

WELLNESS FOR EMPLOYEES PRESENTS:

More Than a Traditional Section 125 Plan

The Paradigm Pathways Section 125 Benefit Reserve Plan

Presented through Prodigy Benefit Management

Award-recognized employer-wellness strategy designed to help qualified employers reduce payroll-tax expense, strengthen employee benefit value, and support a more connected healthcare-engagement experience.

HR TECH OUTLOOK MAGAZINE - EMPLOYERS WELLNESS PLATFORM OF THE YEAR 2025

THE SILICON REVIEW - 30 BEST COMPANIES TO WATCH 2026

VISIONARIES NETWORK - RECOGNIZED UNDER THE GLOBAL BUSINESS EXCELLENCE AWARDS 2026

Request a 15-Minute Fit Review



Why Employers Pay Attention

Paradigm Pathways helps qualified employers create a more valuable benefits experience while reducing payroll-tax expense through a structured Section 125 Benefit Reserve model.

\$900+

Employer Savings

Typical annual payroll-tax savings per participating employee, generally in the \$900-\$1,000 range.

Up to \$1,800

Employee Benefit Reserve

Additional annual capacity employees may use toward selected voluntary or supplemental benefits, in addition to core healthcare-engagement resources.

15+

Eligible Employees

Best initial program fit for employers with at least 15 eligible W-2 employees and existing employer-sponsored major medical coverage.

Savings and benefit values vary based on employer eligibility, payroll structure, participation, plan design, implementation, and applicable program rules.

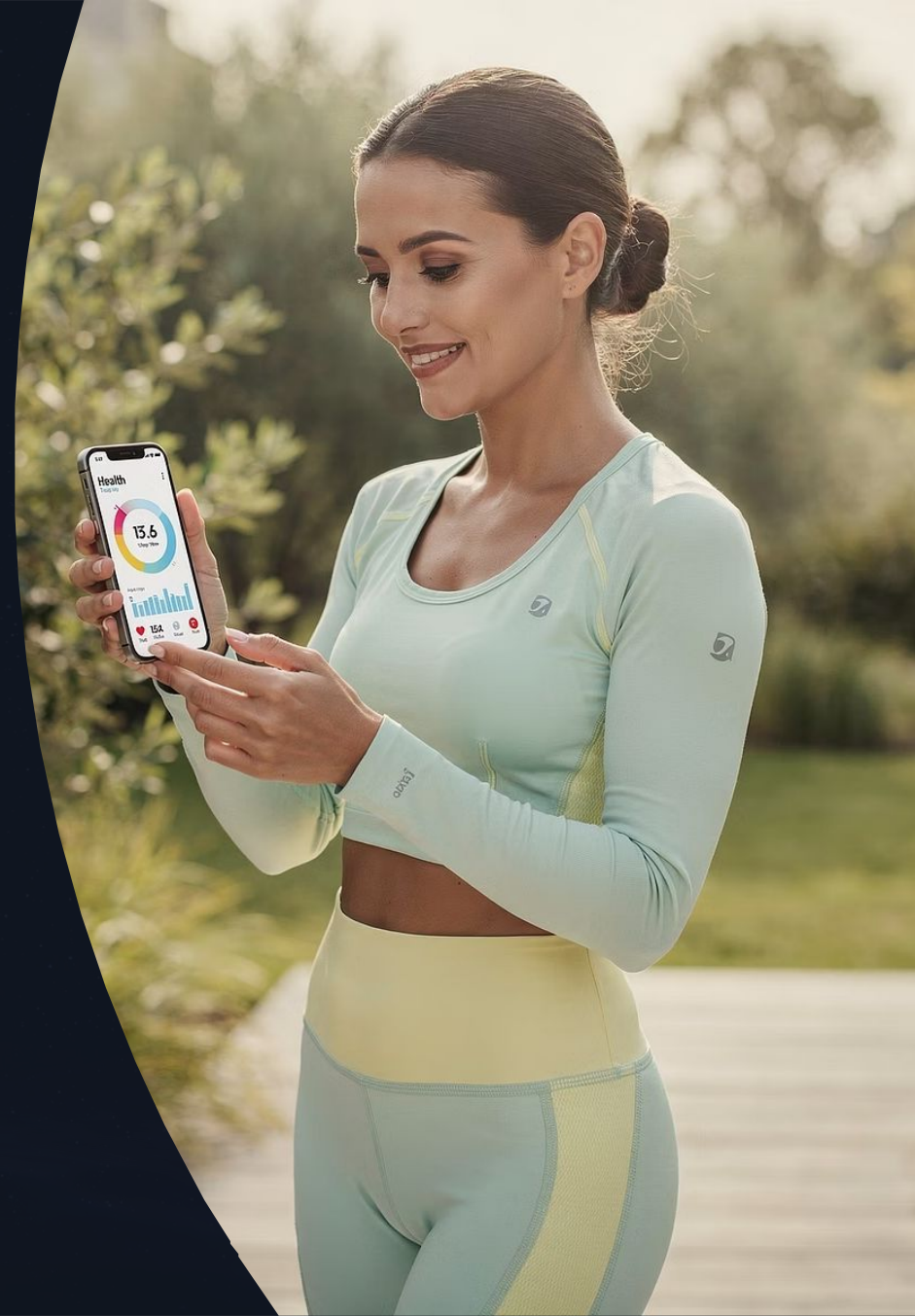


What Is Paradigm Pathways?

Paradigm Pathways is an Integrated Healthcare Plan and Section 125 Benefit Reserve strategy designed to help qualified employers reduce payroll-tax expense, strengthen employee benefit value, and deliver practical healthcare-engagement resources without creating a heavy HR or payroll burden.

The program combines a structured benefit-reserve model with healthcare-engagement resources such as telemedicine, mental health support, coaching, navigation, preventive engagement, and predictive health-risk insight.

The result is a benefits strategy that supports both sides of the employer-employee equation: potential employer savings and a stronger, more practical employee benefits experience.





More Than a Traditional Section 125 Plan

Most traditional Section 125 plans function mainly as payroll tools: a pre-tax election mechanism, a deduction process, and limited ongoing employee engagement. Paradigm Pathways is designed to do significantly more.

Traditional Section 125 Plan

- Pre-tax election mechanism
- Payroll deduction process
- Limited employee engagement
- Primarily administrative
- Little or no healthcare-navigation value

Paradigm Pathways

- Structured Benefit Reserve
- Employee healthcare-engagement resources
- Telemedicine and mental health support
- Coaching, navigation, screening, and advocacy
- Predictive health-risk insight
- Employer payroll-tax savings
- Stronger employee benefits story

The result is a model built around participation, practical value, and a more connected employee experience - **not just a pre-tax election form.**



Built-In Health Resources

Paradigm Pathways is supported by a connected health-engagement model that gives employees practical tools throughout the year.



Telemedicine

On-demand virtual care access that gives employees a convenient path to care.



Mental Health Support

Resources that support the whole employee, build resilience, and help address issues before they become more costly or disruptive.



Coaching and Preventive Engagement

Tools and education that encourage healthier choices and ongoing participation.



Care Navigation and Advocacy

Support that helps employees understand options, navigate care decisions, and use available benefits more effectively.



Screening and Predictive Health-Risk Insight

Technology-supported insights that can help identify certain health risks earlier and support more proactive engagement.

Powered by Predictive-Health Technology

Beyond its award-recognized employer-wellness positioning, Paradigm Pathways is reinforced by a deeper layer of predictive-health and engagement technology. This technology layer adds strategic credibility to conversations with HR, finance, and benefits leadership.

Earlier Health Insight

Predictive signals can help identify certain engagement and health risks before they become more costly claims.

Validated Infrastructure

The underlying predictive-health technology has been cited as validated for identifying certain predictable and preventable disease risks 3-5 years before symptoms appear, with reported 86%-93% accuracy.

Reported 86%-93% Accuracy

Certain predictable and preventable disease risks

3-5 years before symptoms appear

Deeper Engagement

Technology-supported experiences help keep employees meaningfully connected to their benefits throughout the year.

Source: HR Tech Outlook profile of Prodigy Benefit Management, citing U.S. HealthCenter's predictive-health dashboard and Validation Institute validation of 86%-93% accuracy for certain predictable/preventable disease risks three to five years before symptoms appear.



Case Study: Software Engineering Firm

A case example showing how the program structure can help employers reduce payroll-tax expense while expanding employee access to additional benefit value.

40

Eligible Employees

36

Employees Enrolled

90%

Participation Rate

\$72,000

Additional Benefit Value

\$34,000

Employer Payroll Savings

Approximately \$944 in annual employer savings per enrolled employee.

Case example only. Results vary based on workforce size, payroll structure, participation, plan design, implementation, and applicable program rules.





Best Initial Fit

Paradigm Pathways is best suited for employers that want to strengthen employee benefits while also improving payroll-tax efficiency.

Best-fit employers generally have:

- 15+ eligible W-2 employees
- Existing employer-sponsored major medical coverage
- A reasonably stable workforce
- Leadership focused on benefits value, retention, healthcare engagement, and cost control
- Willingness to coordinate implementation through HR, payroll, and benefits administration



Simple Fit Review — No Obligation

The review confirms whether Paradigm Pathways is appropriate for the employer's employee population, payroll structure, existing benefits strategy, and implementation goals.

Why Paradigm Pathways Stands Apart



Award-Recognized Credibility

Leads with a recognized employer-wellness platform, not a generic payroll concept.



Stronger Employee Story

Employees receive core health resources plus reserve capacity for selected voluntary or supplemental benefits.



Clean Employer Economics

Participating employees can create meaningful annual payroll-tax savings for qualified employers.



Low-Burden Rollout

Implementation support covers setup, payroll coordination, employee materials, tracking, and reconciliation.





Industry Recognition Supporting the Paradigm Pathways Story

Prodigy Benefit Management has received multiple recent industry acknowledgments and recognitions for its role in employer wellness, healthcare navigation, predictive care, and benefit innovation.

These acknowledgments support the broader Paradigm Pathways message: employers need more than a traditional Section 125 plan; they need a smarter, more connected healthcare-engagement strategy.

RECOGNITION

[HR Tech Outlook Magazine](#)

Employers Wellness Platform of the Year 2025

RECOGNITION

[The Silicon Review](#)

30 Best Companies to Watch 2026

RECOGNITION

[Visionaries Network](#)

Recognized under the Global Business Excellence Awards 2026 for transforming employee healthcare navigation and predictive care.

What This Means for Employers

Paradigm Pathways is more than a traditional Section 125 plan. It is an award-recognized employer-wellness and Benefit Reserve strategy designed to help qualified employers reduce payroll-tax expense, help employees access more benefit value, and bring a more credible, more differentiated story to the benefits conversation.

Employer Savings

Typical annual payroll-tax savings of approximately \$900-\$1,000 per participating employee.

Employee Benefit Reserve

Up to \$1,800 annually available to help fund selected voluntary or supplemental benefit elections, in addition to the core Paradigm Pathways healthcare-engagement plan.

Healthcare Engagement

Telemedicine, mental health support, coaching, navigation, preventive engagement, screening, advocacy, and predictive health-risk insight.

Savings and benefit values vary based on employer eligibility, payroll structure, participation, plan design, implementation, and applicable program rules.



Simple Fit Review - No Obligation

The review confirms whether Paradigm Pathways is appropriate for the employer's employee population, payroll structure, existing benefits strategy, and implementation goals.

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