





4 Growing Benefit Challenges

4 Winning Strategies for Employers and their Employees



Employers are paying more for benefits that bring less value. Employees are confused by a complex healthcare system and need help to fill the gaps in care and manage skyrocketing costs. How do you change the story? Provide a strategic benefit to cut healthcare costs and confusion - all driven by market-leading utilization.

Benefit Challenge	The Pain	Your freshbenies Strategy	The Wins
<p>1 Employees need more than a health plan</p>	<ul style="list-style-type: none"> • \$4,704 average family of 4 spends in out of pocket costs • Plans cover less yet employees are paying more than ever • Dependents are often left out 	 <p>Pair a freshbenies membership with the health plan – all within medical budget</p>	<ul style="list-style-type: none"> • Improves any health plan and simplifies the healthcare experience <ul style="list-style-type: none"> - Increased access to care for all immediate family - Expert advocates to navigate the system - Out of pocket savings with best-in-class savings networks • Industry-leading, independently validated savings and utilization
<p>2 Employees are confused with our complex healthcare system</p>	<ul style="list-style-type: none"> • 93% of Americans don't trust insurance companies for unbiased help¹ • Leaving employees to navigate issues alone often results in unnecessary procedures, more expensive bills and increased HR workload 	 <p>Give employees an independent, personal Advocate</p>	<ul style="list-style-type: none"> • Consistent, personal expert even when health plans or carriers change • Employees have a Health Pro® who understands the ins and outs of their specific health plan • Professional guidance, research and coordination to help employees make smarter healthcare decisions
<p>3 Employees face increased behavioral health issues</p>	<ul style="list-style-type: none"> • 79% of Americans say employee benefits should include virtual care for mental health² • Twice as many suicides as homicides in the US³ • Top 20% most-stressed employees cost \$1500 more in healthcare⁵ 	 <p>Increase access to mental health care with Behavioral Telehealth</p>	<ul style="list-style-type: none"> • Discreet, convenient options for behavioral health needs - phone or video visits • Faster appointment times (average 1 week vs 4 weeks)⁴ • Depression (69%) and anxiety (72%) patients begin to improve after 2 visits⁴
<p>4 Employees are in a job-seekers market</p>	<ul style="list-style-type: none"> • Heightened flight risk with unbenefited employees and those who don't elect the health plan - virtually \$0 benefit dollars spent • Turnover cost for the average US employee is \$15,000 	 <p>Provide the PREMIUM Total Package to all employees and their families for less than \$10/month</p>	<ul style="list-style-type: none"> • Give a benefit to help control healthcare costs that includes the immediate family • Increase access to care and provide out of pocket savings to all employees • Boost confidence, energy and engagement with employees

Disclosures: **This plan is NOT insurance.** This discount card program contains a 30-day cancellation period. The plan is not insurance coverage and does not meet the minimum creditable coverage requirements under the Affordable Care Act or Massachusetts M.G.L. c. 111M and 956 CMR 5.00. Learn more at freshbenies.com. Discount Plan Organization: New Benefits, Ltd., Attn: Compliance Department, PO Box 803475, Dallas, TX 75380, 855-647-6762. Some state restrictions may apply.

1. Insurance Business Magazine – Harris Poll 2. <https://teladochealth.com/newsroom/press/release/new-study-by-teladoc-health-reveals-covid-19-pandemics-widespread-negative/> 3. National Institute of Mental Health <https://www.nimh.nih.gov/health/statistics/suicide.shtml> 4. Teladoc Behavioral Health Stats 5. <https://www.cnbc.com/2019/06/19/stress-adds-1500-to-annual-worker-health-care-cost-former-aetna-ceo.html>

5 Sales Strategies that WORK

freshbenies®

A FRESH APPROACH TO BENEFITS

Need new strategies to help your clients? Our best brokers use these methods to sell freshbenies with proven results.

- 1 When plan disruptions are imminent, **implement Advocacy services ahead of other changes**



I had 3 health plan options and wasn't sure which would be right for my family. I gave the info to my Health Pro. She searched for my current providers, figured how much our prescriptions would cost, and compared deductibles to guide me to the BEST choice for my family's needs. – Janet

- 2 When there's past low usage of similar services, **demonstrate the value of a provider with validated results and a proven engagement system to drive market-leading utilization**

freshbenies **Advocacy** and **Telehealth** results are independently validated

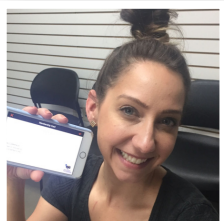


Validation Institute

Health Value Award
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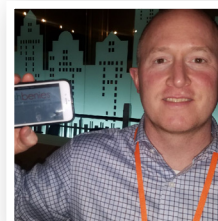
Winner 2019 and 2020

- 3 When self-funded groups need to control costs, **equip employees to become better healthcare consumers for strong ROI**



My son was sick and needed a couple of prescriptions. I looked them up with the freshbenies app and found I could save over \$70 on one of them just by driving 5 minutes to a local grocery store. I couldn't believe it! I'm glad I used the app. It's so easy! – Kari

- 4 When more costs are shifted to employees, **provide consumerism tools that help families control healthcare – saving them hundreds to thousands**



The doctor referred me to an MRI facility that quoted \$3500...the freshbenies Advocacy service found me a facility that cost \$400. – Dan

- 5 When there are populations of unbenefited employees, **differentiate by providing a benefit that gives value to ALL employees.**

I'm so grateful for my freshbenies membership! It has truly saved me hundreds of dollars over the last several months. I saved \$50 on a routine dental check-up, used telehealth 4 times, saved about 50% on prescriptions that were written over the phone, saved time going to the doctor, and saved money on my contacts. LOVE FRESHBENIES! – Connie

