

## Financial Wellness

The **Health Index Calculator** is an innovative, easy-to-use web-based application that allows individuals to gauge *real* dollar savings that can be achieved with simple health behavior change.

Today's employees do not recognize how much money is spent on unhealthy habits and how those habits negatively impact their physical health AND their financial wellness.

The **Health Index Calculator** offers a harsh realization of the everyday out-of-pocket cost of unhealthy habits; costs that slowly eat away at an individual's ability to accumulate financial security.

Easily integrated with any worksite wellness program, the **Health Index Calculator** reinforces the importance of how a healthy and productive workforce can become a wealthy workforce.



**Closing the gap between physical health and financial well-being.**

## Health Index Calculator™



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***Closing The Gap Between Physical Health and Financial Wellness.***

*Employees calculate and project their future health and wealth by visualizing how simple health behavior changes can add up to real **SAVINGS!***

# Health Index Calculator™



**Unlocking Cash for Retirement has Never Been So Simple!**

Simplicity Health Plans is an Ohio based Software as a Service (SaaS) Development Company.

Simplicity has been creating and hosting Web based applications for over 22 years.

As a transaction integrator, Simplicity uses its patent pending technology to

create innovative consumer transparency tools and programs that together provide an "end-to-end" consumerism solution.

Each element of our portfolio can be sold as a stand alone solution which can be fully integrated with existing platforms, programs and services or as a comprehensive package.

Resellers include: brokers, consultants, TPAs, service organizations and wealth management companies.

The Simplicity Health Plans product portfolio includes:

- **Health Index Calculators**
- **StayFit Plan Wellness Program**
- **Point of Service Adjudication and Payment Platform** for full replacement CDHP/HSA

## Financial Wellness

Today, individuals struggle with the ability to obtain both health and financial wellness resulting in limited disposable income available to invest in an HSA, and/or 401K for future healthcare costs or retirement.

Individuals do not recognize how much money is spent on unhealthy habits and how those habits can negatively impact their physical health and personal financial well-being.

Recent data shows that will power alone is not enough to change unhealthy habits. Money motivates!

The **Health Index Calculator** offers a harsh realization of the everyday out-of-pocket cost of unhealthy habits. These costs slowly eat away at an individual's ability to accumulate wealth and financial security.

## Health Index Calculator

Simplicity Health Plans applies advanced cloud application technology that helps individuals realize the full economic potential of staying healthy.

The screenshot displays the 'Health Index Calculator' interface. At the top, it says 'Simplicity Health Plans' and 'Your Health, Your Money, Your Choice... It's that Simple!'. Below this, there are several sections:
 

- Personal Info:** Fields for Current Age (27), Addressed Age (27), Height (5' 11"), and Gender (Female).
- Financial Index:** A table showing various financial metrics like 'Years Deductible', 'Annual Health Plan Cost', etc.
- Health Metrics:** Four vertical bar charts for Smoking, Blood Cholesterol, Blood Pressure, and Weight, each with 'Current' and 'Goal' values.
- Activity Level:** A vertical bar chart showing 'Current' and 'Goal' activity levels.

 On the right side, there are instructional text boxes:
 

- 'Achieving Financial Wellness is SO Simple!': Explains how current health behaviors are costing money and how adjusting them can save money.
- 'Unlock your cash NOW!': Encourages users to set goals and track progress.

 At the bottom, there are buttons for 'Re-Calculate', 'Default', 'Close', and 'Help'.

**Allows for full integration and customization with existing technology platforms and programs that results in improved member engagement and participation.**

The **Health Index Calculator** calculates the everyday economic impact of eight distinct health behaviors that drive 15 chronic conditions--conditions that lead to higher medical costs, increased absence from work, and impact the majority of an individual's income and their ability to achieve financial wellness.

Applying evidence-based health and economic data, the calculator's algorithm conservatively forecasts demonstrable savings to an individual based on simple health behavior change.

For individuals, these savings can amount to tens of thousands of dollars per year and for employers the estimated savings average 17% or more of their total health plan cost per year (based on a Consumer Directed Health Plan benefit design).

The **Health Index Calculator** is a powerful tool that serves to enhance an individual's wealth and provides the additional motivation required to activate individuals to become accountable and responsible for their personal health.

The calculator easily integrates employee biometric data and health assessment data that align with the calculator index measures to assist with prepopulating the tool to make usability a breeze.