



The Future of Health

Integrating Health Interventions into Everyday Benefits



Meet our Speakers



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Goals for Session

1. Diving into the opportunity, the cost of inaction and why employers are rethinking benefits.
2. Understanding what health interventions are and how do they work with everyday benefits
3. A Case Study for Success: How The Krazy Coupon Lady realized 36% increase in FSA Adoption
4. Questions & Answers



The Healthspan Opportunity: Why Employers Are Rethinking Benefits

1

**Chronic Conditions
are Taking Their Toll**

MORE THAN 9 OUT OF 10¹



estimated affected by 1 or more conditions

- 73.6% overweight; 40.3% obese
- 41.1% respiratory conditions
- 29.6% hypertension
- 26.9% chronic joint symptoms
- 14.5% chronic sleep issues
- 12.8% high total cholesterol
- 10.8% heart disease

7 OUT OF 10 DEATHS



in US attributed to chronic disease²

The Healthspan Opportunity:

Why Employers Are Rethinking Benefits

2

High Cost of Inaction

\$4T spent annually

For chronic care and mental health; 90% of US health care spend

\$50B cost of absenteeism

Associated with 5 chronic conditions to US employers

18-30% cost reduction

Resulting from programs focused on lifestyle interventions in targeted populations

The Healthspan Opportunity:

Why Employers Are Rethinking Benefits

3

Growing Demand for Holistic, Proactive Health Solutions



EVENT TRIGGER

COVID-19 was a pivotal event for many people which opened need for holistic care



GENERATIONAL SHIFTS

- Younger generations prioritizing mental health, stress, and physical health
- Older generations recognize value of physical activity and health behaviors for longevity and quality of life

What are Health & Lifestyle Interventions?



Health & Lifestyle Interventions

Focus on actions to prevent, manage or treat health conditions through changes to daily habits and behaviors.



- Exercise & Movement
- Nutrition & Supplements
- Mental Health & Recovery Tools

Health Interventions can:

- Reduce reliance on medications
- Mitigate root-cause for chronic conditions
- Used along-side traditional healthcare

What are Health Interventions?

How do they work with traditional care?

Condition	Health Interventions 	Traditional Healthcare 
Obesity / Overweight	Fitness membership or equipment	GLP-1 / Weight-loss drugs
Diabetes / Pre-diabetes	Weight management Nutritional Supplements	Insulin Prescription medications
Chronic Sleep Issues	Exercise Red light therapy	Prescription medications CPAP
Chronic Joint Pain	Fitness equipment Foot insoles	Cortisone Injections Physical therapy

Unlocking Access

How FSAs, HSAs, and Benefits Platforms can Fund this Care



Primary Definition

Eligible Medical Expenses

The IRS defines **eligible medical expenses** as costs primarily intended to diagnose, treat, or prevent a physical or mental illness.

Common Expenses Include:

- Medical Services
- Prescription medication
- Medical equipment
- Preventive care
- Dental & vision care



Extended Definition

Potentially Eligible Expenses

Non-traditional or dual purpose items may qualify if prescribed through a **Letter of Medical Necessity (LMN)** for the prevention or treatment of a specific condition for an eligible individual.

Potentially Eligible Expenses Include:

- Fitness memberships and equipment
- Supplements
- Health tracking tools / apps

Unlocking Access

How FSAs, HSAs, and Benefits Platforms can Fund this Care



Link

- Potentially eligible individuals
- Conditions
- Evidenced-based interventions



Licensed provider reviews
and LMN issued for eligible
individuals



As requested, LMN submitted
to FSA/HSA administrator

Unlocking Access

Compliance & Education Strategies



DO'S

- **Proactive education** regarding eligibility and savings.
- **Align with administrators** on process and acceptance.
- **Ongoing education** on potential uses for FSA/HSA.
- **Give employees a choice** to seek health interventions.



DON'TS

- **Guarantee eligibility** of individuals or expenses
- **Avoid health interventions** out of fear

Benefits to Employers and Administrators

- ✓ Boost participation
- ✓ Higher annual elections
- ✓ Tax savings
- ✓ Expand benefit without added cost or administration
- ✓ Streamlined account use for research-backed health interventions

Case Study – The Krazy Coupon Lady (KCL)

How FSA Participation increased by 36%



The Krazy Coupon Lady

- KCL's mission is to **teach people how to shop smarter**.
- Committed to **uncovering savings** (for employees and followers).



The Problem

Health and Lifestyle Interventions can feel inaccessible and require a Letter of Medical Necessity (LMN) to be eligible for reimbursement from FSA/HSA.

Traditional processes to obtain an LMN tend to be complicated, slow, misunderstood and potentially costly – discouraging most people from using it.



The Solution

KCL partnered with **Truemed** to:

- Eliminate the friction in the LMN process
- Open new doors for FSA/HSA use

Case Study – KCL

How FSA Participation increased by 36%

Key Benefits to Employees

- ✓ Broadened eligibility
- ✓ Streamlined process
- ✓ Seamless experience
- ✓ Increased tax savings
- ✓ No cost to employees, no barriers, just empowerment

Key Benefits to KCL

- ✓ **Better Health Outcomes:** Proactive health investments reduce claims, absenteeism, and improve morale.
- ✓ **Tax Savings:** Average annual payroll tax savings of \$120 per participating employee.
- ✓ **Support employee well-being** with meaningful, modern tools



The Results

By reducing friction and expanding benefit usability KCL realized:

- ✓ **FSA participation increased 36%**
- ✓ **Average employee contribution rose 27%**
- ✓ **Increased estimated tax savings**

For employee = \$334 (up \$100)

For employer = \$120/EE (up \$25)

Case Study – KCL

How FSA Participation increased by 36%

Practical Tips for Implementation



Help Employees Plan

- Clarify what types of expenses are eligible before annual elections.

Share Templates

- Provide LMN templates for those using personal healthcare providers.

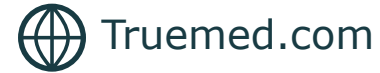
Set Expectations

- Not every product or service qualifies—be transparent.

Questions & Answers



Thank You



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