

5 Growing Benefit Challenges

5 Winning Strategies for Employers and their Employees

freshbenies®
A FRESH APPROACH TO BENEFITS

Healthcare budgets are tapped-out. Still, employees are frustrated with the system, gaps in care and skyrocketing out of pocket costs. How do you change the story? Provide practical tools that deliver strategic services to employees – all in one freshbenies membership with market-leading engagement.

Benefit Challenge	The Pain	Your freshbenies Strategy	The Wins
1 Employees need more than a health plan	<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 9 savings networks • Independently validated savings and utilization (71% vs. typical 2%)
2 Employees are confused with our complex healthcare system	<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
3 Employees face increased behavioral health issues	<ul style="list-style-type: none"> • 87% of Gen Z and Millennials have sought mental health information² • 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 Premium Telehealth (only +\$1 PEPM)</p>	<ul style="list-style-type: none"> • Discreet, convenient options for behavioral health needs - phone or video visits 7 days a week • Faster appointment times (average 1 week vs 4 weeks)⁴ • Depression (69%) and anxiety (72%) patients begin to improve after 2 visits⁴
4 Employees face caregiving burdens	<ul style="list-style-type: none"> • 1 in 5 employees care for an aging loved one⁶ • 30% (and growing) take family medical leave⁷ • 3 in 10 newborns require special care 	 <p>Provide Caregiver Support to employees to alleviate the burden</p>	<ul style="list-style-type: none"> • Professional support tailored for “womb to tomb” caregiving • Improve productivity – on the job and during leave time – with progressive care plans, ongoing support and a secure portal for efficient communication and coordination
5 Employees are in a job-seekers market	<ul style="list-style-type: none"> • 3.7% unemployment rate • Heightened flight risk with unbenefited employees and those who don't elect the health plan - virtually \$0 benefit dollars spent 	 <p>Provide the Power Package to all employees - \$144 per family, per year (or less)</p>	<ul style="list-style-type: none"> • Employees get high-value benefits that can stand alone or enhance any health plan • Provides out of pocket savings while increasing access to care • Immediate family members get help, too

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. October 2018 study by Cohen Veterans Network and the National Council for Behavioral Health 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> 6. https://www.caregiving.org/wp-content/uploads/2015/05/2015_CaregivingintheUS_Executive-Summary-June-4_WEB.pdf 7. AARP study, <http://money.com/money/4570482/caregiver-spending-out-of-pocket/>

5 Sales Strategies that WORK

freshbenies®

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

A FRESH APPROACH TO BENEFITS

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



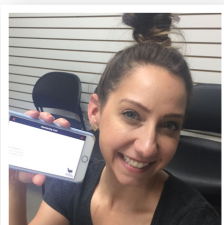
I had 3 health plan options and wasn't sure which would be right for my family. I gave the info to my Health Pro. She searched for my current providers, figured how much our prescriptions would cost, and compared deductibles to guide me to the BEST choice for my family's needs. — Janet

- 2 When there's past low usage of similar services, **demonstrate the value of a provider that drives engagement and reports utilization**

71% validated average utilization



- 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

