



The Retention Blueprint

How Small Businesses and Associations Protect Their People Without the \$600/Month Price Tag

A Practical Guide to Offering Crucial Telehealth, Legal, and Identity Benefits for Under \$40 a Month — with 25-Year Benefits Veteran Donald R. Leath

ALLUTIONAL

MODERN GUIDE FOR SMALL BUSINESSES & ASSOCIATIONS

Why You're Reading This

The Retention War

Small business owners lose skilled employees to larger competitors offering benefits packages they simply cannot afford. Traditional group health insurance costs **\$600+/month per employee** — a fast track to financial ruin.

The Membership Value Crisis

Association leaders face a brutal question from members: *"Is this still worth the money?"* In tough economic times, dues are the first line item cut. Without tangible, everyday value, members walk.

- 📍 For just **\$39.95/month**, you can provide complete peace of mind to an entire group, team, or family — no administrative headaches required.



The Hidden Cost of Empty Benefit Packages

1.5–2x

Replacement Cost

Replacing a mid-level employee costs 1.5–2× their annual salary in lost productivity, recruiting, and training.

5x

Acquisition vs. Retention

Acquiring a new association member costs up to 5× more than retaining an existing one.

\$39.95

The Alternative

A modern benefit bundle addresses everyday anxieties — doctor visits, legal questions, personal security — for a fraction of traditional costs.

The root cause is simple: people feel exposed. One minor medical emergency, one unexpected legal dispute, or one identity theft incident can push the average family into financial distress. When you provide that safety net, you transform a transaction into a loyal partnership.

The Three Pillars of Real Peace of Mind

Most people don't go to the hospital every month. They deal with everyday disruptions — a sick child at 2 AM, a confusing contract, a suspicious data breach alert. The Allutational bundle addresses exactly these friction points.



24/7 Telehealth — \$0 Copay

Speak face-to-face with a licensed doctor within minutes. Diagnoses, treatment recommendations, and prescriptions sent directly to your pharmacy. No copays, no deductibles, no surprise bills. Covers primary member, spouse, and up to 6 children.



Legal Shield

Contract reviews, will preparation, property dispute advice — qualified legal professionals in your corner. Removes the stress of navigating a legal world that typically costs hundreds of dollars per hour.



Identity Theft Protection

Active monitoring of personal data, real-time threat alerts, and comprehensive restoration services if identity is ever compromised. Recovery without this can take hundreds of hours and thousands of dollars.

Traditional Insurance vs. The Alltional Bundle

Feature	Traditional Group Health	Alltional Benefit Bundle
Monthly Cost	\$600+ per person	\$39.95 flat rate
Coverage Scope	Individual only	Primary + Spouse + up to 6 Kids
Telehealth Copay	High deductibles apply	\$0 copay, always
Legal Assistance	Not included	Included
Identity Protection	Not included	Included
Setup Complexity	Medical exams, underwriting, paperwork	Zero setup hassle

📄 This is a **non-insurance benefit plan**. It does not replace major medical insurance for catastrophic events, but covers the vast majority of everyday health, legal, and security needs.

The Math of the \$39.95 Solution

For Business Owners (15 Employees)

Traditional Group Health: $15 \times \$600 =$
\$9,000/month (\$108,000/year)

Alllutional Bundle: $15 \times \$39.95 =$
\$599.25/month (\$7,191/year)

Annual savings: **over \$100,000** —
while still telling your team, *"We have
you covered."*

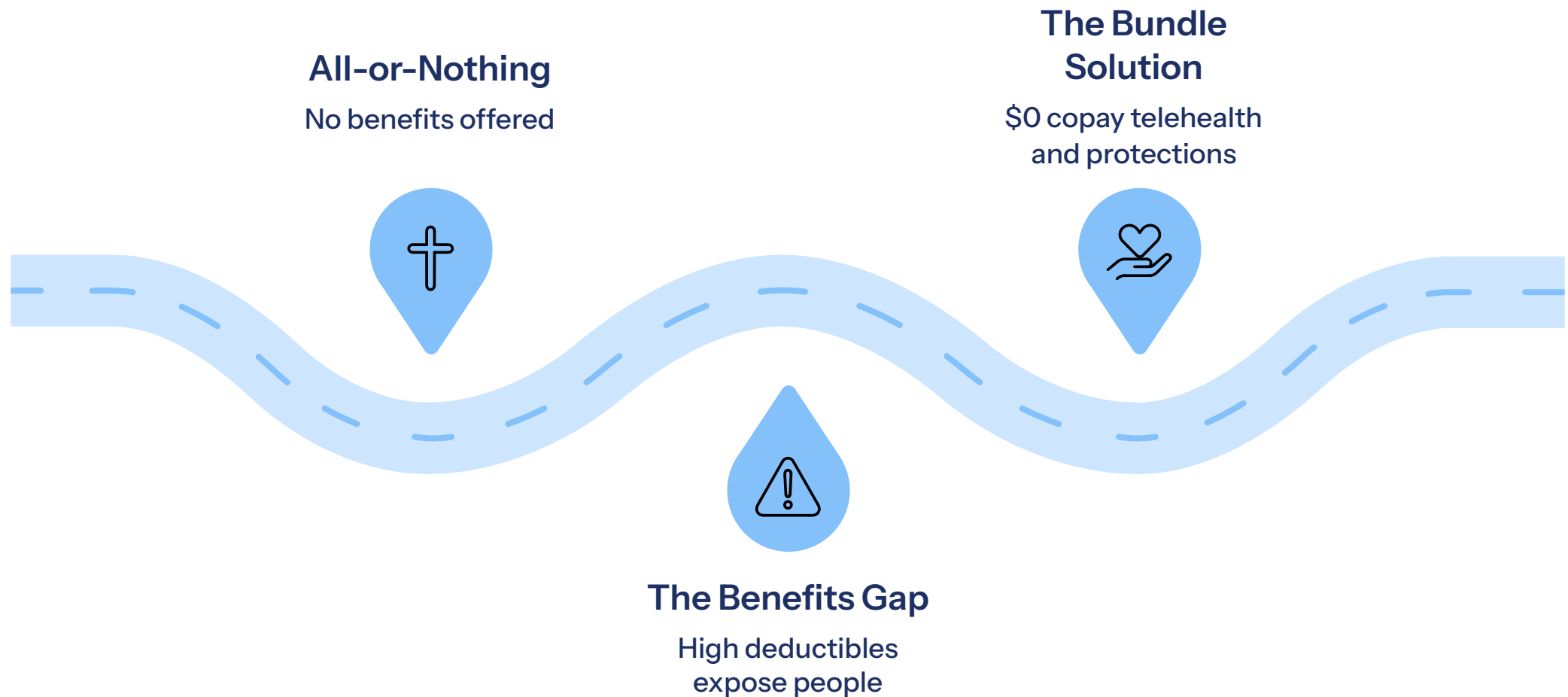
For Association Leaders

Package the bundle into membership dues or offer it as an exclusive add-on. With \$200 annual dues, access to 24/7 doctor visits, legal help, and identity protection makes membership an **absolute must-have**.

The perceived value of \$0 copay telehealth for an entire family is worth **thousands of dollars a year**. Members will never cancel.



What Most Leaders Miss: The Benefits Gap



In 25 years in the benefits industry, the most common mistake is **"all-or-nothing" thinking** — believing that if you can't afford \$600/month traditional insurance, you shouldn't offer anything. Even employees *with* traditional plans face \$5,000 deductibles and still can't afford a doctor visit for a minor ear infection. The bundle closes the exact gap that causes the most daily stress.

"You don't need to choose between bankruptcy and leaving your people unprotected. There is a third way." — Donald R. Leath

About Allutional & Donald R. Leath



25-Year Benefits Veteran

Donald R. Leath has spent 25 years helping small businesses and associations navigate the complex world of employee and member benefits — identifying retention risks and building affordable solutions that actually work.

About Allutional

Founded with a clear mission: **democratize peace of mind**. Top-tier protection, physical health, and legal security should not be exclusive to Fortune 500 companies. Allutional bundles essential non-insurance benefits into a single, affordable membership — empowering small businesses, associations, and families to protect what matters most.

Your Next Step: The Free Strategy Call

Every organization is unique. Your team size, member demographics, and current budget require a customized approach. That's why we offer a **free, 1-on-1 Benefits-Gap Strategy Call** with Donald R. Leath personally.

1

Book Your Call

Reach out via email or phone to schedule your free, no-pressure strategy session.

2

Identify Your Gaps

Donald analyzes your current situation and pinpoints your biggest retention risks.

3

Get Your Custom Plan

Receive a clear blueprint for structuring an affordable benefit bundle that fits your budget perfectly.

✔ This is not a high-pressure sales pitch. It is a practical, value-first strategy session designed to give you a clear blueprint for success.

Protect Your People. Retain Your Members. Thrive.

\$39.95/Month

One flat rate covers primary member, spouse, and up to 6 children.

3 Pillars

24/7 Telehealth (\$0 copay), Legal Shield, and Identity Theft Protection.

Zero Hassle

No medical exams, no underwriting, no administrative nightmares. Immediate ROI from day one.

Contact Donald R. Leath today:

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DEMOCRATIZING PEACE OF MIND

