



Upside Workforce

POWERED BY 360 ADVANTAGE

EMPLOYER PROGRAM GUIDE



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EMPLOYER PROGRAM GUIDE
THE OPPORTUNITY

MORE VALUE FOR YOUR BUSINESS. MORE SUPPORT FOR YOUR PEOPLE.

KEEP MONEY WHERE IT BELONGS.

IN YOUR BUSINESS.
AND BEHIND YOUR PEOPLE.

Turn payroll into an opportunity to strengthen your business and invest in the people who power it.

ONE PROGRAM. TWO SIDES OF THE UPSIDE.



FOR YOUR BUSINESS.

Keep more of what you already earn. Explore potential payroll tax savings that can create meaningful financial value without replacing your existing benefits.



FOR YOUR PEOPLE.

Give employees something they can actually use. Private, personalized support designed to help employees improve sleep, manage stress, build healthier habits, and feel better day to day.

A HEALTHIER WORKFORCE. A STRONGER BUSINESS.
ONE PROGRAM DESIGNED TO SUPPORT BOTH.



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YOUR PEOPLE

YOUR PEOPLE ARE THE HUMAN SIDE OF THE UPSIDE
**TAKE CARE OF YOUR PEOPLE BEFORE
YOU HAVE TO REPLACE THEM.**

STRESS.

SLEEP.

ENERGY.

Give employees private, personalized support to understand what may be holding them back and practical guidance for what to do next.

PERSONAL SUPPORT: A SIMPLE PATH FOR EMPLOYEES



NOTICE

Understand what needs attention. A private wellness scan helps employees identify areas they may want to improve.



FOCUS

Know where to start. Personalized insights help turn information into a clearer next step.



ACT

Build healthier habits. Practical resources help employees make meaningful changes they can actually sustain.



THEIR HEALTH INFORMATION STAYS THEIRS.

Employees receive personalized support. Employers receive program-level reporting, never an employee's private health information.

Wellness insights are information, not a diagnosis or a substitute for medical care.



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EMPLOYER PROGRAM GUIDE
YOUR FINANCIAL OPPORTUNITY

YOUR WORKFORCE: THE ILLUSTRATED MODEL

SEE YOUR FIVE-YEAR UPSIDE.

See what the numbers could look like before you make a decision.

Eligible pre-tax participation can reduce the employer payroll taxes.

* Employee count is an estimate.

EMPLOYEE COUNT

350

\$1230

ASSUMED ANNUAL TAX SAVINGS PER PARTICIPANT

ILLUSTRATED FIVE-YEAR EMPLOYER PAYROLL TAX SAVINGS

\$2,152,500

Potential tax savings.

A planning illustration, before fees and implementation costs.

ILLUSTRATED ANNUAL SAVINGS

\$430,500

\$1,230 assumed savings per participant

Before you move forward, we'll model your actual workforce so you can evaluate the opportunity using your own numbers.



**Illustrative, not guaranteed. Assumes 100% eligibility and participation. Turnover modeled from 8% to 5.3%. Avoided turnover cost is not cash savings. Five-year figures hold assumptions constant. See next page for assumptions.



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EMPLOYER PROGRAM GUIDE
PROTECTION & CONFIDENCE

PROTECTION BUILT INTO THE PROGRAM.

DOCUMENTED. PROTECTED. BUILT FOR EMPLOYER CONFIDENCE.

INSURANCE BACKING

\$3 MILLION

per incident

360 Advantage's corporate Errors & Omissions coverage backs its contractual indemnification commitment, subject to the applicable policy and agreement.



PROTECTION IN WRITING.

Your agreement clearly defines 360 Advantage's contractual indemnification provisions.



A DOCUMENTED FOUNDATION.

Written Section 125 and medical expense benefit plan documents establish the structure, elections, and eligible reimbursements.

SECTION 125, IN PLAIN ENGLISH

Eligible employees can make certain benefit elections through payroll on a pre-tax basis. Upside is designed to work alongside your existing benefits, not replace them. 360 Advantage guides your team through the documentation, implementation, and ongoing process.

Coverage and indemnification are subject to the applicable policy and signed agreement, including limits, exclusions and conditions. These protections do not guarantee an audit outcome or IRS determination. Reimbursement requires eligible, substantiated expenses; it is not an unconditional cash payment.

PAGE 3: KNOW WHAT THE MODEL ASSUMES

Payroll savings: The \$1,230 annual assumption requires validation with HR, finance and benefits advisers. Results depend on eligibility, enrollment, payroll and plan design.

YOUR NEXT STEP IS SIMPLE

SEE YOUR NUMBERS FIRST. THEN DECIDE.

A conversation doesn't commit you to the program. It gives you the information to decide whether the opportunity makes sense for your business.

STEP 1

SHOW US YOUR WORKFORCE.

Give us your approximate employee count and connect us with the appropriate HR or payroll contact.

STEP 2

WE MODEL THE OPPORTUNITY.

We'll work with your team to evaluate eligibility, potential savings, program costs, and implementation requirements.

STEP 3

YOU DECIDE.

Review the numbers. Ask questions. If the program makes sense, we'll guide implementation from there.

SEE WHAT UPSIDE COULD LOOK LIKE FOR YOUR BUSINESS





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YOUR OPPORTUNITY

YOUR SAVINGS. YOUR PEOPLE. YOUR NEXT STEP.

MAKE PAYROLL WORK BOTH WAYS.

More room in the business. More support for the people behind it.

PAYROLL GOES OUT.

**DISCOVER WHAT COULD COME
BACK TO YOUR BUSINESS.**

YOUR BUSINESS.

Explore potential payroll tax savings and understand the net value after program costs.

YOUR PEOPLE.

Give employees private, personalized support for healthier everyday habits.

YOUR DECISION.

See the numbers first. Move forward only if the opportunity makes sense.

LET'S RUN YOUR NUMBERS.

Give us your employee count and the appropriate HR or payroll contact. We'll show you what the opportunity could look like for your organization.





TO BUILD STRONGER BUSINESSES BY PUTTING PEOPLE FIRST,
SUPPORTING HEALTHIER PHYSICAL AND MENTAL WELL-BEING, AND
CREATING LASTING VALUE FOR BOTH EMPLOYEES AND EMPLOYERS.



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