

Paradigm Pathways Section 125 Benefit Reserve Plan



INDUSTRY RECOGNITION

Employers Wellness Platform of the Year 2025

— HR Tech Outlook Magazine

A Section 125 Benefit Reserve program presented through Prodigy Benefit Management's award-recognized employer wellness platform.

The program helps qualified employers reduce payroll-tax expense, strengthen employee benefit value, and deliver a practical wellness-benefits experience — without adding an HR or payroll burden.

\$900+

Employer Savings

Typical annual payroll-tax savings per participating employee (\$900–\$1,000 range)

\$1,800

Employee Reserve Capacity

Additional annual capacity for voluntary or supplemental benefits

15+

Eligible Employees

Minimum W-2 employees for best initial program fit

Case Study: Software Engineering Firm

40

Eligible Employees

36

Employees Enrolled

90%

Participation Rate

\$72k

Supplemental Benefits Selected Through Reserve Capacity

\$34k

Employer Savings

Built-In Health Resources

Telemedicine, mental health support, coaching, care navigation, preventive engagement, and predictive health-risk insight — including technology validated to identify certain predictable and preventable disease risks 3–5 years early with 86%–93% accuracy¹.

Best Initial Fit

- 15+ eligible W-2 employees
- Existing employer-sponsored major medical coverage
- A reasonably stable workforce
- Leadership focused on benefits value, retention, and cost control

¹ 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 3–5 years before symptoms appear.



Why Paradigm Pathways



Award-Recognized Credibility

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



A Stronger Employee Story

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



Clean Employer Economics

Participating employees can create meaningful annual payroll-tax savings.



Low-Burden Rollout

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



Simple Fit Review — No Obligation. The review confirms whether Paradigm Pathways is appropriate for the employer's employee population, payroll structure, and benefits strategy.

"Prodigy Benefit Management: Balancing Employer Healthcare Cost through a Culture of Preventive Care."

— HR Tech Outlook Magazine

<https://www.hrtechoutlook.com/prodigy-benefit-management>

Industry Recognition

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

HR Tech Outlook Magazine

Employers Wellness Platform of the Year
2025

The Silicon Review

30 Best Companies to Watch 2026

Visionaries Network

Global Business Excellence Awards 2026
recognition for transforming employee
healthcare navigation and predictive care

The program is supported by U.S. HealthCenter's award-recognized PredictiMed™ predictive-health platform.

Presented by John Benadum

All American Manufacturing Reps LLC

Manufacturing Relationship and Referral Source

johnbenadum76@gmail.com

johnbenadum-mfg-reps.us

Referral ID: jba1