

# Take control of your benefits with PeopleKeep.

Get tax-free money to buy what fits your family's needs.

## What is PeopleKeep?

PeopleKeep is a new way to offer benefits called personalized benefits. You get tax-free money to buy what fits your family's needs. Most people believe benefits are the services a company offers, such as a health insurance plan or 401(k). With personalized benefits, it's the opposite. The company sets a monthly benefit allowance, and you buy what fits your personal needs. This saves you and your company an average of 35 percent in taxes compared with wages while giving you full control of your benefits.

## Why PeopleKeep?

### PEOPLEKEEP GIVES YOU CONTROL.

Say goodbye to one-size-fits-all. PeopleKeep works with your preferred insurance companies, doctors, and pharmacies. The choice is up to you. Our world-class support team gives you the help you need, when you need it.

### PEOPLEKEEP CREATES TAX SAVINGS FOR YOU AND YOUR FAMILY.

PeopleKeep is better than wages. You save on income taxes and payroll taxes, and your company saves too. PeopleKeep creates an average of 35 percent in tax savings compared to a wage increase—that's \$1,500 per year on average.

## How PeopleKeep works

### 1 SET UP YOUR PEOPLEKEEP ACCOUNT.

We'll guide you through a quick account setup.

### 2 PERSONALIZE YOUR BENEFIT.

Review your benefit allowance and decide how to use it.

### 3 BUY WHAT FITS YOUR FAMILY'S NEEDS.

Use your benefit allowance for insurance or medical expenses.

### 4 GET REIMBURSED VIA PEOPLEKEEP.

Your company will reimburse you up to your benefit allowance.



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## How PeopleKeep works

### 1 SET UP YOUR PEOPLEKEEP ACCOUNT.

We'll guide you through a quick account setup. Your company creates an account for you and invites you to PeopleKeep. You choose a password and provide us with some information about you and your family.

### 3 BUY WHAT FITS YOUR FAMILY'S NEEDS.

Use your benefit allowance for health, dental, or vision insurance, or use it to cover medical expenses like doctor visits, prescriptions, glasses, or even sunscreen. If you need help finding insurance, we have a marketplace of trusted partners ready to provide shopping assistance.

### 2 PERSONALIZE YOUR BENEFIT.

Review your benefit allowance and decide how to use it. Your company gives you a monthly allowance you can use throughout the year. Use it to pay for insurance each month or to cover expenses as they come up.

### 4 GET REIMBURSED VIA PEOPLEKEEP.

Your company will reimburse you up to your benefit allowance. Log in to PeopleKeep to request reimbursement. Simply provide details of your expenses and we'll get them verified quickly. Our world-class support team will answer any questions you have along the way.

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## Frequently asked questions

### HOW DOES PEOPLEKEEP WORK FOR MY SITUATION?

Whether you buy your own health insurance, get it through a family member, or decide to go uninsured, PeopleKeep works for you. For details on your specific situation, just login to your account.

### WHAT CAN I USE MY PEOPLEKEEP ALLOWANCE FOR?

You can get reimbursed for your personal health, vision, and dental insurance, plus medical expenses like your doctor visits, allergy prescription, contact lenses, and bandages. For details on your what's eligible, For details on your specific situation, just login to your account.

### HOW DO I GET REIMBURSED?

It's simple and painless. First, you need to show proof that you've had an eligible expense—simply log in, snap a photo and submit a reimbursement request. Once we verify your documentation, your company will approve and pay you up to your available benefit allowance.

### WHAT HAPPENS IF I DON'T USE ALL OF MY ALLOWANCE FOR THE MONTH?

If you don't use your entire monthly benefit allowance, don't worry. Your unused allowance accrues throughout the year. That means if you use \$80 of your \$100 allowance, that extra \$20 is available for the rest of the year.