, with zero net cost to your company or their take-home pay, while generating meaningful tax savings that drop straight to your bottom line.



Zero Net Cost

to your company
or your employees' take-home pay.



Richer Benefits

24/7 virtual care, mental health support,
pharmacy services, weight health, and
more



Real Tax Savings

of approximately **\$640**
per W-2 employee per year.



\$20 Million

Full \$20 million indemnity protection
plus built-in audit defense.

In short:

You redirect existing tax savings into high-value wellness and medical benefits
that your people actually use and love, while your company still comes out ahead financially.

YOUR PERSONALIZED SAVINGS

Health Dividend Calculator

See exactly how much your company could generate.

Enter your number of W-2 employees (minimum 500):

Your Health Dividend Results:

Gross annual FICA tax savings:
($\$640 \times$ number of employees)

\$480,000

Estimated additional workers' comp premium reduction:
(5-10% average reduction)

\$36,000

Total projected bottom-line impact:

\$516,000

Value of virtual care benefits delivered to employees:
(only \$14,640 is funded through the program)

~\$23,435 per employee

Net after program administration fee:

Strongly positive (~\$516,000)

All of this is funded by tax savings

zero net cost to your company or your employees

THE REAL WIN

Transformative Benefits at Zero Net Cost

All of this comes out of the tax savings, zero net cost to you or your employees.

Most employers tell us the same thing:

"Yes, saving on taxes is great, but what we really want is a benefits package that actually helps our people feel healthier, less stressed, and more supported."

That's exactly what the Health Dividend Plan delivers.

Instead of just moving money around, you're redirecting tax savings into a powerful virtual care platform that gives **every employee and their family members** dramatically better access to care.

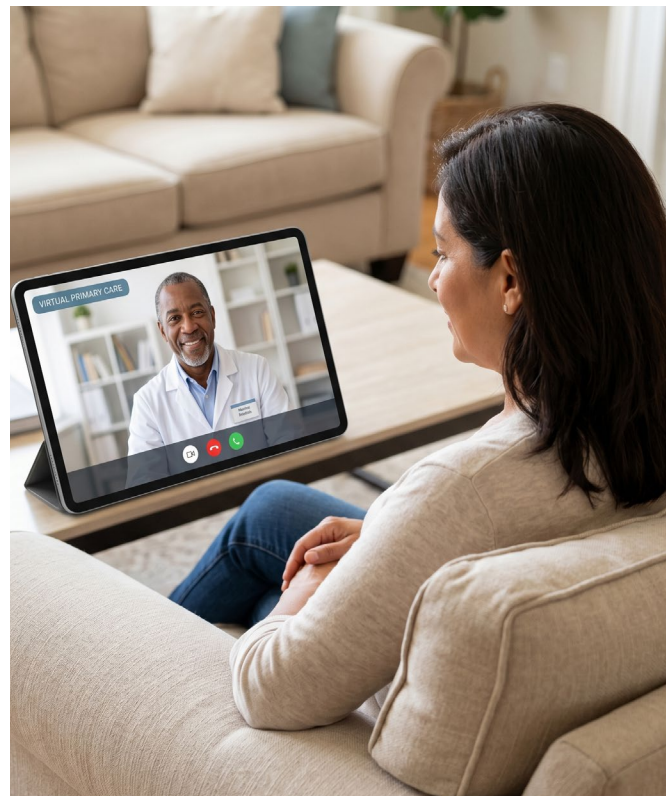
Here's what your employees actually receive:

Virtual Primary Care

- Nationwide access to board-certified physicians
- Appointments typically within 1–3 days
- No out-of-pocket costs

24/7 Virtual Urgent Care

- Immediate non-emergency care from anywhere
- Over 90% of consultations resolved in under 10 minutes
- Saves \$367+ per diverted visit from traditional emergency/urgent care settings





Mental Health Support

- 24/7 access to master's-level clinicians
- 88% of members attend their first session (compared to 30–40% for typical EAPs)
- Live group sessions, AI coaching, and a full mental fitness portal

Pharmacy Solutions

- Over 1,000 maintenance medications + 70+ acute medications at no cost with home delivery
- Pharmacist consultations included
- Average savings of \$25+ per filled prescription



Weight Health Program

- Personalized 1:1 coaching
- Physician-supervised medications (including GLP-1 step therapy where appropriate)
- Unlimited access to premium fitness, nutrition, mindfulness, and group challenges

Plus

Guaranteed-issue supplemental insurance options:



Accident
Insurance



Disability
Coverage



Critical
Illness



Whole Life
Insurance

and seamless integration with your existing medical plan.

Bottom line

Your employees get richer, more comprehensive coverage than they could ever afford on their own, with no deductibles, no co-pays, and 24/7 access, while your company still generates meaningful tax savings.

This is how you strengthen your Employee Value Proposition in a way that actually moves the needle on engagement, retention, productivity, and overall well-being.

THE OBJECTION

"We've heard it before."

Your current broker or consultant may be hesitant. Many compliance teams at large brokerages have historically been uncomfortable with certain self-insured medical reimbursement arrangements

That's understandable. That's why we built our program differently.

THE SOLUTION

What's Different with Our Program

The **Health Dividend Plan** is backed by **\$20 million in stacked indemnity coverage** from top-rated insurance carriers. This specifically protects against IRS clawbacks, fines, and penalties should the program ever be challenged.

In addition, every group receives **Harbor Shield**, included at no extra cost, which provides employer-level IRS audit defense, monitoring, and attorney-led support.

Harbor Shield™

Included at no extra cost, providing:

- Employer-level IRS audit defense
- Continuous compliance monitoring
- Attorney-led support if ever challenged

 **\$20 Million**

Stacked Indemnity Protection

From top-rated
insurance carriers

We make it easy for your current advisor:

We are happy to work with your current broker or consultant if that's what you prefer. Many of our largest groups choose this route, we simply become a specialized partner in their benefits stack.

Or, if you'd rather keep things independent, we can handle everything directly.

It's completely your call.

Either way, the \$20M protection and Harbor Shield give your team the confidence they need to move forward.

RISK PROTECTION

Bulletproof Compliance & Risk Protection

Fully compliant. Fully protected.

IRS & Legal Compliance:

- ✓ IRS Sections 105(b), 106(a), 125, and 213(d)
- ✓ Meets the “irrespective” test (access to care, not usage)
- ✓ No itemization of expenses required under current law
- ✓ Always paired with your existing ACA-approved medical plan
- ✓ Turnkey compliance support with 30–45 day implementation
- ✓ Digital compliance vault and mock payroll runs
- ✓ Master Service Agreement with mutual indemnification and clear terms

Your legal, compliance, and finance teams will appreciate the transparency and documentation.

PROVEN RESULTS & NEXT STEPS

Real Employers Are Already Seeing the Difference.

340+

mutual employer customers nationwide already using this approach

88%

average savings per diverted urgent care visit + \$25 per filled prescription

\$367

of members attend their first mental health session

Ready to lock in your Health Dividend?

Schedule a 15-minute strategy call with Triforta. We'll:

- Review your personalized savings and benefits upgrade potential
- Answer all your questions (including how this works with your current broker)
- Map out your exact 30-day implementation plan

Book Your 15-Minute Strategy Call Now

(775) 300-6353 | rmattos@triforta.com | triforta.com

**TRIFORTA**

Fixing the Broken Health Insurance System

The Health Dividend Plan

Zero Net Cost

Dramatically Better Benefits

Real Tax Savings

\$20 Million Protection



TRIFORTA

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