



# Defining Capstone Health and Wellness

Capstone Health is a preventative health and wellness program designed to help with out-of-pocket expenses.

Our primary emphasis lies in the realm of health and wellness, serving as a preventative measure long before it becomes a health issue.

Capstone does not replace or change any existing insurance plans. Instead, it complements and enriches your current medical and other coverages.

This program has no net cost for either the employee or the employer.

Participants in the Capstone Health and Wellness program build a reserve to acquire voluntary insurance products through convenient payroll deductions, courtesy of their employer.

## PROGRAM BENEFITS

- ✓ Unlimited Virtual Health Benefits
- ✓ Primary Care
- ✓ Urgent Care
- ✓ Behavioral Health
- ✓ Chronic Disease Management
- ✓ Smoking Cessation
- ✓ Health Education
- ✓ Care for the Whole Family

## PROGRAM HIGHLIGHTS

- ✓ Proactive Health Management
- ✓ Avg. \$500 Savings Per Employee/Year
  - Savings Realized by the Business
- ✓ Avg. \$100 Savings Per Employee/Month
  - Realized by Employee Each Pay
- ✓ Triple Indemnity Guarantee
- ✓ No Net Cost